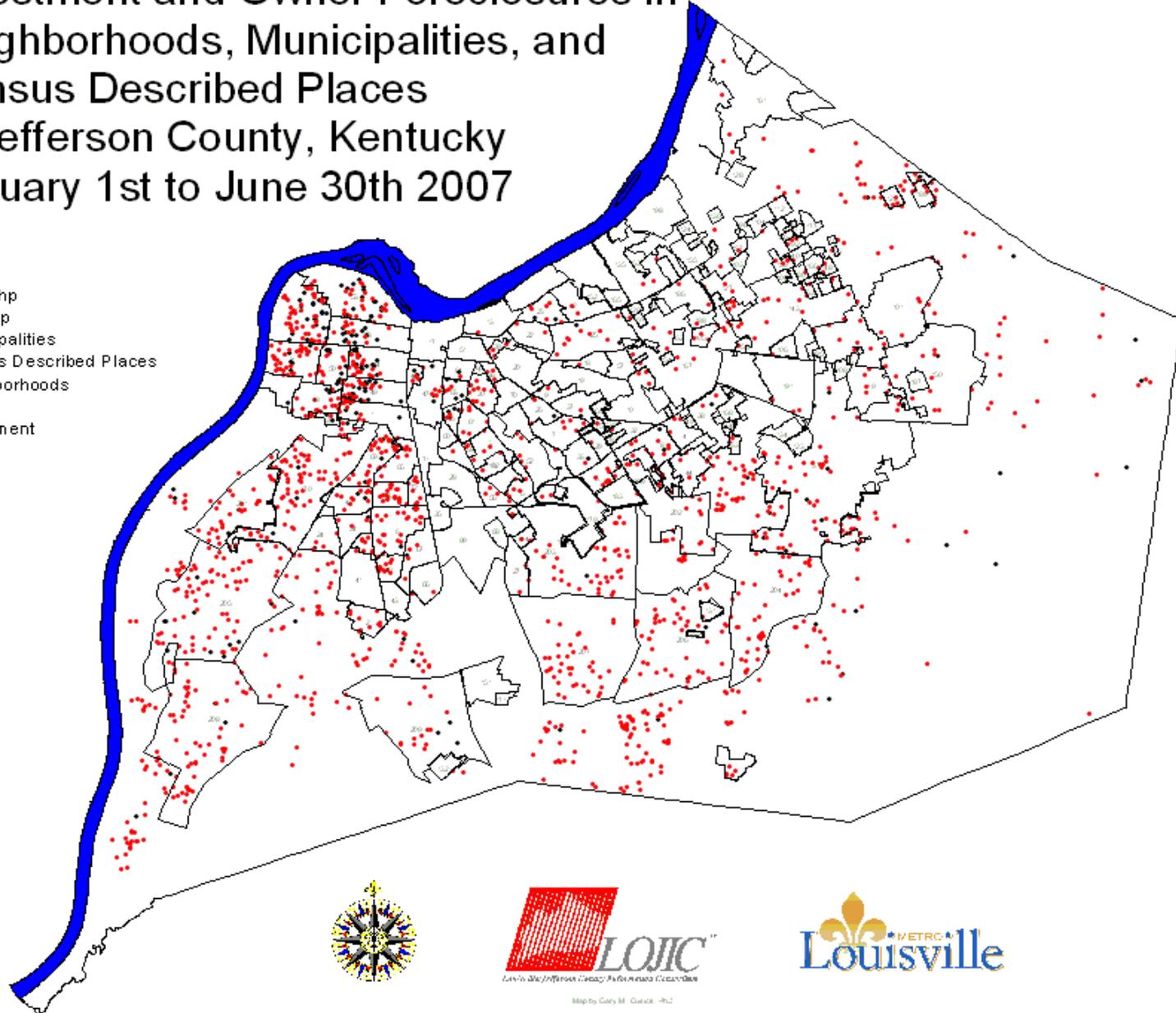


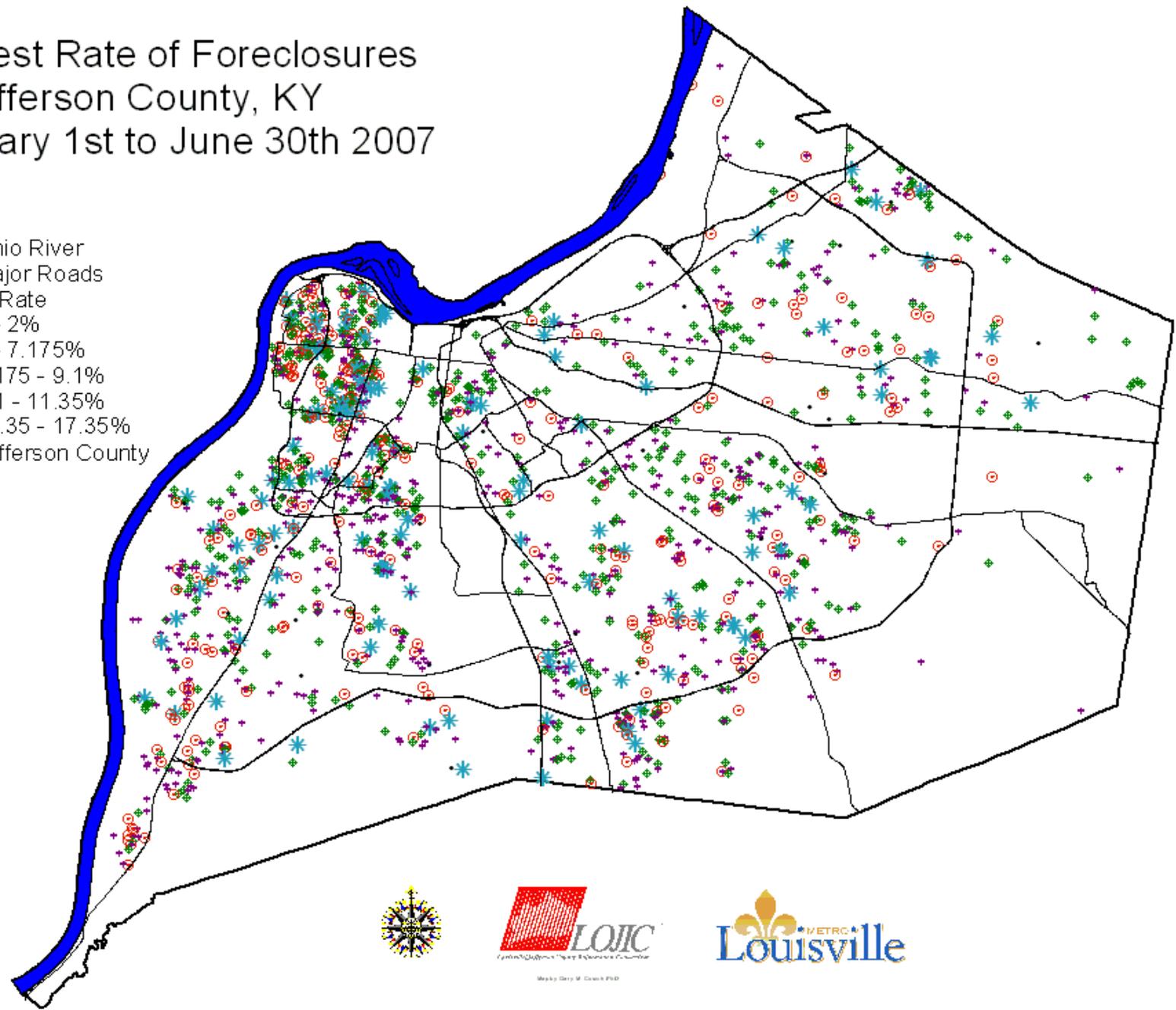
# Investment and Owner Foreclosures in Neighborhoods, Municipalities, and Census Described Places in Jefferson County, Kentucky January 1st to June 30th 2007

- Ohio.shp
- Jeff.shp
- Municipalities
- Census Described Places
- Neighborhoods
- Owner
- Investment



# Interest Rate of Foreclosures in Jefferson County, KY January 1st to June 30th 2007

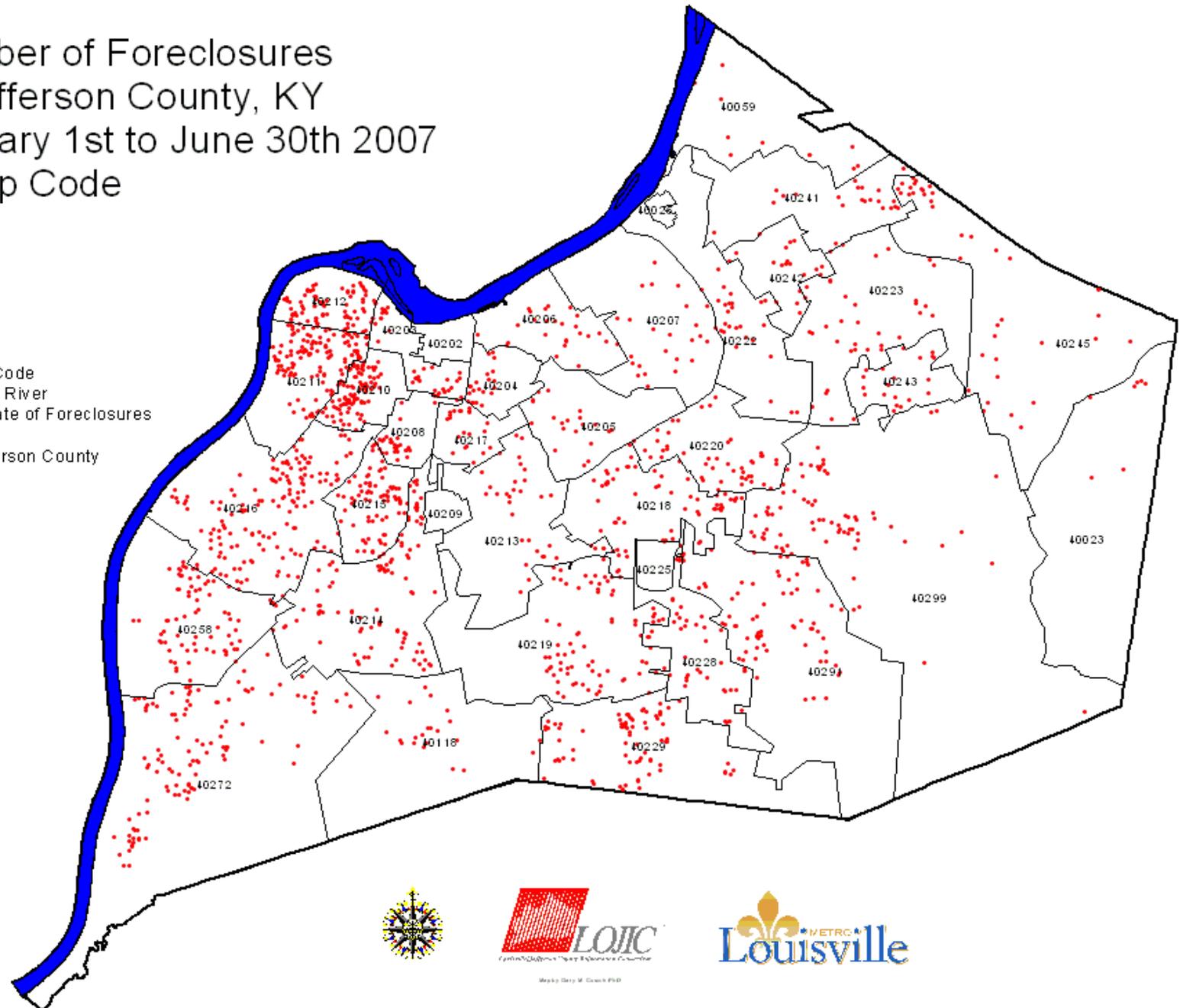
- Ohio River
- Major Roads
- Interest Rate
  - 0 - 2%
  - 2 - 7.175%
  - 7.175 - 9.1%
  - 9.1 - 11.35%
  - 11.35 - 17.35%
- Jefferson County



Map by Gary M. Covert PhD

# Number of Foreclosures in Jefferson County, KY January 1st to June 30th 2007 by Zip Code

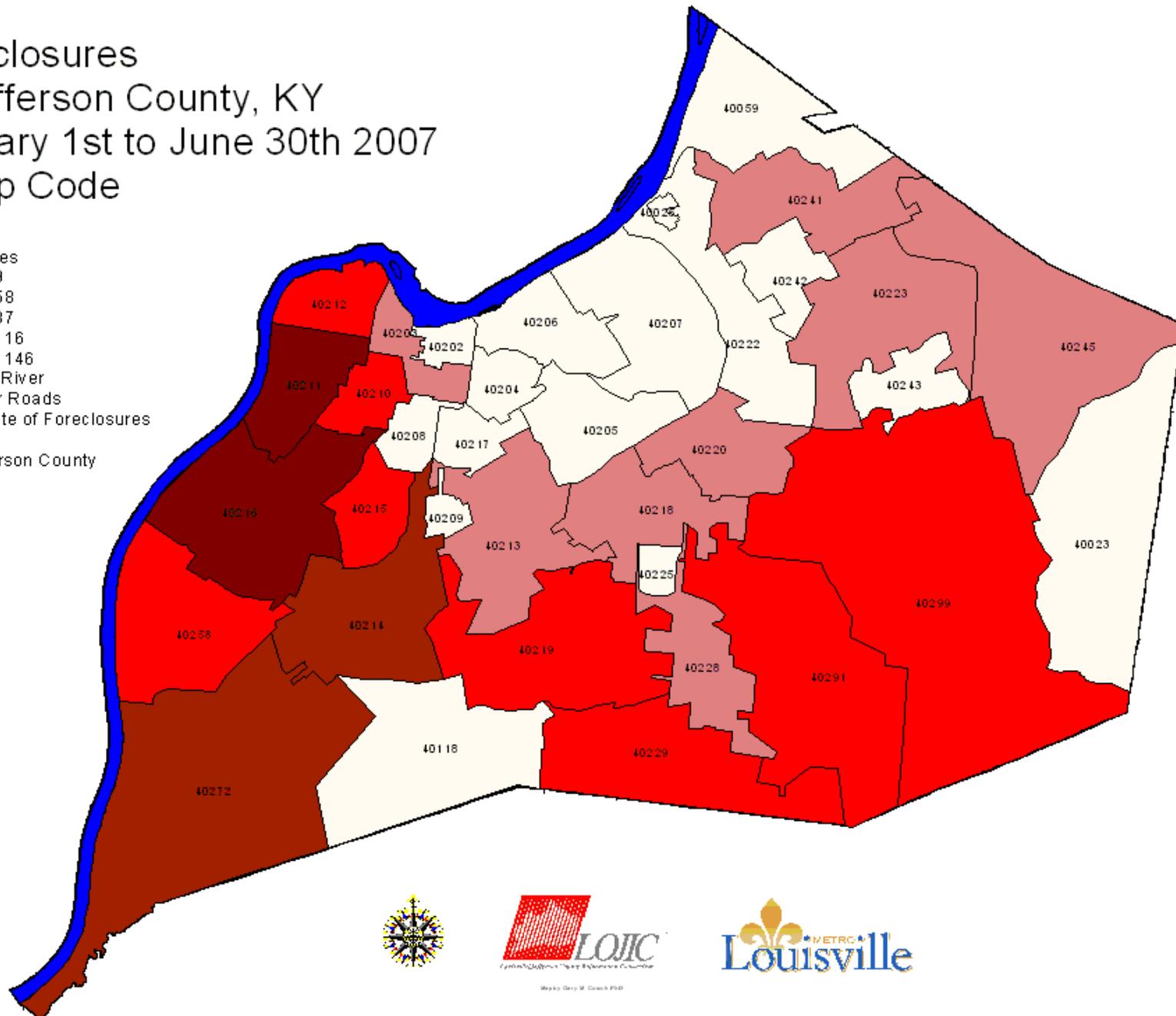
Zip Code  
Ohio River  
Interest Rate of Foreclosures  
Jefferson County



Map by Gary M. Cook PhD

# Foreclosures in Jefferson County, KY January 1st to June 30th 2007 by Zip Code

- Foreclosures
- 0 - 29
  - 30 - 58
  - 59 - 87
  - 88 - 116
  - 117 - 146
  - Ohio River
  - Major Roads
  - Interest Rate of Foreclosures
  - Jefferson County



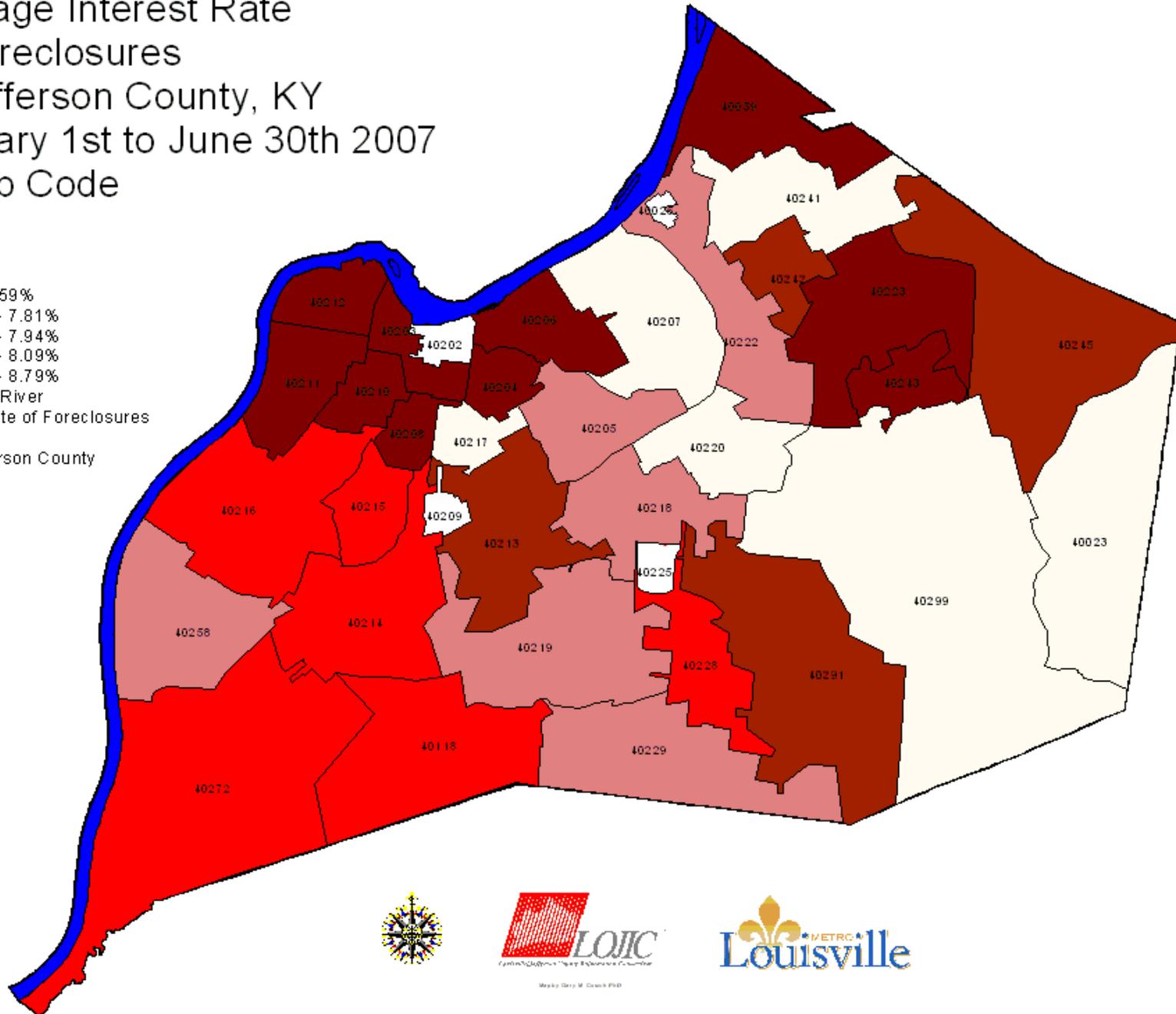
# Average Interest Rate of Foreclosures in Jefferson County, KY January 1st to June 30th 2007 by Zip Code

Zip Code

- 7 - 7.59%
- 7.59 - 7.81%
- 7.81 - 7.94%
- 7.94 - 8.09%
- 8.09 - 8.79%
- Ohio River

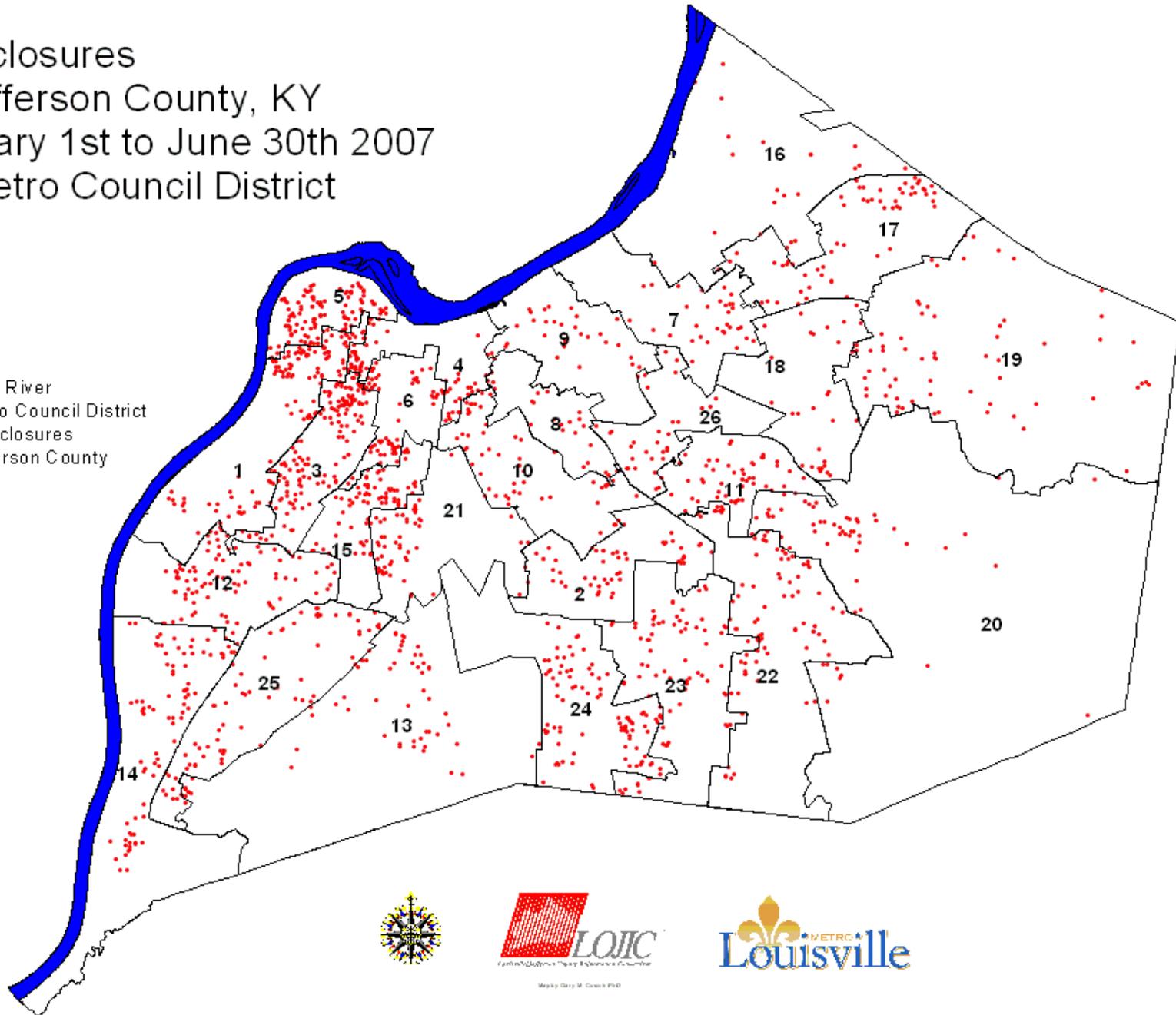
Interest Rate of Foreclosures

Jefferson County



# Foreclosures in Jefferson County, KY January 1st to June 30th 2007 by Metro Council District

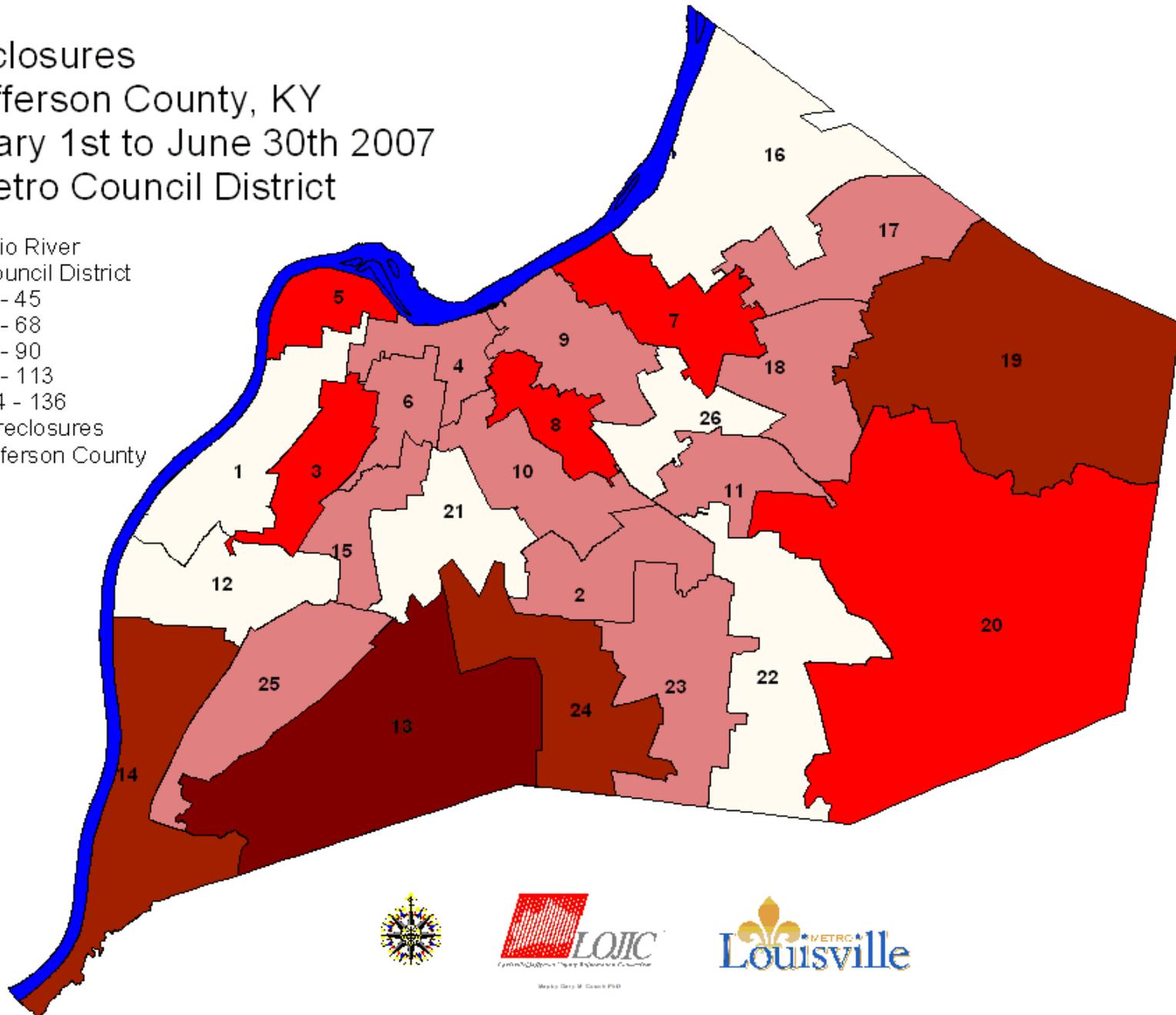
- Ohio River
- Metro Council District
- Foreclosures
- Jefferson County



Map by Gary M. Covert PhD

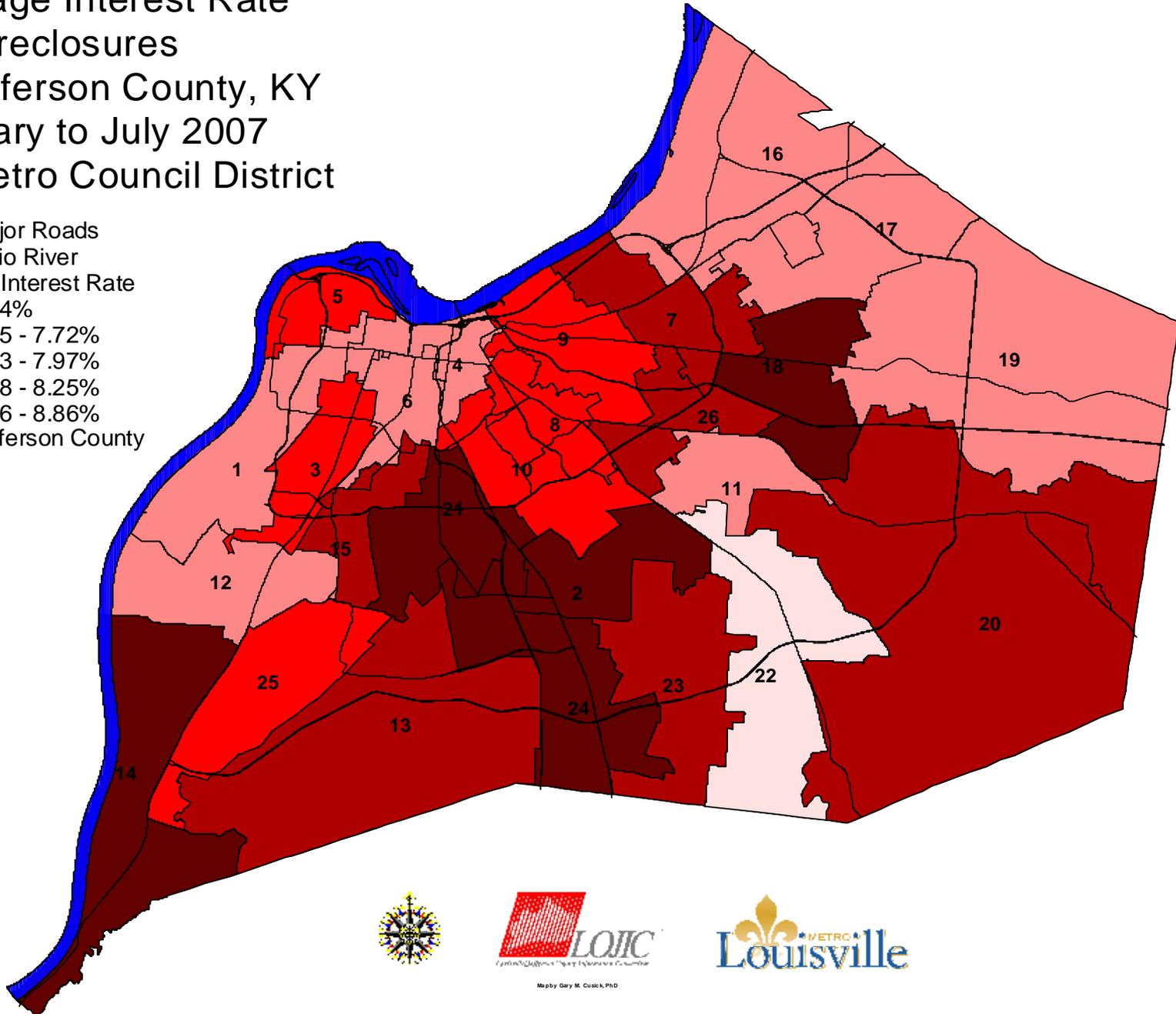
# Foreclosures in Jefferson County, KY January 1st to June 30th 2007 by Metro Council District

-  Ohio River
- Metro Council District**
-  23 - 45
-  46 - 68
-  69 - 90
-  91 - 113
-  114 - 136
-  Foreclosures
-  Jefferson County



# Average Interest Rate of Foreclosures in Jefferson County, KY January to July 2007 by Metro Council District

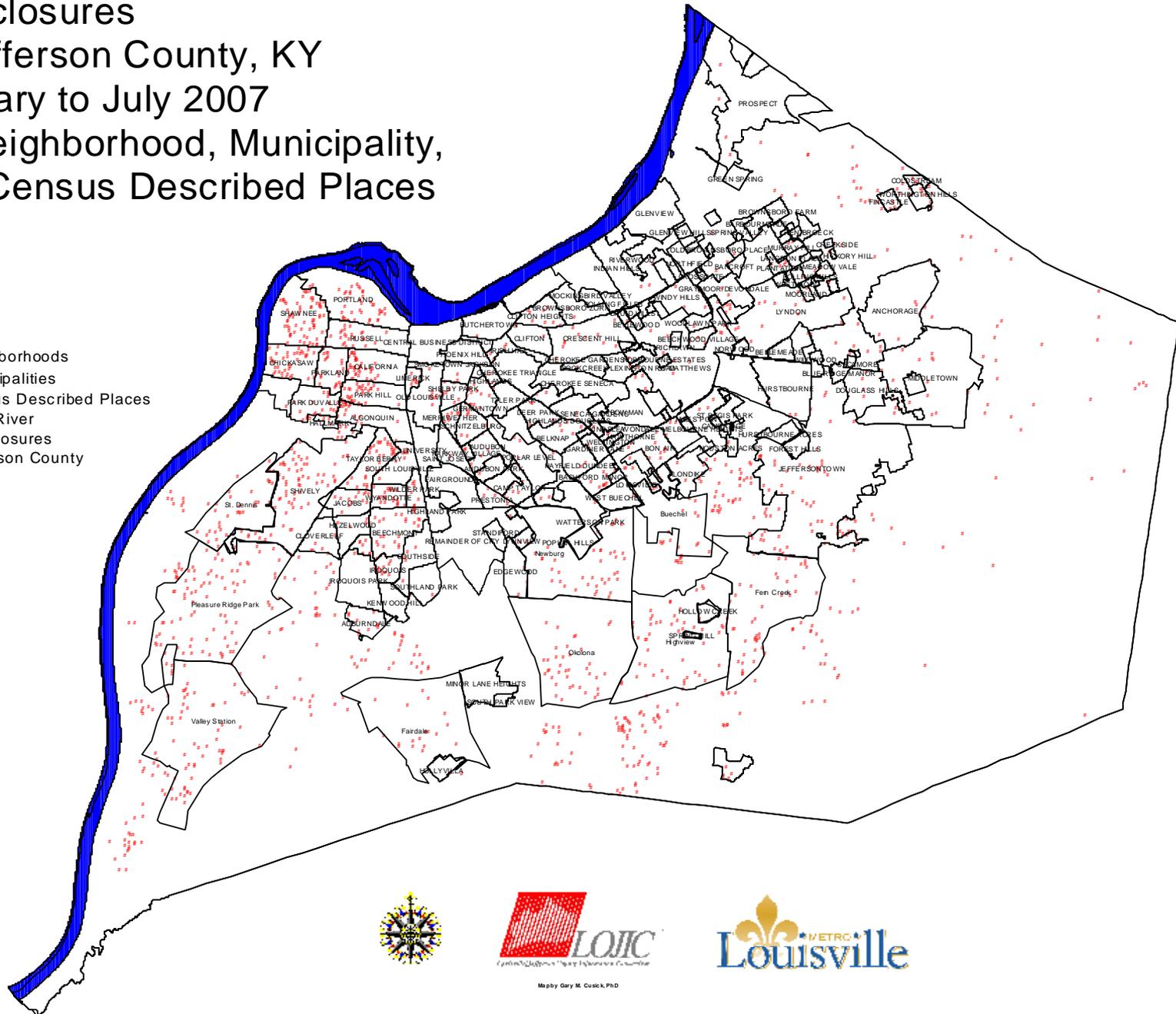
-  Major Roads
-  Ohio River
- Average Interest Rate
-  6.94%
-  6.95 - 7.72%
-  7.73 - 7.97%
-  7.98 - 8.25%
-  8.26 - 8.86%
-  Jefferson County



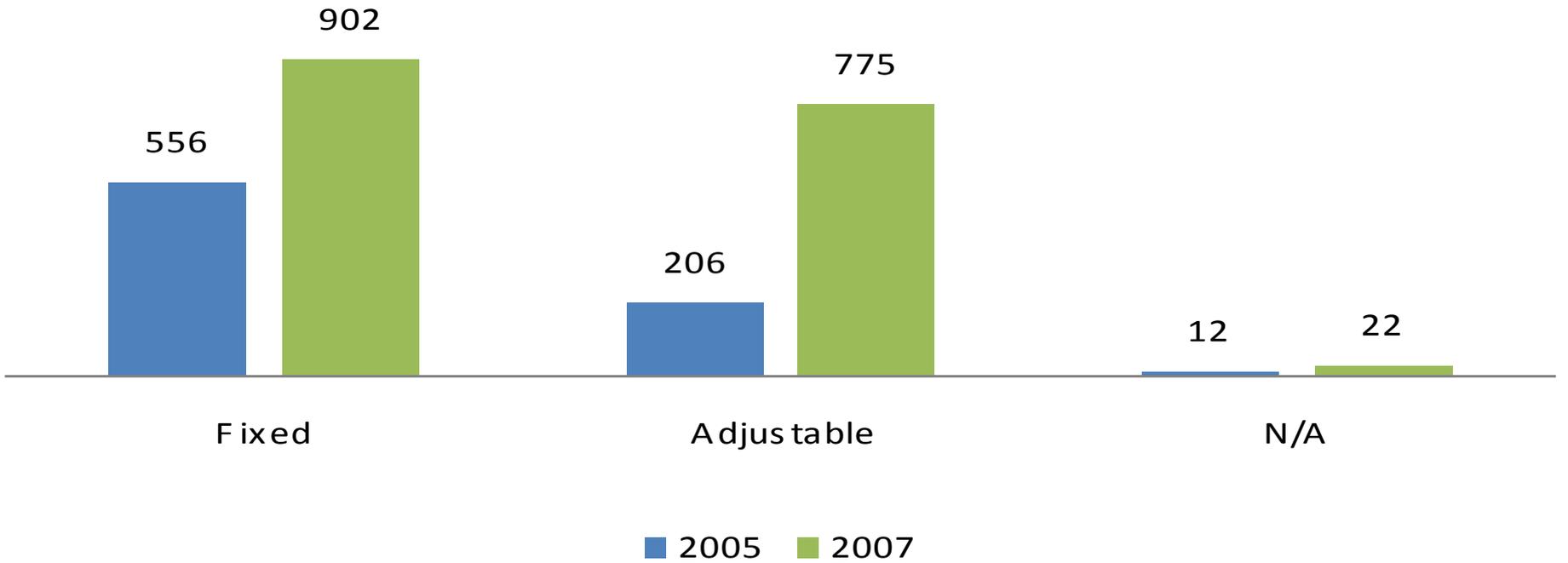
Map by Gary M. Cusick, PhD

# Foreclosures in Jefferson County, KY January to July 2007 by Neighborhood, Municipality, and Census Described Places

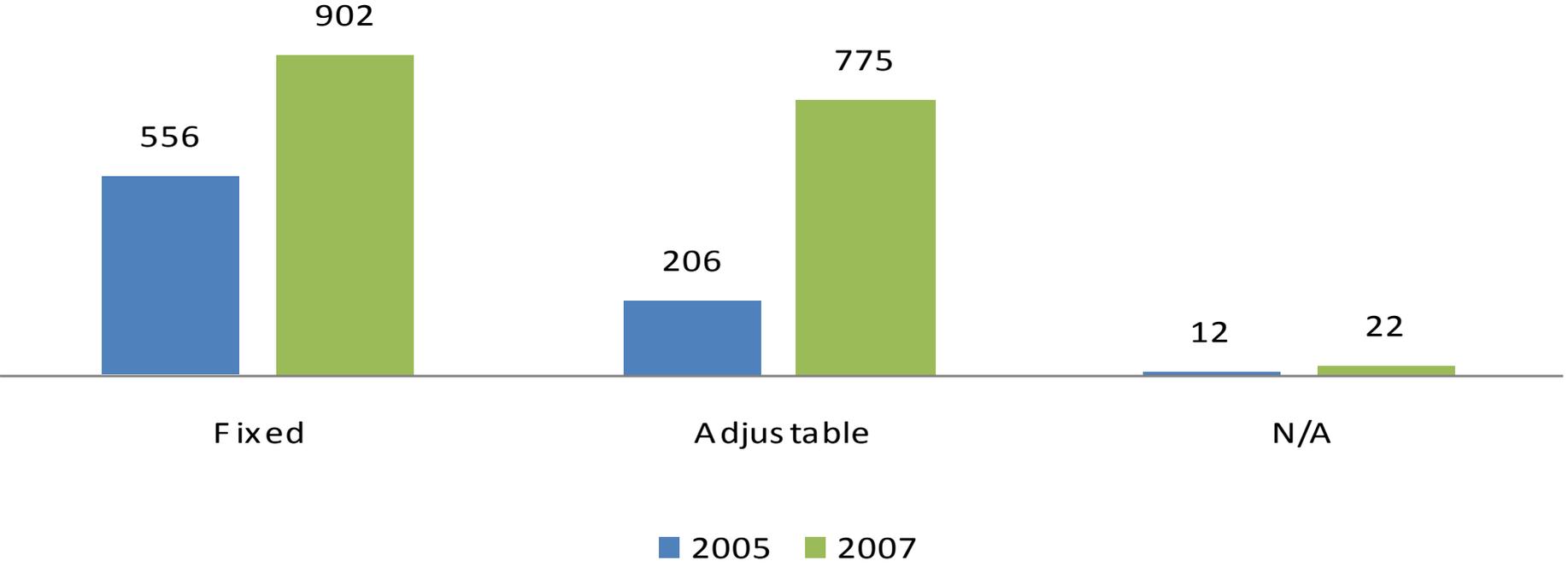
-  Neighborhoods
-  Municipalities
-  Census Described Places
-  Ohio River
-  Foreclosures
-  Jefferson County



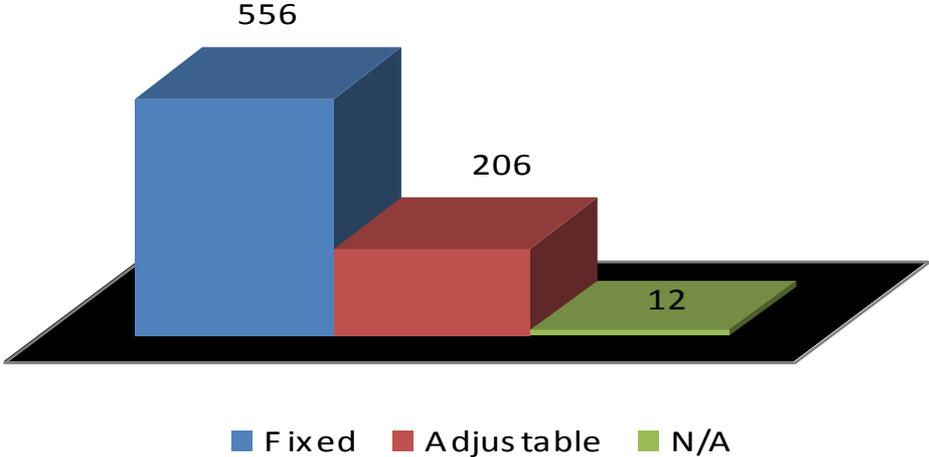
# Fixed / Adjustable Rates



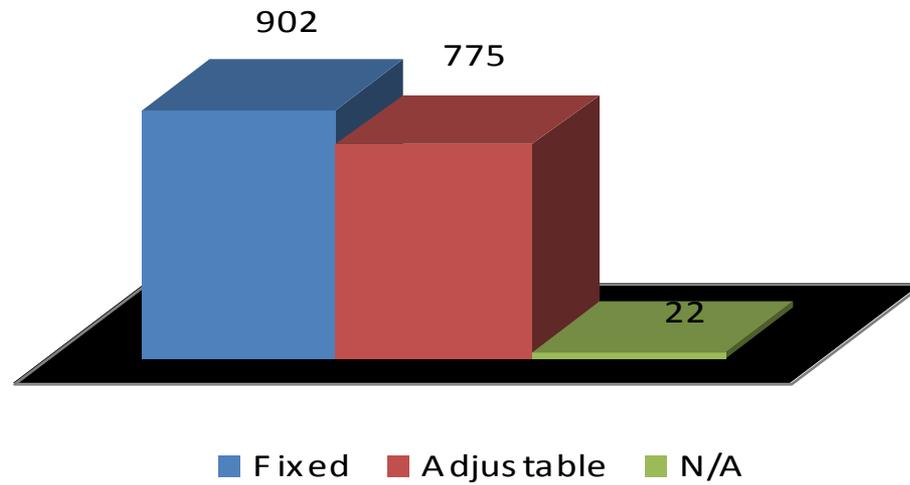
# Fixed / Adjustable Rates



# Interest Rate Structure 2005

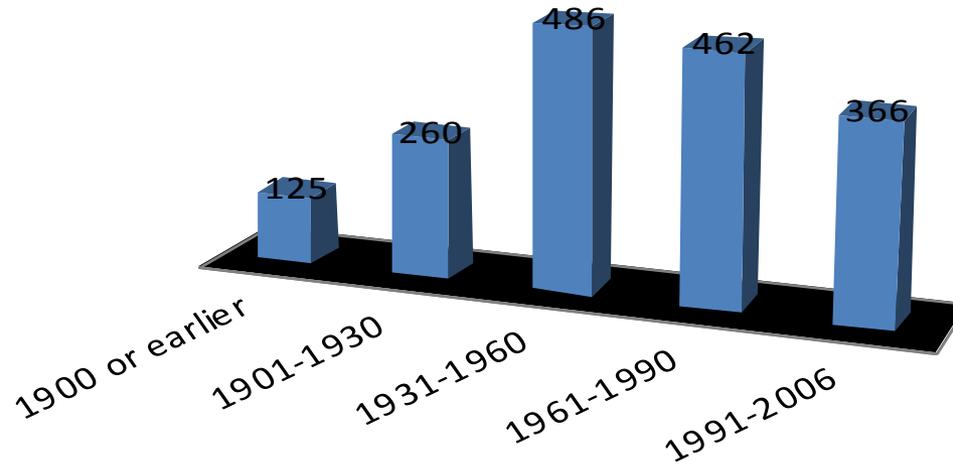


## Interest Rate Structure 2007



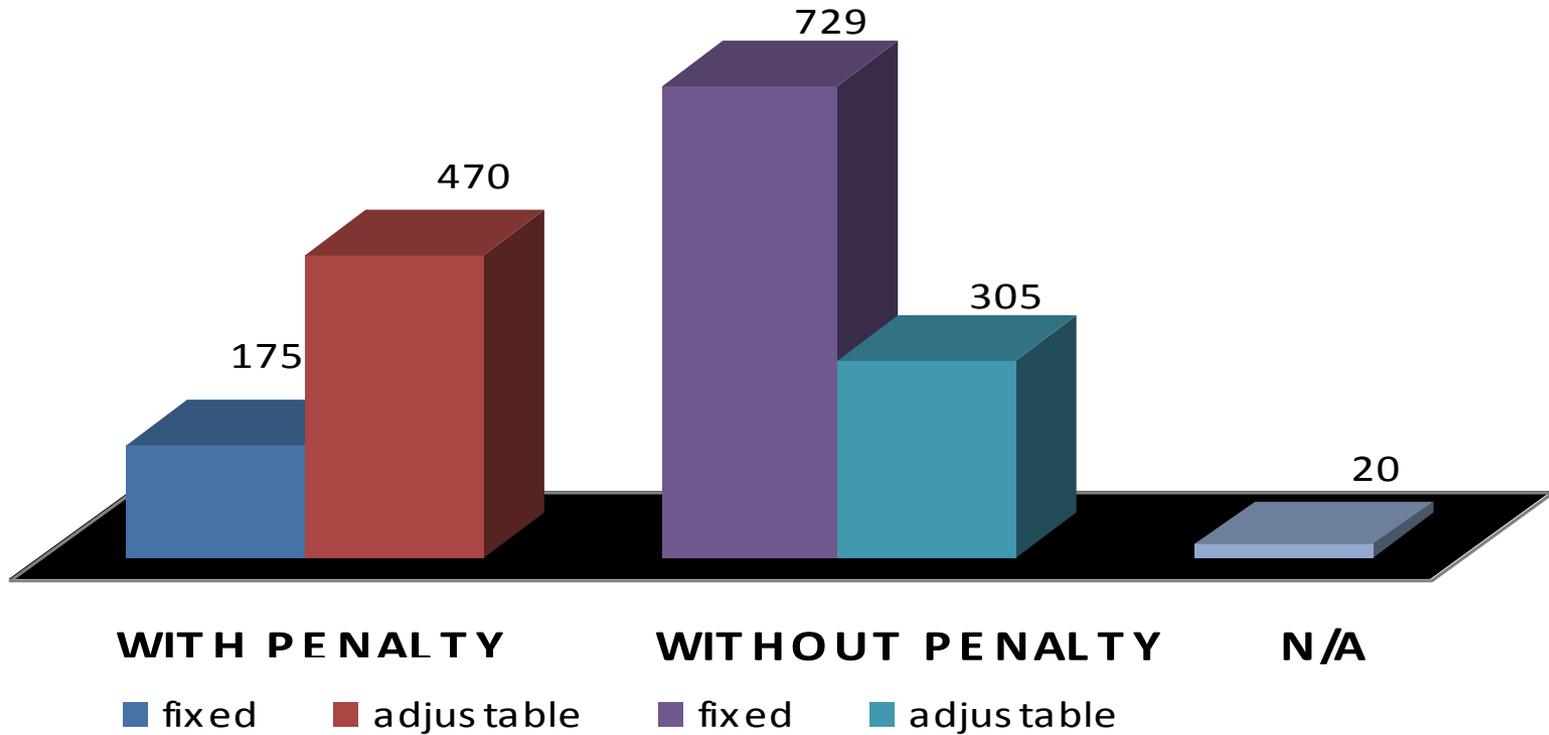
# Year Home Built

## 2007 Foreclosures Filed



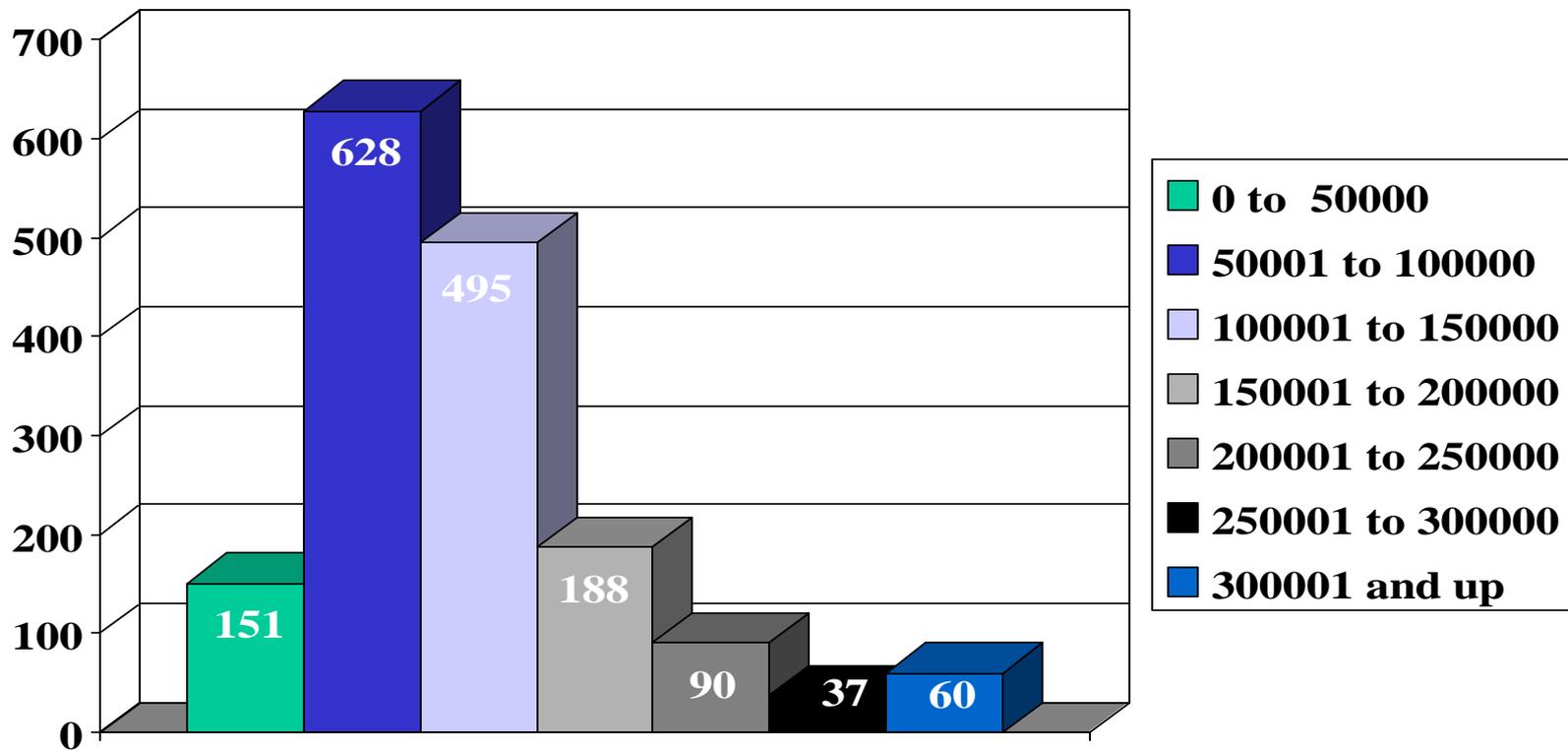
# Prepayment Penalties

by interest rate structure

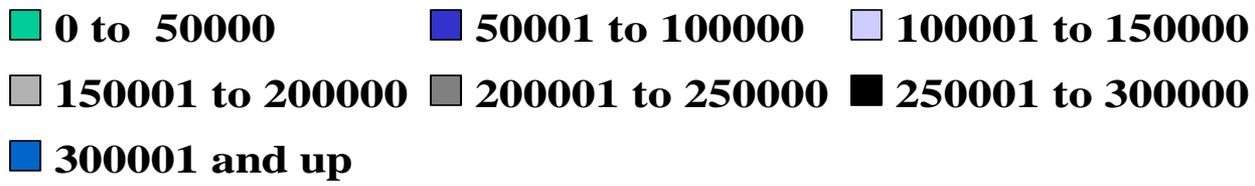
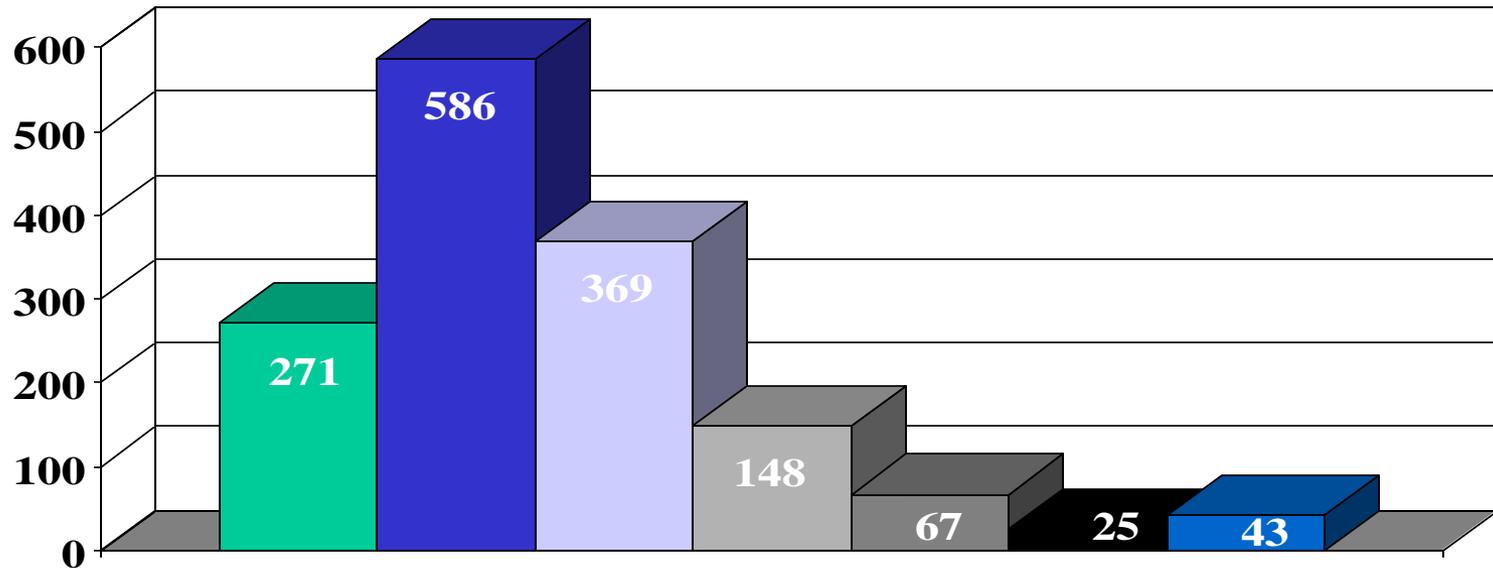


# Property Valuation Assessment

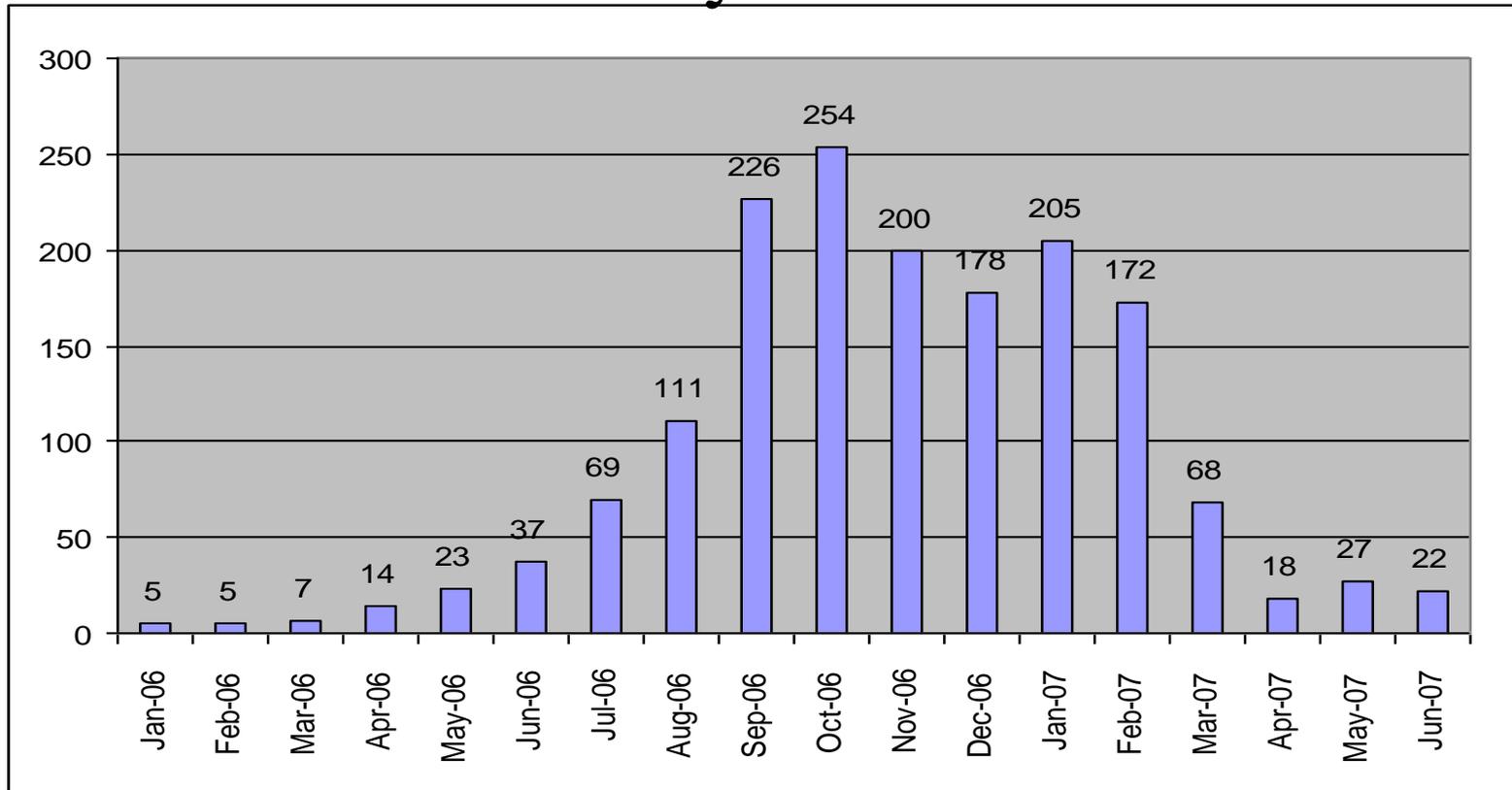
(N=1649)



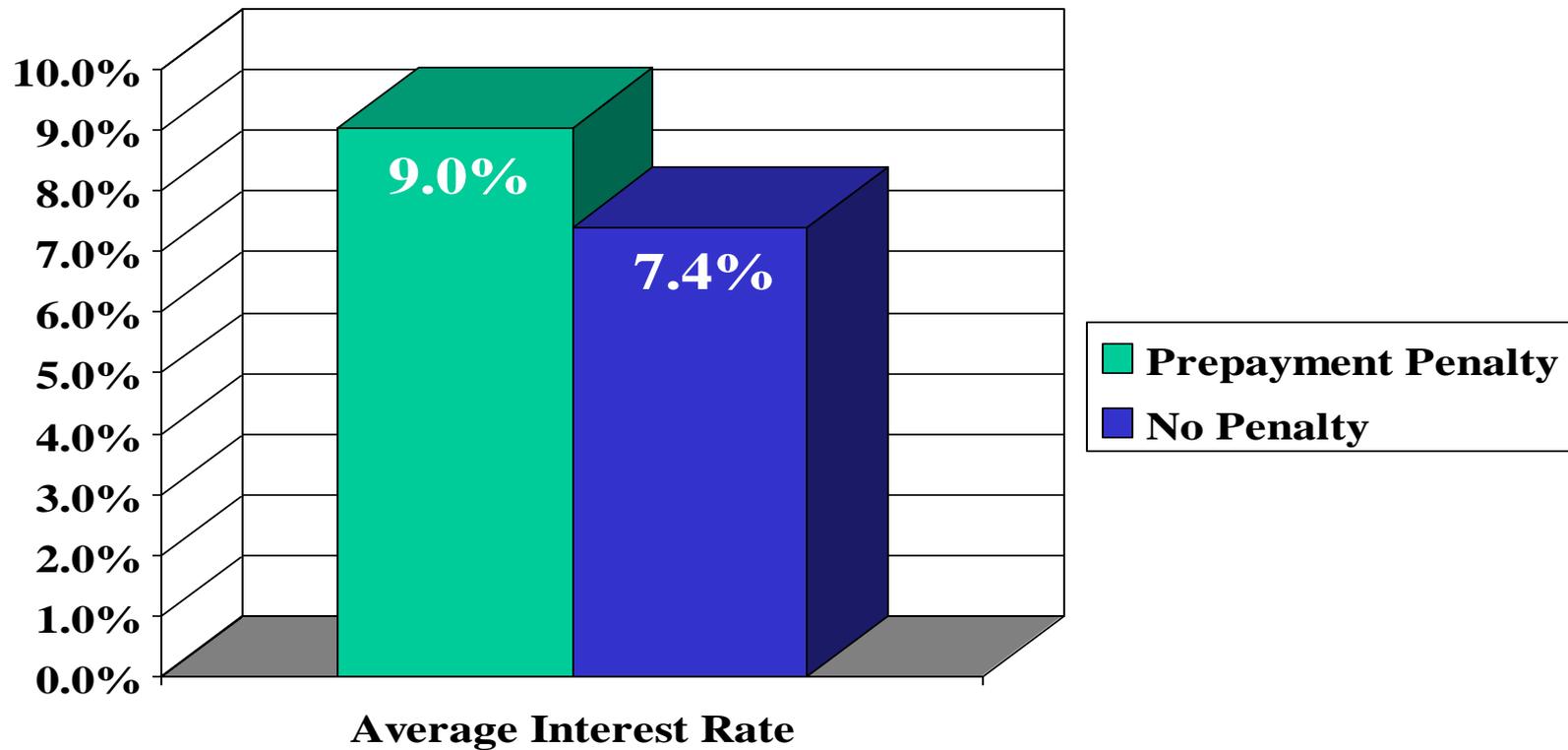
# Acquisition Price (N=1509)



# Foreclosures Filed between January 1, 2007 through June 30, 2007- Default Date by Month and Year

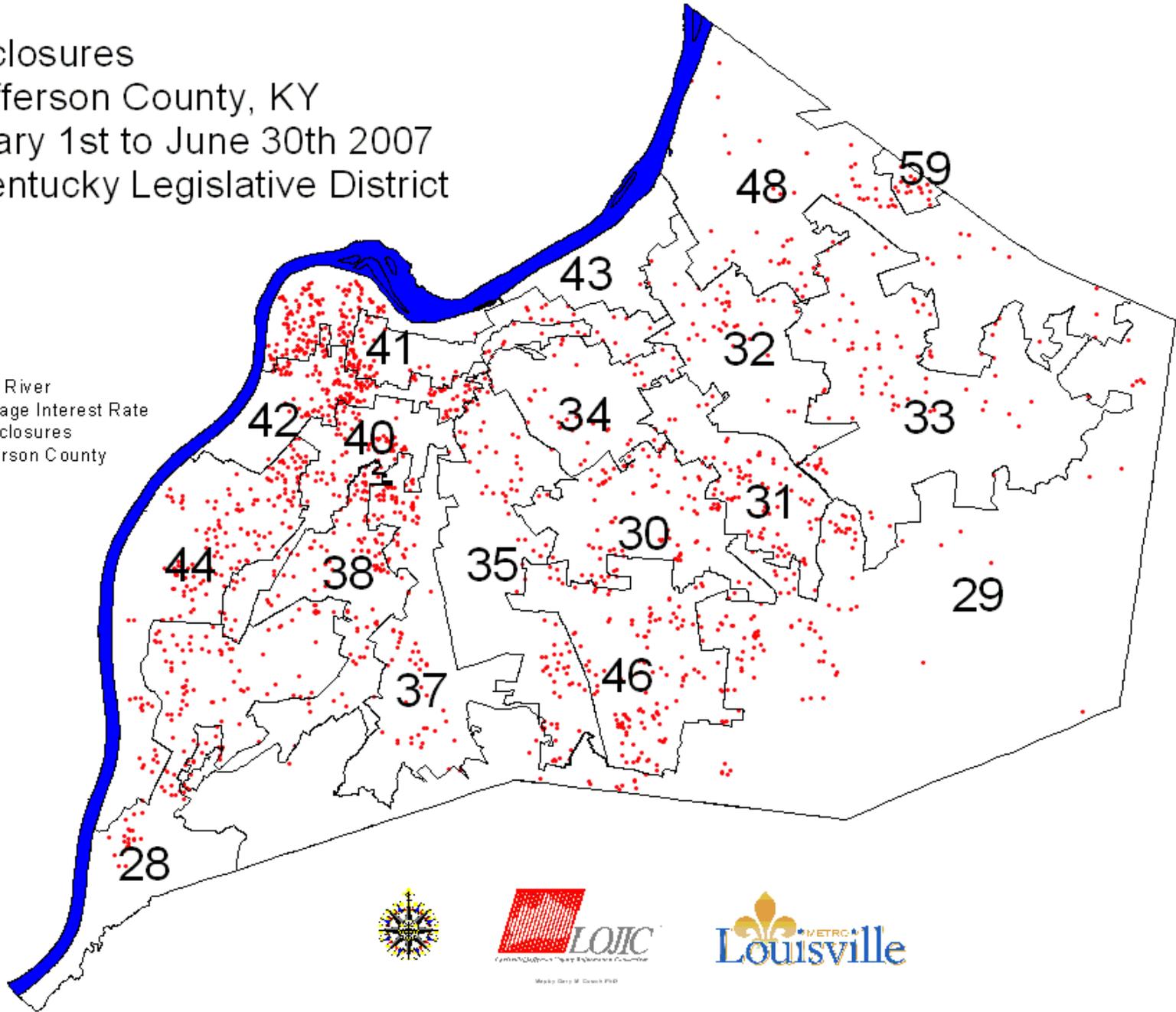


# Average Interest Rate by Prepayment Penalty Status

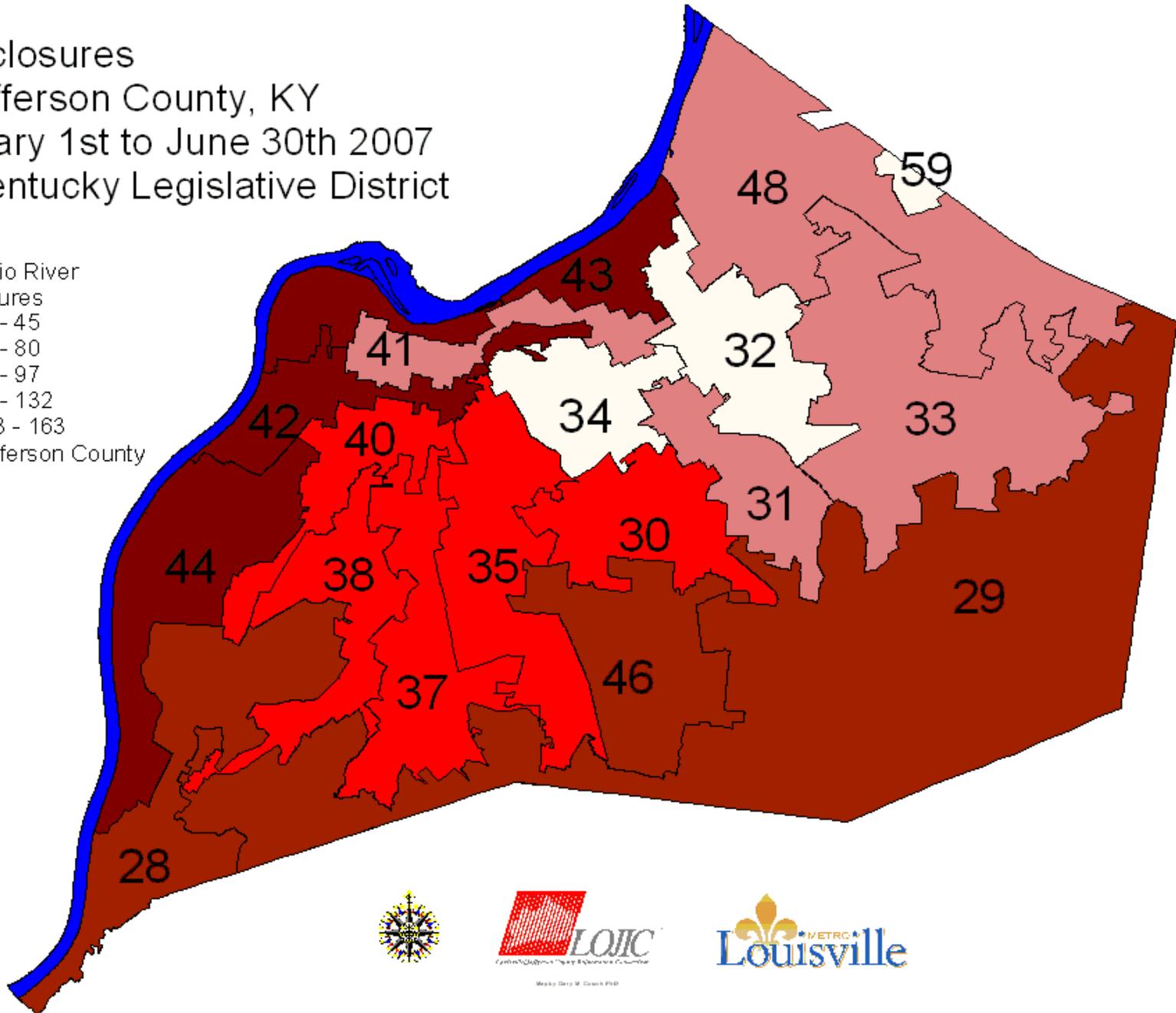
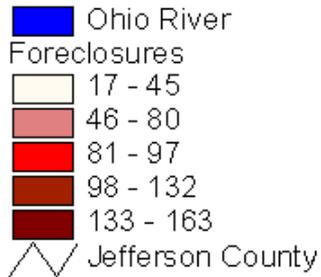


Foreclosures  
in Jefferson County, KY  
January 1st to June 30th 2007  
by Kentucky Legislative District

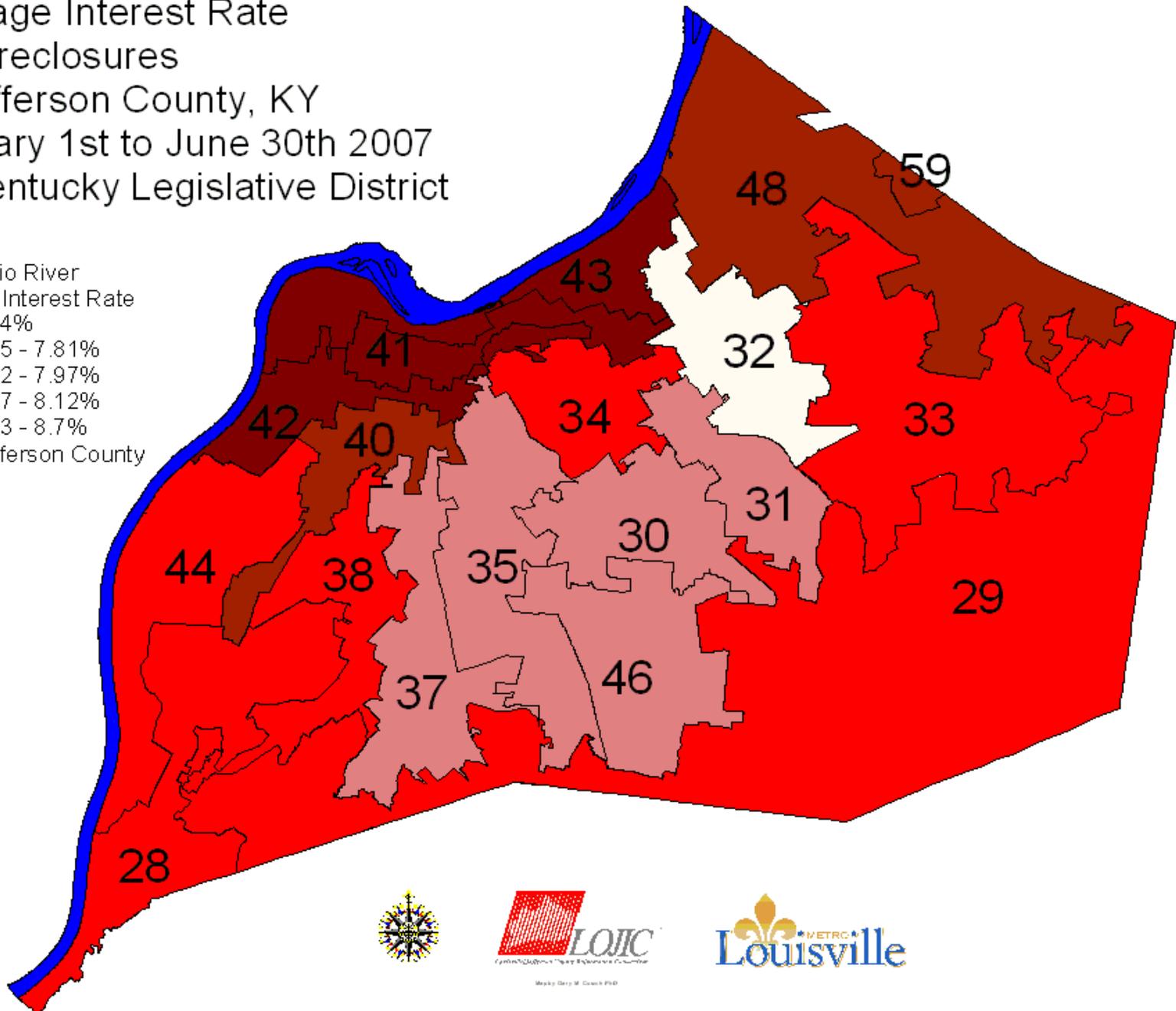
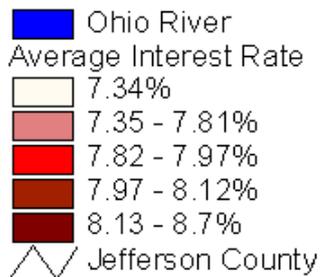
- Ohio River
- Average Interest Rate
- Foreclosures
- Jefferson County



Foreclosures  
in Jefferson County, KY  
January 1st to June 30th 2007  
by Kentucky Legislative District

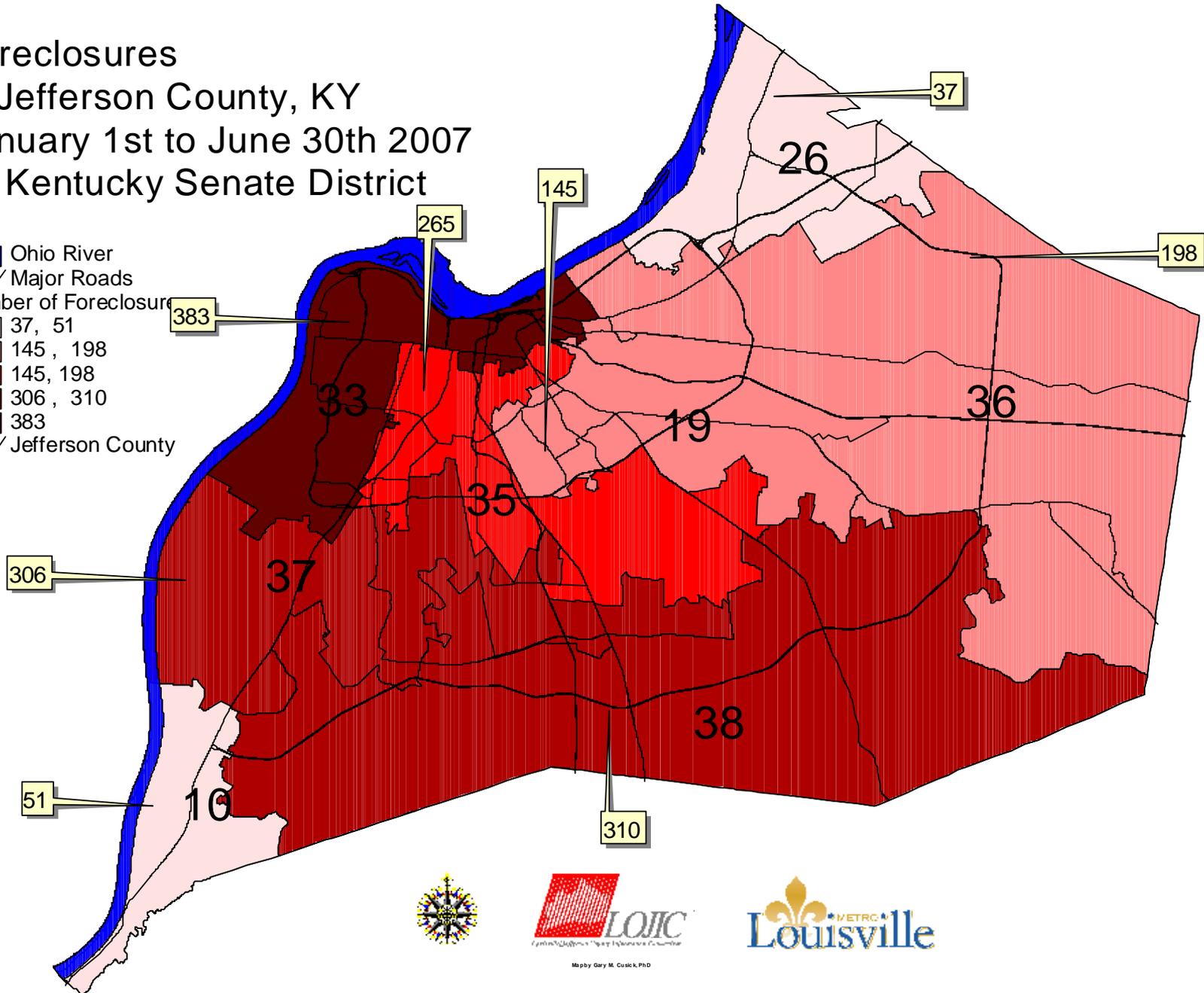


Average Interest Rate  
of Foreclosures  
in Jefferson County, KY  
January 1st to June 30th 2007  
by Kentucky Legislative District



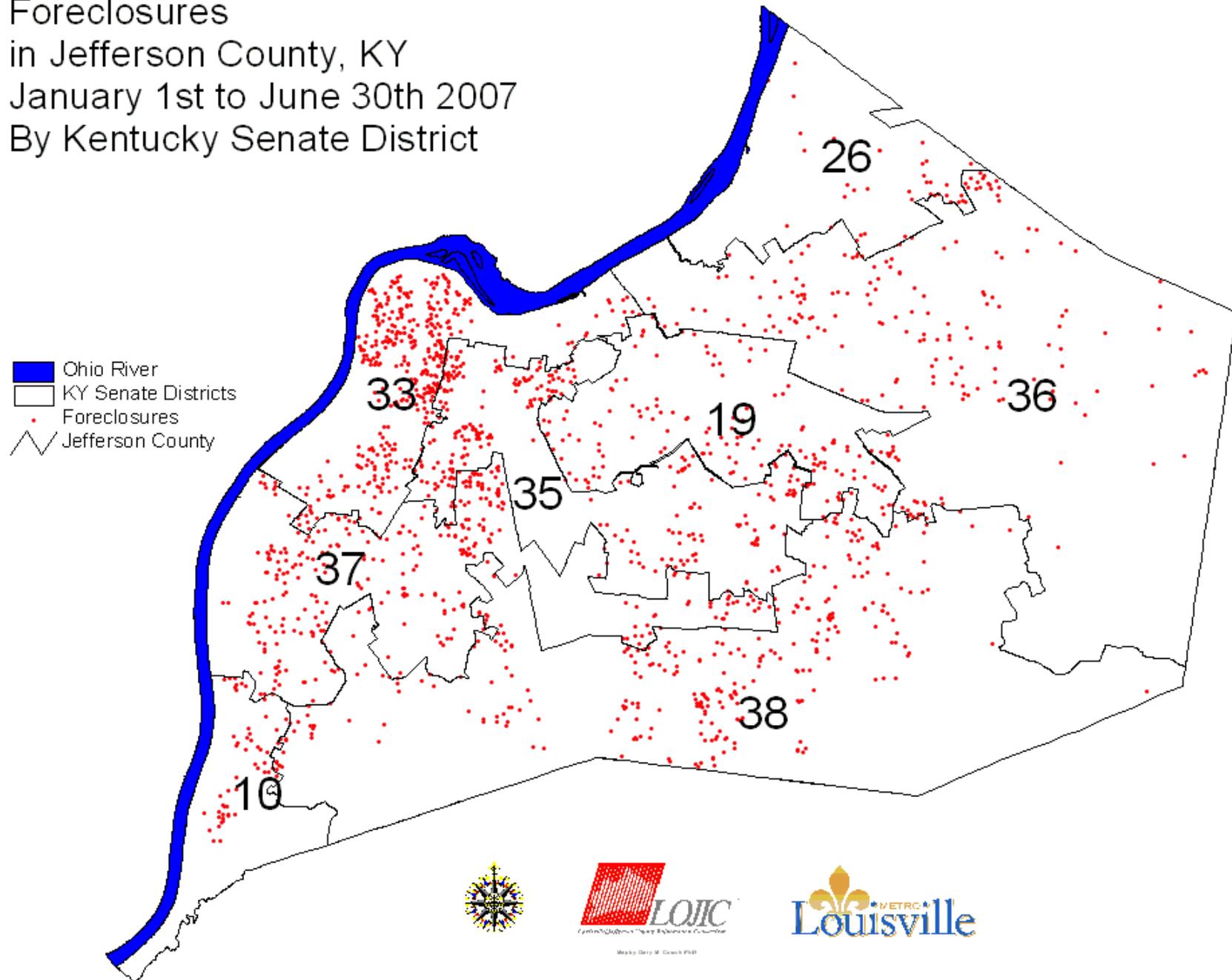
# Foreclosures in Jefferson County, KY January 1st to June 30th 2007 by Kentucky Senate District

-  Ohio River
-  Major Roads
- Number of Foreclosure
-  37, 51
-  145, 198
-  145, 198
-  306, 310
-  383
-  Jefferson County

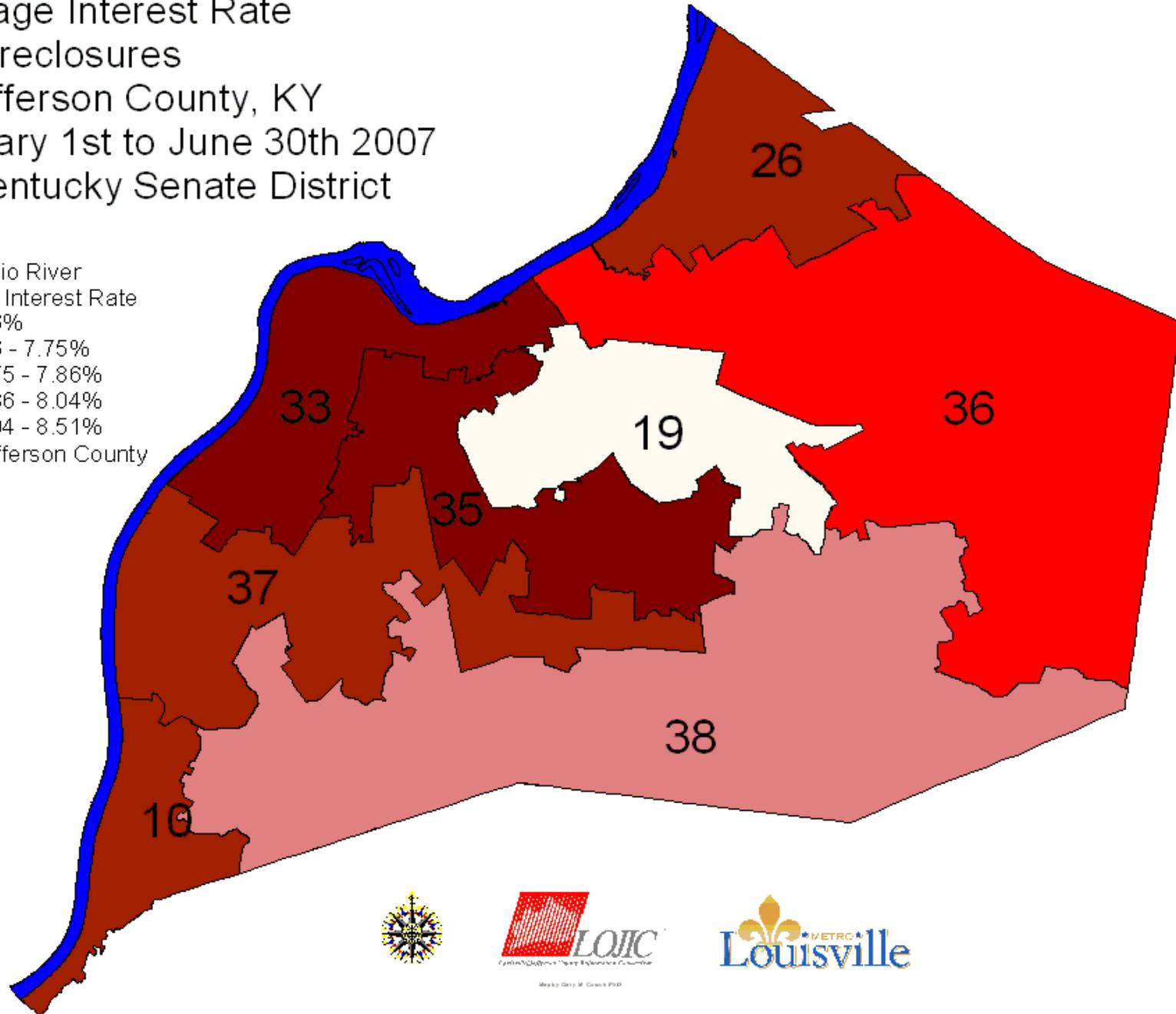
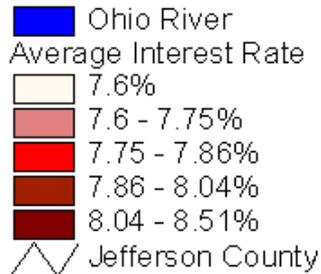


Map by Gary M. Cusick, PhD

Foreclosures  
in Jefferson County, KY  
January 1st to June 30th 2007  
By Kentucky Senate District

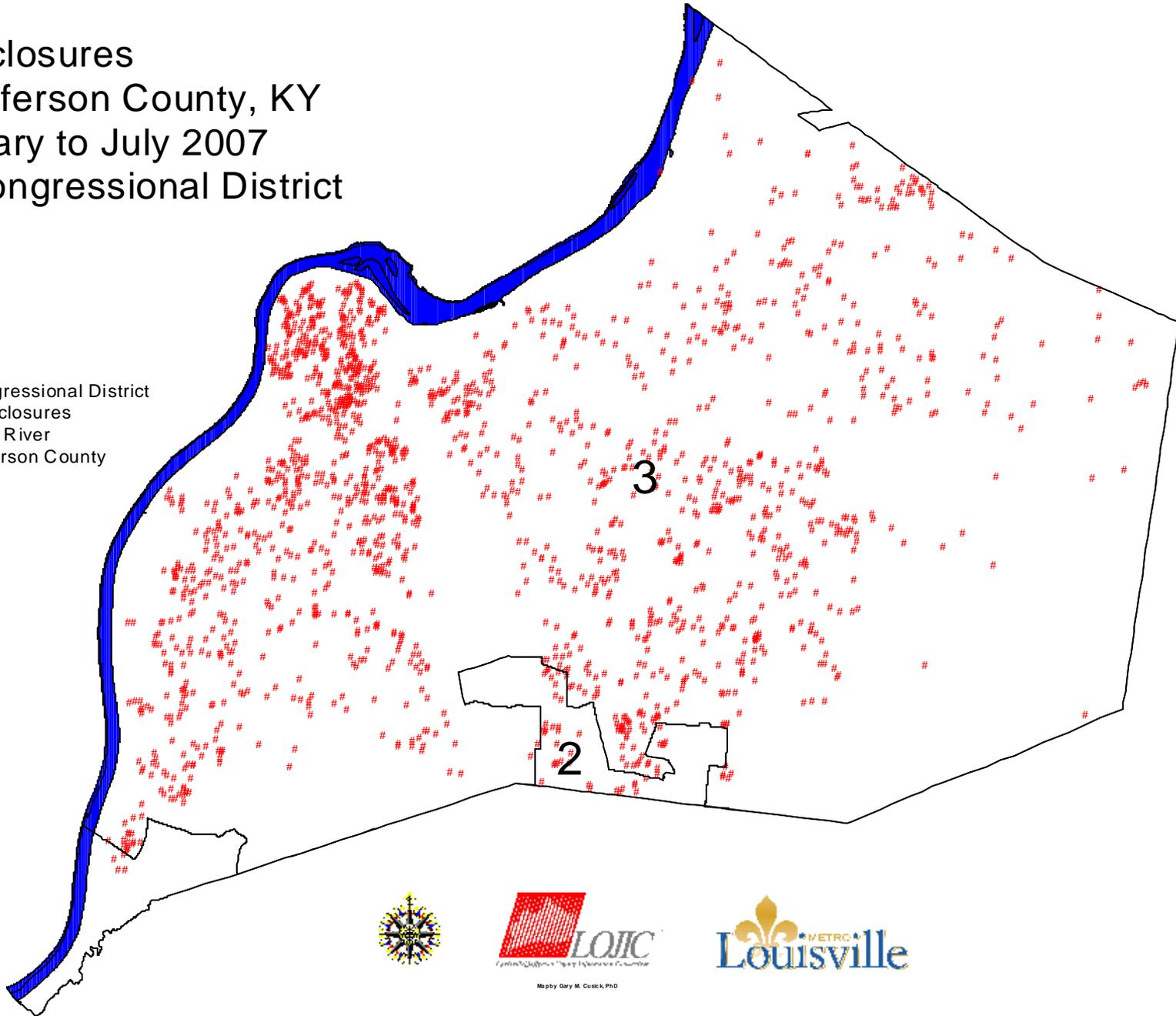


# Average Interest Rate of Foreclosures in Jefferson County, KY January 1st to June 30th 2007 by Kentucky Senate District



# Foreclosures in Jefferson County, KY January to July 2007 by Congressional District

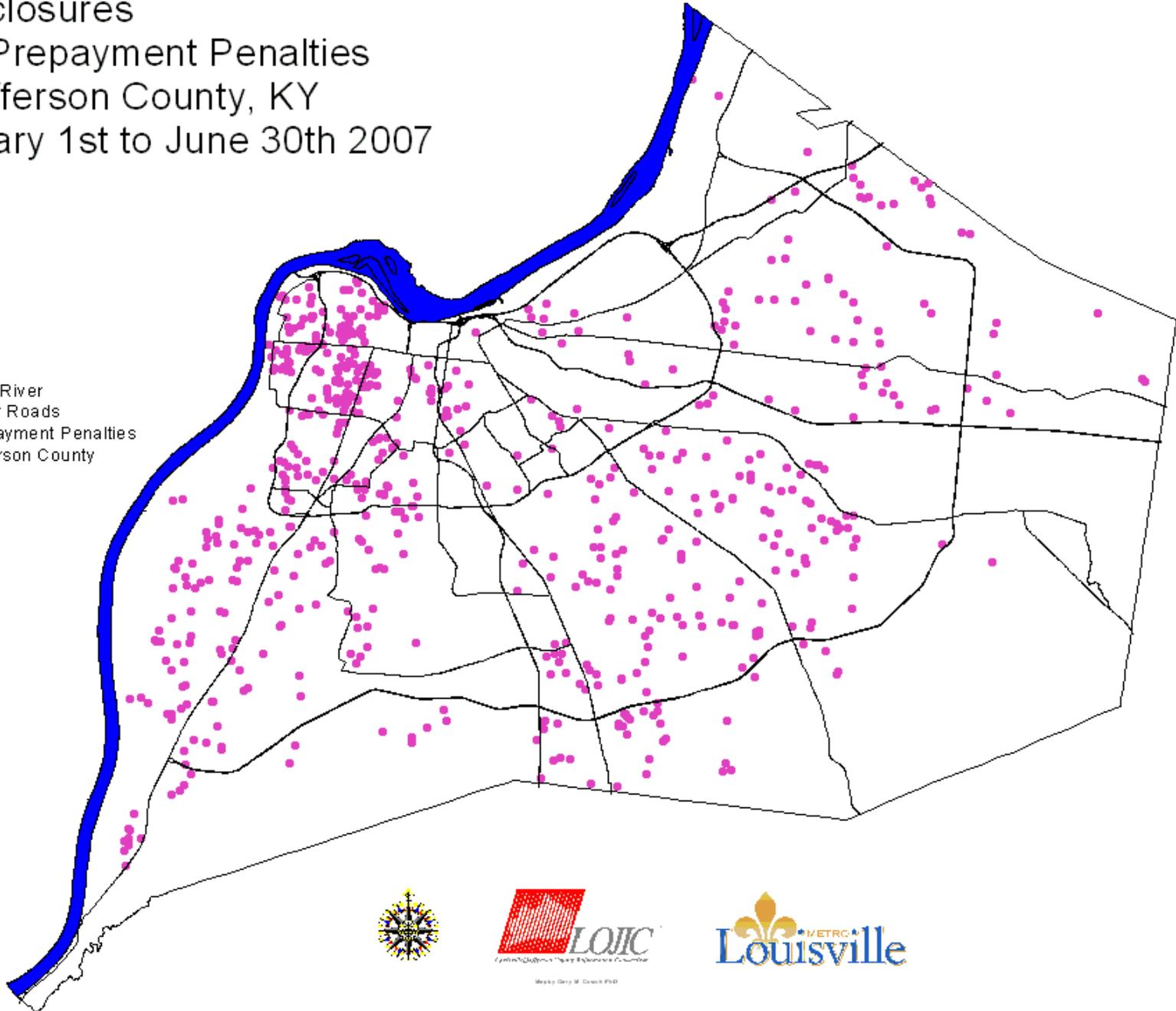
- Congressional District
- # Foreclosures
- Ohio River
- ∇ Jefferson County



Map by Gary M. Cusick, PhD

# Foreclosures with Prepayment Penalties in Jefferson County, KY January 1st to June 30th 2007

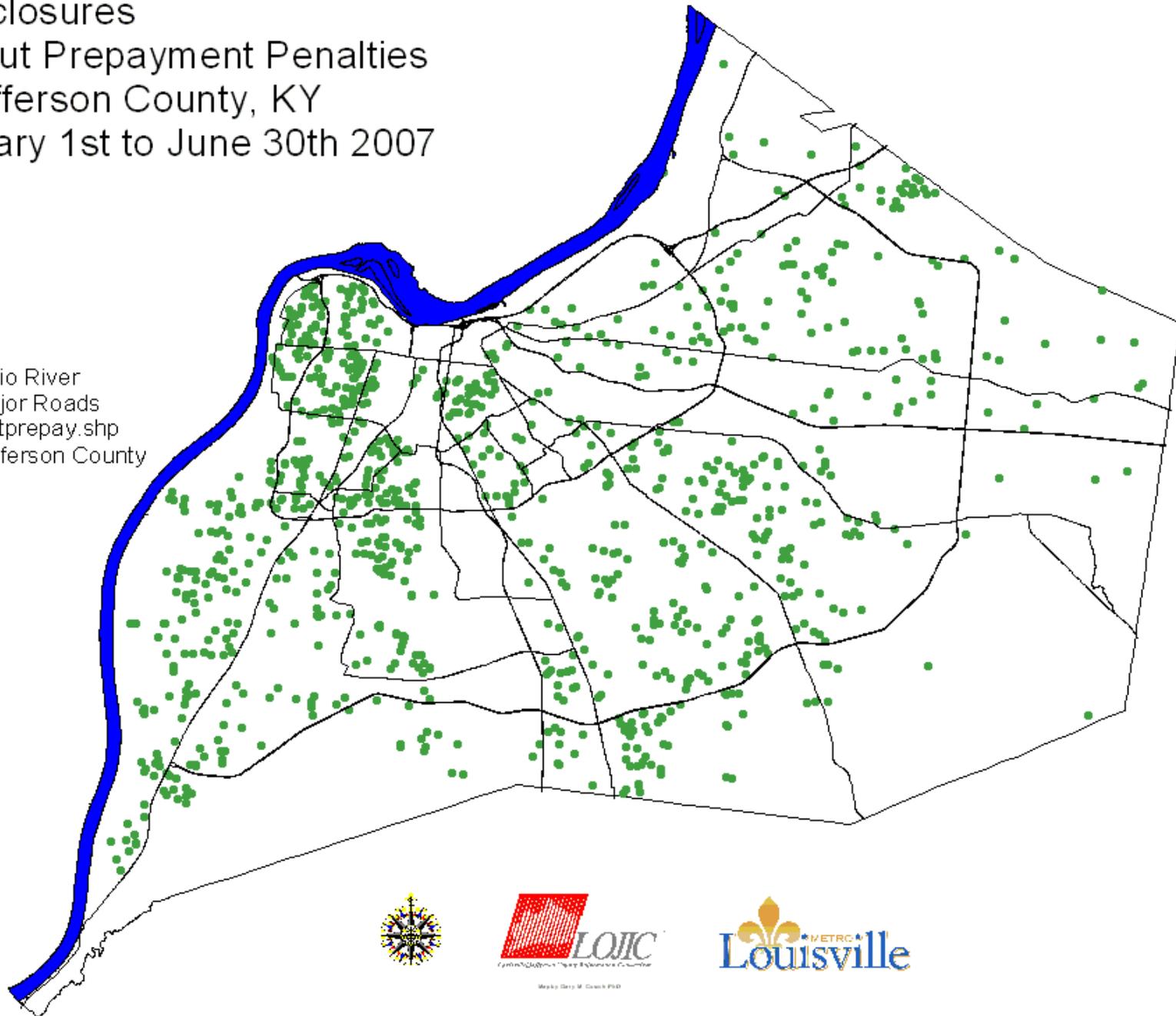
- Ohio River
- Major Roads
- Prepayment Penalties
- Jefferson County



Map by Gary M. Covert PhD

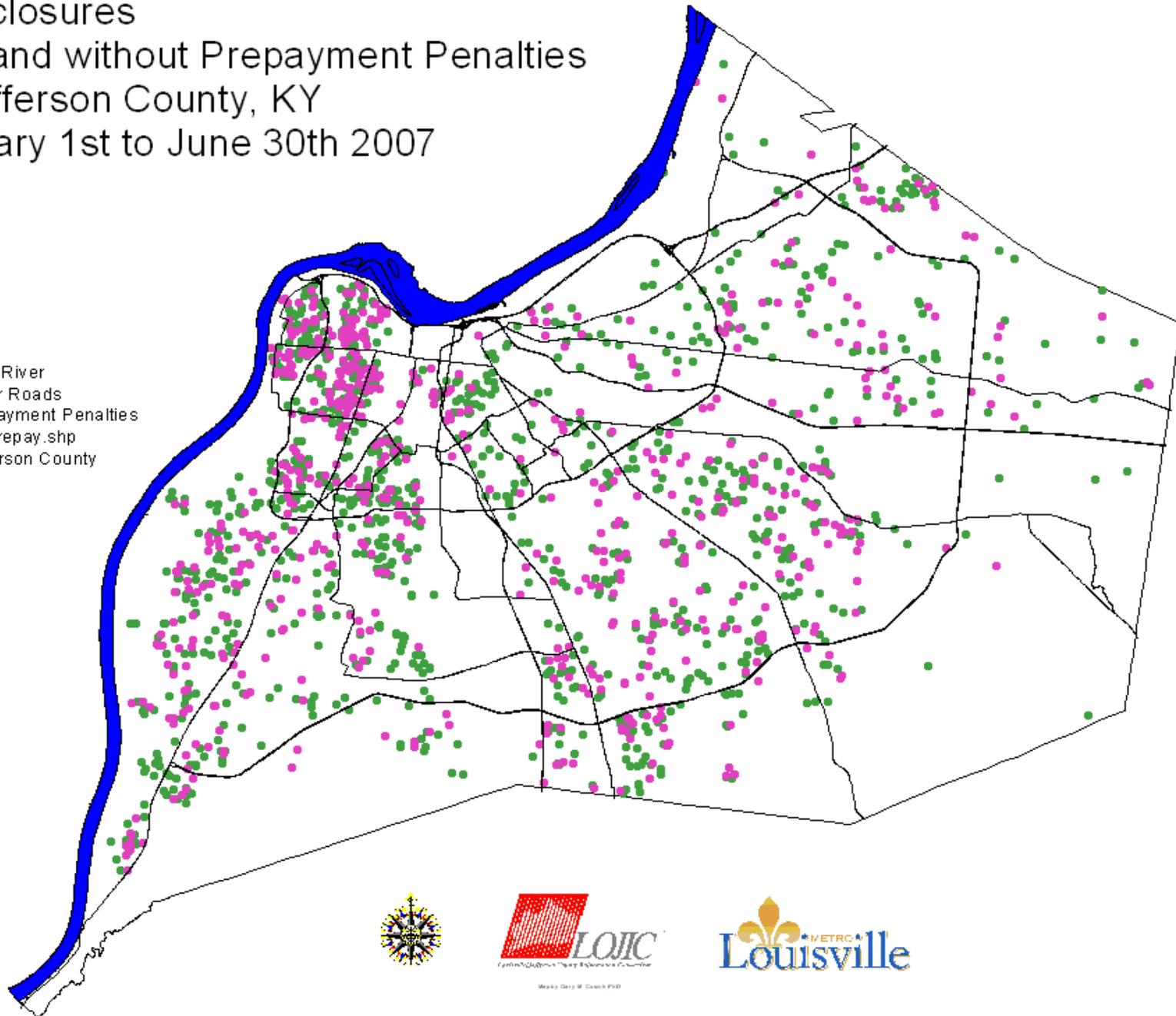
# Foreclosures without Prepayment Penalties in Jefferson County, KY January 1st to June 30th 2007

- Ohio River
- Major Roads
- Notprepay.shp
- Jefferson County



# Foreclosures with and without Prepayment Penalties in Jefferson County, KY January 1st to June 30th 2007

- Ohio River
- Major Roads
- Prepayment Penalties
- Notprepay.shp
- Jefferson County



# Foreclosures in Neighborhoods, Municipalities, and Census Described Places in Jefferson County, Kentucky January 1st to June 30th 2007

- Foreclose.shp
- Ohio.shp
- ▭ Jeff.shp
- ▭ Municipalities
- ▭ Census Described Places
- ▭ Neighborhoods

