Existing Home Sales

Data source: Local Realtors Associations; Haver Analytics
Existing Single-Family Home Activity

Demand Constraints

• Economy/Financial Security
• Uncertainty about Market
• Household Formation
• Credit Availability
Mortgage Rates

Data source: Federal Reserve, Series H.15

February 12, 2013
K. Edmiston, FRB KC
Credit Standards

Share of Respondents Reporting Tighter Credit Standards for Mortgage Loans (quarterly)

Months Supply of Homes

Data Source: Kansas City Association of Realtors
Time on Market

Proprietary Data Removed
Home Prices

Percentage Change (Annual Rate)

Data source: Federal Housing Finance Agency; Freddie Mac; Haver Analytics
Housing Starts

Source: U.S. Census Bureau; Haver Analytics
# Mortgage Delinquencies

<table>
<thead>
<tr>
<th>Status of Mortgage Pool</th>
<th>Missouri</th>
<th>Kansas</th>
<th>KC Metro</th>
<th>USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delinquent 30 days</td>
<td>3.5</td>
<td>3.2</td>
<td>3.1</td>
<td>3.0</td>
</tr>
<tr>
<td>Delinquent 60 days</td>
<td>1.3</td>
<td>1.2</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Delinquent 90 days +</td>
<td>2.9</td>
<td>2.4</td>
<td>2.9</td>
<td>3.4</td>
</tr>
<tr>
<td>In Foreclosure Process</td>
<td>1.2</td>
<td>1.6</td>
<td>1.4</td>
<td>3.2</td>
</tr>
<tr>
<td><strong>SERIOUSLY DELINQUENT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4.1</td>
<td>4.1</td>
<td>4.3</td>
<td>6.6</td>
</tr>
<tr>
<td><strong>TOTAL PAST DUE</strong></td>
<td>8.9</td>
<td>8.4</td>
<td>8.6</td>
<td>10.8</td>
</tr>
</tbody>
</table>

Data Source: Lender Processing Services, Inc. (December, 2012 data)
Mortgage Delinquencies

Kansas

Share of Outstanding Mortgages

Missouri

Share of Outstanding Mortgages

Past Due
Foreclosure
Seriously Delinquent

Jan-06 Jul-06 Jan-07 Jul-07 Jan-08 Jul-08 Jan-09 Jul-09 Jan-10 Jul-10 Jan-11 Jul-11 Jan-12 Jul-12

Past Due
Foreclosure
Seriously Delinquent

Jan-06 Jul-06 Jan-07 Jul-07 Jan-08 Jul-08 Jan-09 Jul-09 Jan-10 Jul-10 Jan-11 Jul-11 Jan-12 Jul-12
Federal Reserve Bank of Kansas City

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