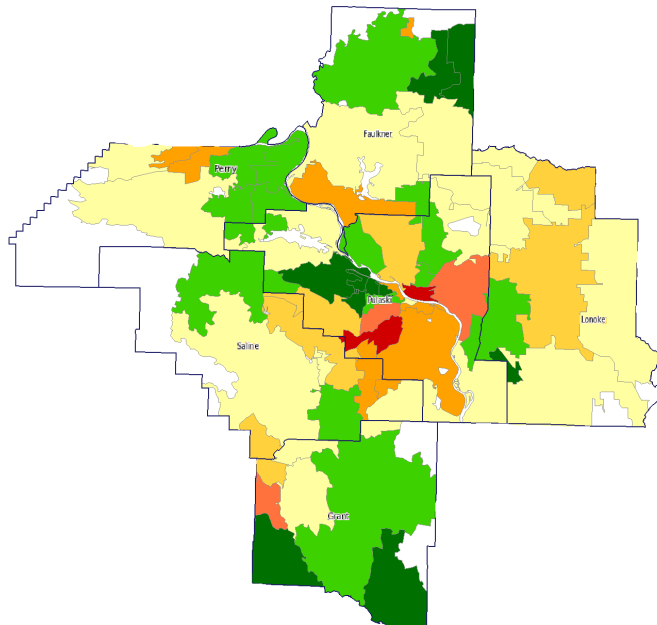




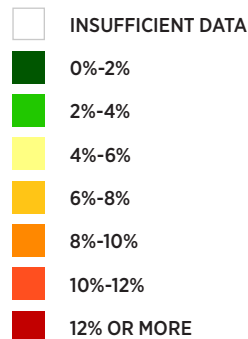
Little Rock MSA

Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2014



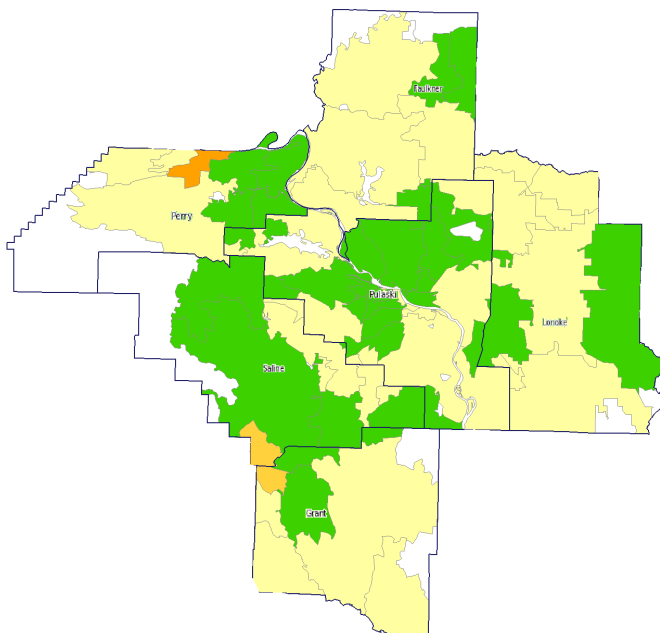
In December 2014, 4.85 percent of loans in the Little Rock MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.99 percent.



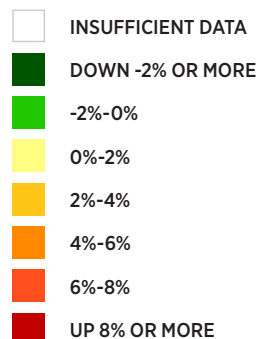
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014 TO DECEMBER 2014



The share of seriously delinquent loans decreased 5 basis points (bps) in the Little Rock MSA between September 2014 and December 2014. Loans that are delinquent 90 days or more increased 4 bps; foreclosures decreased 8 bps.



Source: Lender Processing Services



Little Rock MSA

Top 10 ZIP Codes with Mortgages Under Stress

DECEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
72209	Pulaski-AR	14.6%
72114	Pulaski-AR	13.3%
72117	Pulaski-AR	11.0%
72204	Pulaski-AR	11.0%
72103	Saline County-AR	8.8%
72106	Faulkner-AR	8.8%
72202	Pulaski-AR	8.2%
72206	Pulaski-AR	8.2%
72176	Lonoke-AR	7.0%
72118	Pulaski-AR	6.8%

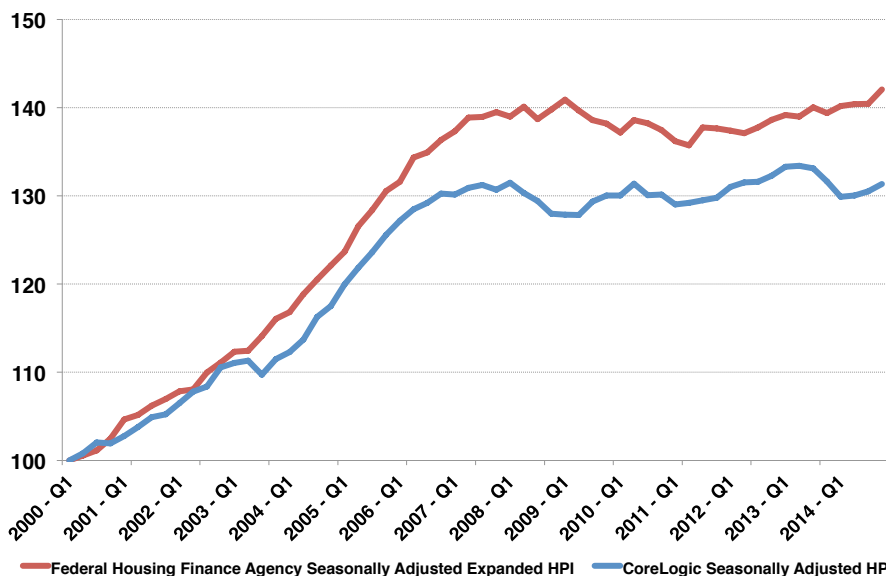
Note: ZIP codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Little Rock MSA, the cutoff is 109 loans.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2014

Little Rock, Ark MSA House Prices
Indexed: Q1 2000 = 100



In the fourth quarter of 2014, house price indices for the Little Rock MSA were 1.2 percent higher (FHFA) and 0.6 percent higher (CoreLogic) than in the third quarter of 2014. Since the fourth quarter of 2013, house price indices were 1.9 percent higher (FHFA) and 0.2 percent lower (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic