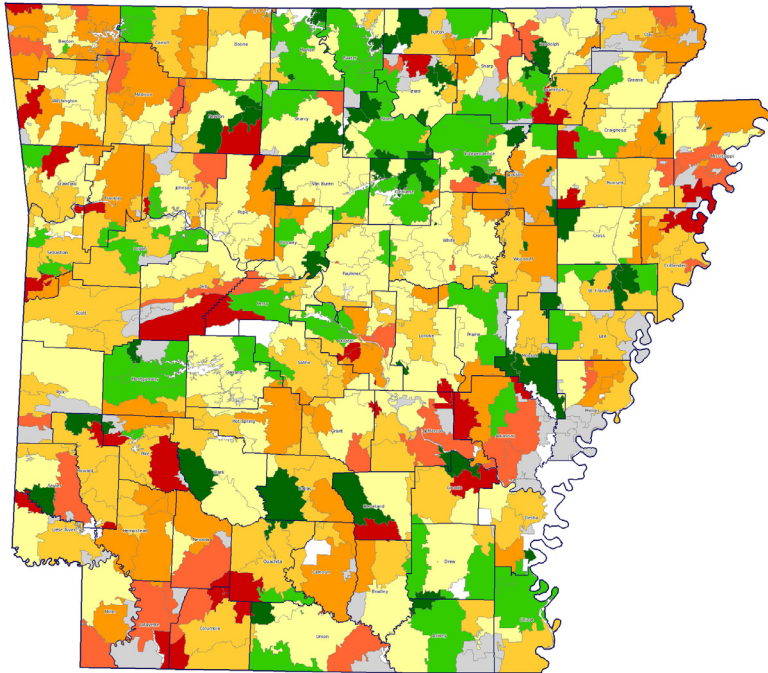


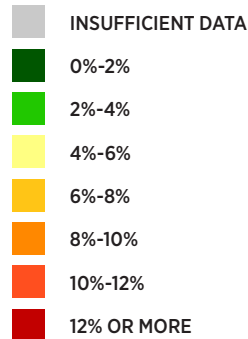


Arkansas

Seriously Delinquent Mortgages by Zip Code



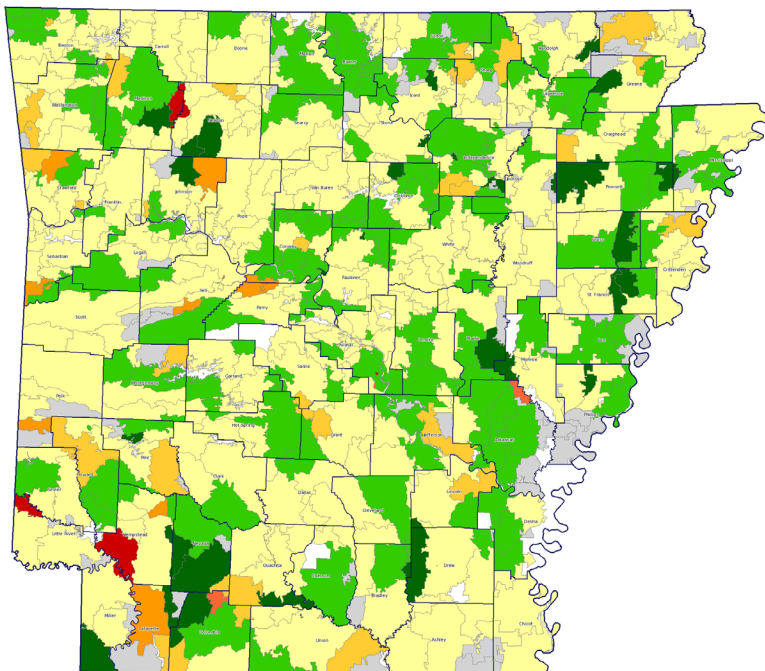
In June 2012, 6.1 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 7.2 percent.



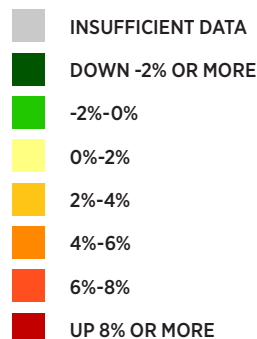
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2012 TO JUNE 2012



The share of seriously delinquent loans increased 18 basis points (bps) in Arkansas between March 2012 and June 2012. Loans that were delinquent 90 days or more increased 20 bps; foreclosures decreased 2 bps.



Source: Lender Processing Services



Arkansas

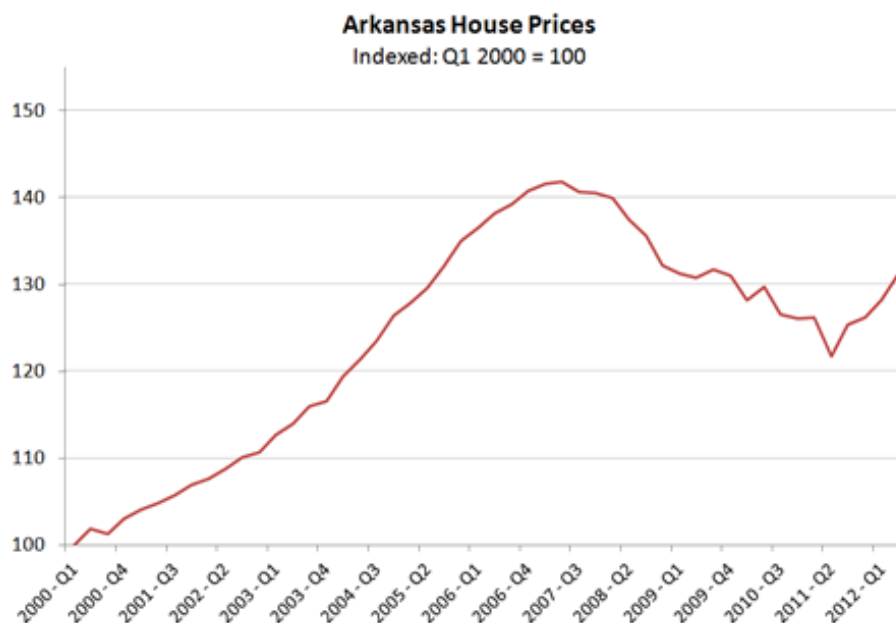
Top 10 Zip Codes with Mortgages Under Stress

Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	15.8%
72204	Little Rock-North Little Rock-Conway, AR	13.2%
72301	Memphis, TN-MS-AR	11.7%
72734	Fayetteville-Springdale-Rogers, AR-MO	11.6%
72751	Fayetteville-Springdale-Rogers, AR-MO	11.1%
72114	Little Rock-North Little Rock-Conway, AR	10.9%
72117	Little Rock-North Little Rock-Conway, AR	10.4%
72370	Blytheville, AR	10.4%
71601	Pine Bluff, AR	10.1%
72740	Carroll, AR	10.0%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Arkansas, the cutoff is 402.

Source: Lender Processing Services

House Prices



In the second quarter of 2012, house prices in Arkansas were 2.4 percent higher than the first quarter and 7.8 percent higher than the second quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI