Existing Home Sales

Index (2005:Q1 = 100; 3-qtr moving average)

Data source: National Association of Realtors; Omaha Realtors Association

January 26, 2011  K. Edmiston, FRB KC
Homebuyer Traffic (U.S.)

Omitted due to data confidentially.
Homebuyer Participation (U.S.)

Omitted due to data confidentially.
Mortgage Rates

Mortgage Interest Rate

Data source: Federal Reserve, Series H.15

January 26, 2011

K. Edmiston, FRB KC
Credit Standards

Share of Respondents Reporting Tighter Credit Standards for Mortgage Loan Type

Data source: Federal Reserve Senior Loan Officers Survey, Oct. 2011
Months Supply of Homes

Data source: Omaha Realtors Association

3 month moving average

Data source: Omaha Realtors Association
Home Price Index (Omaha)

Data source: Federal Housing Finance Agency; National Association of Realtors
Home Price Index (KC)

Data source: Federal Housing Finance Agency; National Association of Realtors

Index: Q3 2006=100

US-FHFA  KC-FHFA  US-NAR

Index: Q3 2006=100

US-FHFA  KC-FHFA  US-NAR

Data source: Federal Housing Finance Agency; National Association of Realtors

January 26, 2011  K. Edmiston, FRB KC
New Construction Permits (Single Family)

Source: U.S. Census Bureau
Nebraska Housing Update

DELINQUENCY AND FORECLOSURE SITUATION
Foreclosure Rates (2000 – 2011)

Data Source: Mortgage Bankers Association
### Future Direction

<table>
<thead>
<tr>
<th>Status of Mortgage Pool</th>
<th>Nebraska</th>
<th>Omaha Metro</th>
<th>Omaha City</th>
<th>USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delinquent 30 days</td>
<td>2.7</td>
<td>2.6</td>
<td>2.8</td>
<td>3.1</td>
</tr>
<tr>
<td>Delinquent 60 days</td>
<td>1.0</td>
<td>1.0</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Delinquent 90 days +</td>
<td>1.8</td>
<td>2.1</td>
<td>2.3</td>
<td>3.5</td>
</tr>
<tr>
<td>In Foreclosure Process</td>
<td>1.2</td>
<td>1.2</td>
<td>1.4</td>
<td>3.6</td>
</tr>
<tr>
<td><strong>SERIOUSLY DELINQUENT</strong></td>
<td>3.0</td>
<td>3.3</td>
<td>3.7</td>
<td>7.1</td>
</tr>
<tr>
<td><strong>TOTAL PAST DUE</strong></td>
<td>6.6</td>
<td>6.9</td>
<td>6.9</td>
<td>11.4</td>
</tr>
</tbody>
</table>

Data Source: Lender Processing Services, Inc. (November, 2011 data)
Vacancy Rates
Omaha Metropolitan Area
(September, 2010)

- 8,734 residential structures identified as vacant in Sep. 2010 using USPS data (estimate).
- The vacancy rate in Sep. 2010 was 7.9 percent.