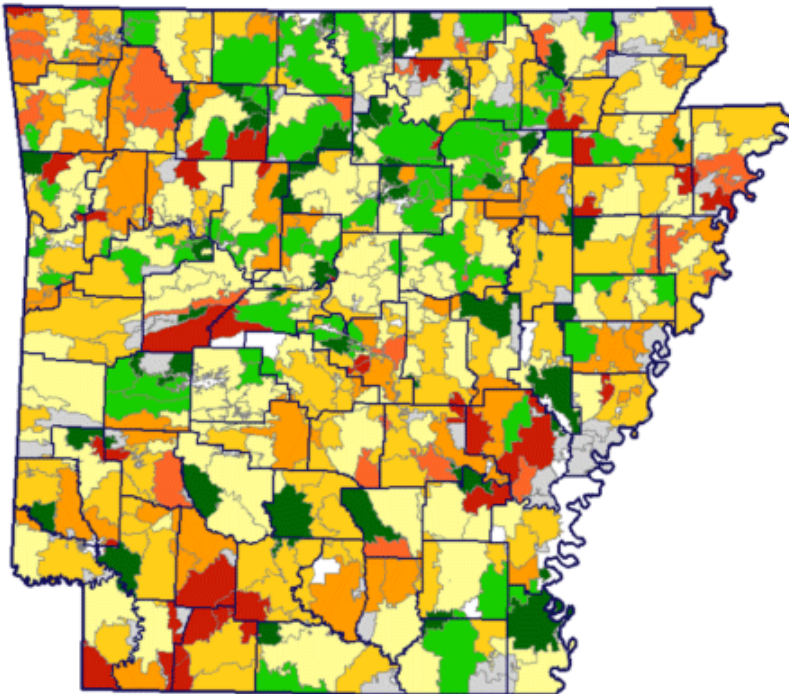


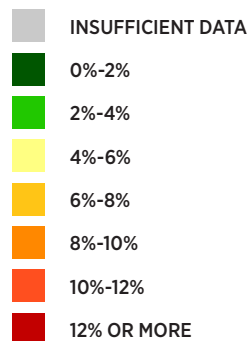


Arkansas

Seriously Delinquent* Mortgages by Zip Code



In March 2012, 5.9 percent of loans in Arkansas were seriously delinquent. The national rate stood at 7.3 percent.

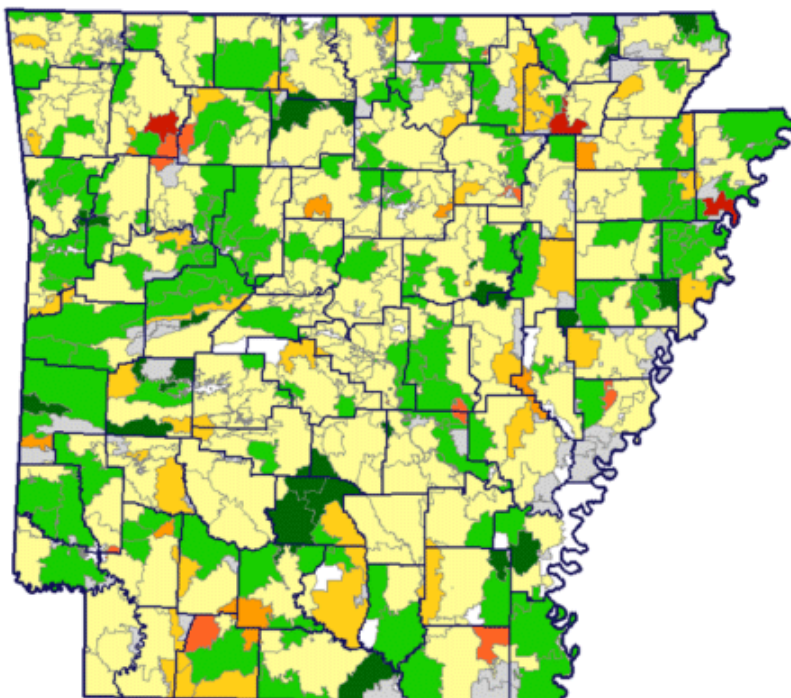


* Seriously delinquent mortgages are defined as being 90+ days delinquent or in foreclosure.

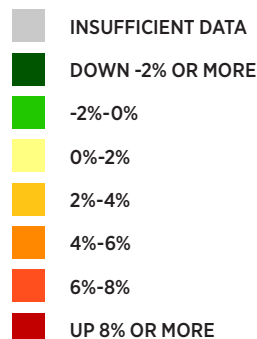
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2011 TO MARCH 2012



The number of seriously delinquent loans increased 6.5 percent in Arkansas between December 2011 and March 2012. Loans that are delinquent 90 days or more increased 1.8 percent; foreclosures increased 18 percent.



Source: Lender Processing Services



Arkansas

Top 10 Zip Codes with Mortgages Under Stress

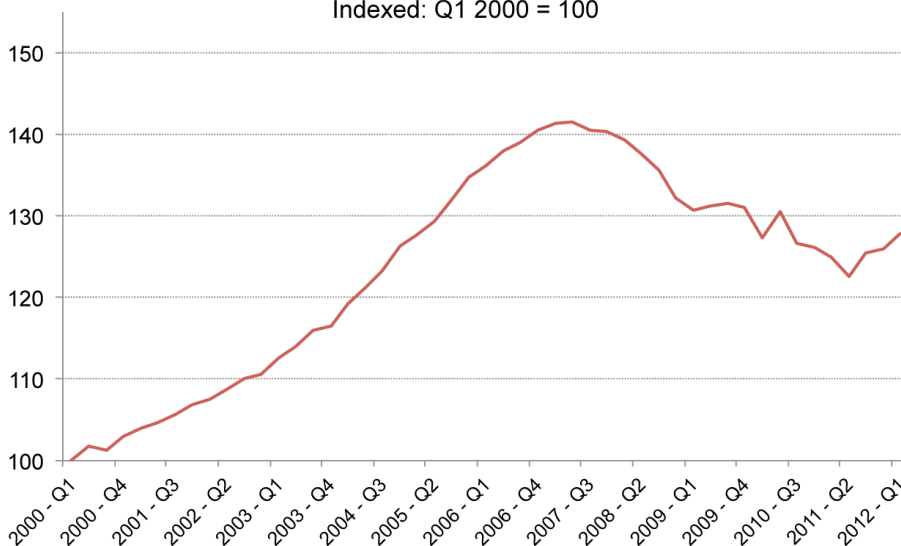
Zip Code	CBSA or County	Seriously Delinquent Mortgages
72209	Little Rock-North Little Rock-Conway, AR	15.0%
72204	Little Rock-North Little Rock-Conway, AR	12.7%
72370	Blytheville, AR	11.6%
72301	Memphis, TN-MS-AR	11.6%
72751	Fayetteville-Springdale-Rogers, AR-MO	11.4%
72734	Fayetteville-Springdale-Rogers, AR-MO	11.0%
72114	Little Rock-North Little Rock-Conway, AR	10.8%
72740	Carroll, AR	10.5%
71601	Pine Bluff, AR	10.2%
72117	Little Rock-North Little Rock-Conway, AR	10.1%

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

Arkansas House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2012, house prices in Arkansas were 1.4 percent higher than in the fourth quarter of 2011. This increase is higher than the nationwide increase, which was 0.16 percent since last quarter.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI