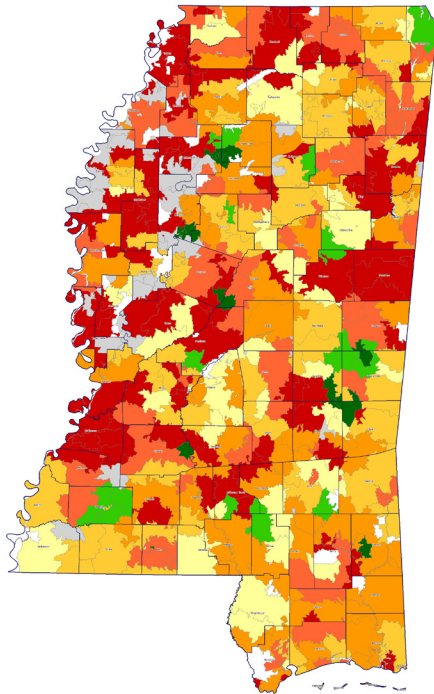


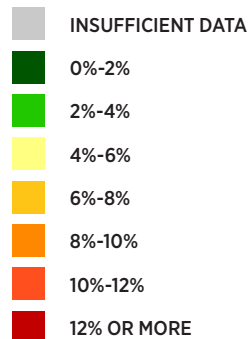


Mississippi

Seriously Delinquent Mortgages by Zip Code



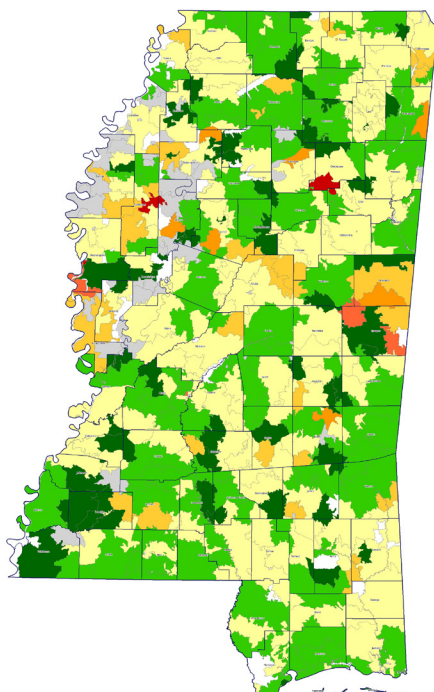
In June 2012, 8.9 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more, or in foreclosure). The national rate stood at 7.2 percent.



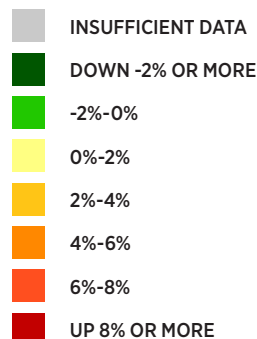
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

MARCH 2012 TO JUNE 2012



The share of seriously delinquent loans decreased 5 basis points (bps) in Mississippi between March 2012 and June 2012. Loans that were delinquent 90 days or more decreased 2 bps; foreclosures decreased 3 bps.



Source: Lender Processing Services



Mississippi

Top 10 Zip Codes with Mortgages Under Stress

Zip Code	CBSA or County	Seriously Delinquent Mortgages
39204	Jackson, MS	20.9%
39212	Jackson, MS	16.7%
39581	Pascagoula, MS	14.5%
39209	Jackson, MS	14.4%
39059	Jackson, MS	14.4%
39180	Vicksburg, MS	14.1%
39206	Jackson, MS	14.1%
38637	Memphis, TN-MS-AR	13.9%
39272	Jackson, MS	13.8%
38751	Indianola, MS	13.5%

Note: Zip codes with less than 0.15% of total loans in the state were not included in this analysis. For the state of Mississippi, the cutoff is 265.

Source: Lender Processing Services

House Prices

Mississippi House Prices
Indexed: Q1 2000 = 100



In the second quarter of 2012, house prices in Mississippi were 0.9 percent higher than the first quarter and 2.5 percent higher than the second quarter of 2011.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI