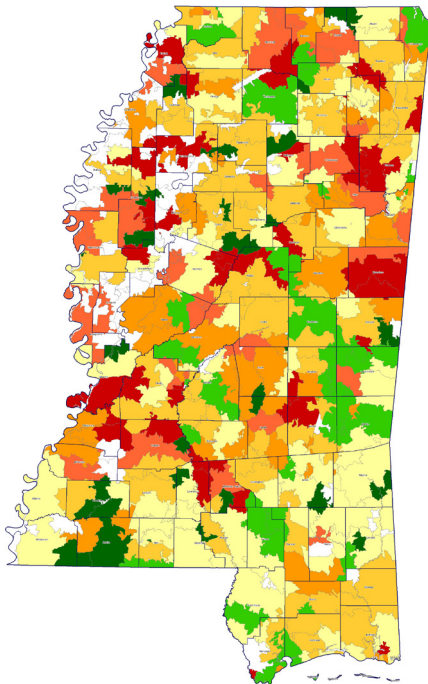




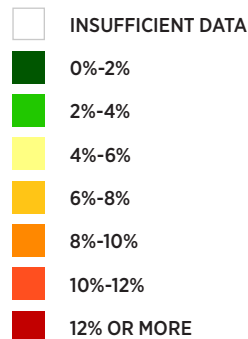
# Mississippi

## Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014



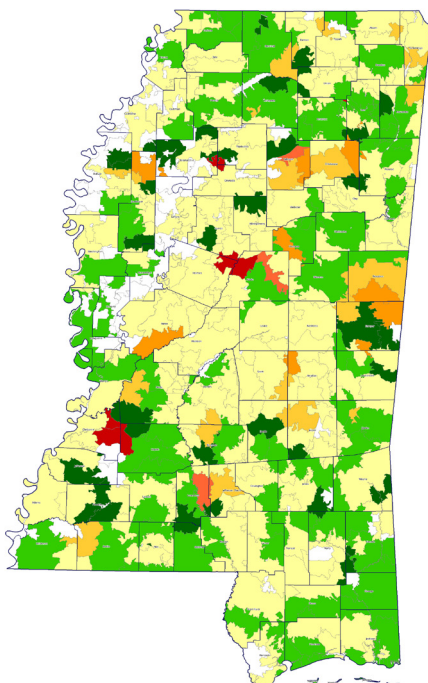
In September 2014, 6.55 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.07 percent.



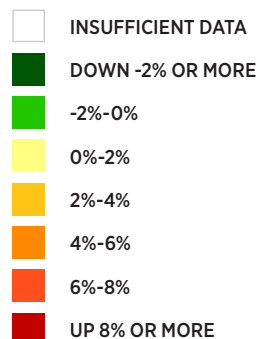
Source: Lender Processing Services

## Change in Seriously Delinquent Mortgages by ZIP Code

JUNE 2014 TO SEPTEMBER 2014



The share of seriously delinquent loans increased 6 basis points (bps) in Mississippi between June 2014 and September 2014. Loans that are delinquent 90 days or more increased 4 bps; foreclosures increased 3 bps.



Source: Lender Processing Services



# Mississippi

## Top 10 ZIP Codes with Mortgages Under Stress

SEPTEMBER 2014

| ZIP Code | CBSA or County      | Seriously Delinquent Mortgages |
|----------|---------------------|--------------------------------|
| 39204    | Jackson, MS         | 17.0%                          |
| 39212    | Jackson, MS         | 13.6%                          |
| 39563    | Jackson, MS         | 13.2%                          |
| 38676    | Tunica, MS          | 12.8%                          |
| 38824    | Tupelo, MS          | 12.7%                          |
| 39180    | Vicksburg, MS       | 12.4%                          |
| 39730    | Aberdeen, MS        | 12.4%                          |
| 39059    | Crystal Springs, MS | 12.2%                          |
| 39206    | Jackson, MS         | 11.2%                          |
| 39083    | Copiah, MS          | 10.9%                          |

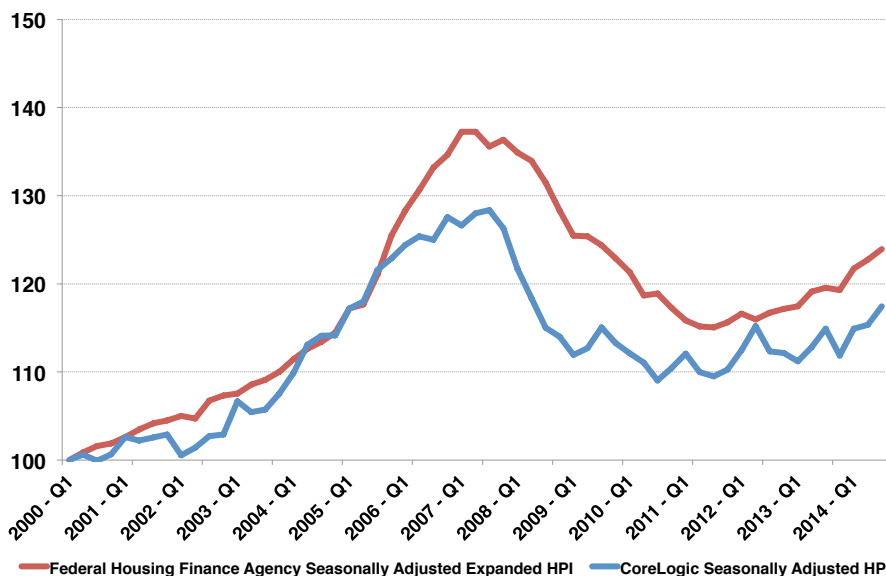
Note: ZIP codes with less than 0.15 percent of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 203 loans.

Source: Lender Processing Services

## House Prices

THIRD QUARTER 2014

**Mississippi House Prices**  
Indexed: Q1 2000 = 100



In the third quarter of 2014, house price indices for Mississippi were 1.0 percent higher (FHFA) and 1.8 percent higher (CoreLogic) than in the second quarter of 2014. Since the third quarter of 2013, house price indices were 3.7 percent higher (FHFA) and 2.2 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic