

Aggregate Data

HFA Performance Data Reporting - Borrower Characteristics

Q4 2014		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	10,950	218,450
	Number of Unique Borrowers Denied Assistance	7,902	135,090
	Number of Unique Borrowers Withdrawn from Program	9,606	135,495
	Number of Unique Borrowers in Process	27,534	N/A
	Total Number of Unique Borrower Applicants	55,992	516,503
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$308,690,763	\$3,732,924,295
	Total Spent on Administrative Support, Outreach, and Counseling	\$27,950,153	\$512,495,980
Borrower Income			
	Above \$90,000	2.92%	2.13%
	\$70,000-\$89,000	6.46%	4.83%
	\$50,000-\$69,000	14.60%	12.02%
	Below \$50,000	76.01%	81.01%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	6.15%	4.02%
	110%- 119%	3.25%	2.27%
	100%- 109%	3.82%	3.01%
	90%- 99%	4.83%	3.83%
	80%- 89%	5.40%	4.74%
	Below 80%	76.55%	82.14%
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
	American Indian or Alaskan Native	67	1,420
	Asian	222	5,296
	Black or African American	3,345	56,163
	Native Hawaiian or other Pacific Islander	48	796
	White	6,412	130,573
	Information not provided by borrower	859	24,310
Ethnicity			
	Hispanic or Latino	1,631	26,824
	Not Hispanic or Latino	8,906	177,335
	Information not provided by borrower	413	14,291
Sex			
	Male	4,789	102,910
	Female	6,014	111,070
	Information not provided by borrower	147	4,470
Co-Borrower			
Race			
	American Indian or Alaskan Native	24	546
	Asian	150	2,768
	Black or African American	902	14,098
	Native Hawaiian or other Pacific Islander	29	550
	White	2,936	53,959
	Information not provided by borrower	629	13,456
Ethnicity			
	Hispanic or Latino	819	11,585
	Not Hispanic or Latino	3,403	64,541
	Information not provided by borrower	448	9,217
Sex			
	Male	1,650	28,149
	Female	2,785	52,145
	Information not provided by borrower	234	5,050

Hardship			
	Unemployment	5,683	142,941
	Underemployment	2,171	40,463
	Divorce	213	3,093
	Medical Condition	907	11,511
	Death	259	2,830
	Other	1,717	17,612
Current Loan to Value Ratio (LTV)			
	<100%	53.23%	49.91%
	100%- 109%	8.12%	9.36%
	110%- 120%	7.09%	7.54%
	>120%	31.56%	33.20%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	51.37%	46.96%
	100%- 119%	15.85%	17.49%
	120%- 139%	13.36%	12.32%
	140%- 159%	7.58%	7.78%
	>=160%	11.85%	15.44%
Delinquency Status (%)			
	Current	35.33%	37.11%
	30+	9.30%	9.40%
	60+	7.82%	8.19%
	90+	47.56%	45.30%
Household Size			
	1	2,948	55,819
	2	2,974	58,204
	3	2,009	39,215
	4	1,647	38,259
	5+	1,372	26,953

1. A borrower may participate in multiple assistance programs, therefore the sum of the number of unique borrowers in this aggregate data report will not necessarily tie to the same figure reported by individual program.

Alabama

HFA Performance Data Reporting - Program Performance Summary

Q4 2014		QTD	Cumulative
Unique Borrower Count			
Number of Unique Borrowers Receiving Assistance		188	3,789
Number of Unique Borrowers Denied Assistance		63	1,421
Number of Unique Borrowers Withdrawn from Program		550	8,612
Number of Unique Borrowers in Process		146	N/A
Total Number of Unique Borrower Applicants		947	13,968
Program Expenditures (\$)			
Total Assistance Provided to Date		\$1,445,462	\$30,156,291
Total Spent on Administrative Support, Outreach, and Counseling		\$203,056	\$7,430,862
Program Outcomes			
<i>Loan Modification Program</i>			
Number		2	8
%		1.44%	0.23%
<i>Re-employed/Regain Appropriate Employment Level</i>			
Number		12	293
%		8.63%	8.46%
<i>Reinstatement/Current/Payoff</i>			
Number		1	2,162
%		0.72%	62.45%
<i>Short Sale</i>			
Number		-	1
%		0.00%	0.03%
<i>Deed in Lieu</i>			
Number		-	-
%		0.00%	0.00%
<i>Cancelled</i>			
Number		-	1
%		0.00%	0.03%
<i>Other - Borrower Still Owns Home</i>			
Number		124	997
%		89.21%	28.80%
<i>Foreclosure Sale</i>			
Number		-	-
%		0.00%	0.00%
Homeownership Retention			
Six Months Number		N/A	3,394
Six Months %		N/A	98.52%
Twelve Months Number		N/A	3,055
Twelve Months %		N/A	98.29%
Twenty-four Months Number		N/A	2,163
Twenty-four Months %		N/A	94.50%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Arizona

HFA Performance Data Reporting - Program Performance Summary

Q4 2014		QTD	Cumulative
Unique Borrower Count			
Number of Unique Borrowers Receiving Assistance		220	3,533
Number of Unique Borrowers Denied Assistance		788	10,161
Number of Unique Borrowers Withdrawn from Program		74	984
Number of Unique Borrowers in Process		335	N/A
Total Number of Unique Borrower Applicants		1,417	15,013
Program Expenditures (\$)			
Total Assistance Provided to Date		\$8,181,895	\$87,021,614
Total Spent on Administrative Support, Outreach, and Counseling		\$1,149,081	\$15,916,908
Program Outcomes			
<i>Loan Modification Program</i>			
Number		99	1,086
%		28.37%	43.16%
<i>Re-employed/Regain Appropriate Employment Level</i>			
Number		2	32
%		0.57%	1.27%
<i>Reinstatement/Current/Payoff</i>			
Number		61	615
%		17.48%	24.44%
<i>Short Sale</i>			
Number		24	182
%		6.88%	7.23%
<i>Deed in Lieu</i>			
Number		-	-
%		0.00%	0.00%
<i>Cancelled</i>			
Number		10	65
%		2.87%	2.58%
<i>Other - Borrower Still Owns Home</i>			
Number		153	536
%		43.84%	21.30%
<i>Foreclosure Sale</i>			
Number		-	-
%		0.00%	0.00%
Homeownership Retention			
Six Months Number		N/A	3,470
Six Months %		N/A	99.92%
Twelve Months Number		N/A	3,031
Twelve Months %		N/A	98.98%
Twenty-four Months Number		N/A	2,033
Twenty-four Months %		N/A	98.74%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

California

HFA Performance Data Reporting - Program Performance Summary

Q4 2014	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	2,476	46,018
Number of Unique Borrowers Denied Assistance	2,202	30,967
Number of Unique Borrowers Withdrawn from Program	2,602	31,691
Number of Unique Borrowers in Process	4,897	N/A
Total Number of Unique Borrower Applicants	12,177	113,573
Program Expenditures (\$)		
Total Assistance Provided to Date	\$76,186,320	\$884,089,154
Total Spent on Administrative Support, Outreach, and Counseling	\$7,030,652	\$99,901,726
Program Outcomes		
<i>Loan Modification Program</i>		
Number	227	2,623
%	5.52%	5.92%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	820	7,715
%	19.95%	17.41%
<i>Reinstatement/Current/Payoff</i>		
Number	1,039	10,065
%	25.27%	22.71%
<i>Short Sale</i>		
Number	75	791
%	1.82%	1.78%
<i>Deed in Lieu</i>		
Number	-	2
%	0.00%	0.00%
<i>Cancelled</i>		
Number	110	1,927
%	2.68%	4.35%
<i>Other - Borrower Still Owns Home</i>		
Number	1,840	21,193
%	44.76%	47.82%
<i>Foreclosure Sale</i>		
Number	-	-
%	0.00%	0.00%
Homeownership Retention		
Six Months Number	N/A	43,133
Six Months %	N/A	99.54%
Twelve Months Number	N/A	34,308
Twelve Months %	N/A	98.00%
Twenty-four Months Number	N/A	19,413
Twenty-four Months %	N/A	92.96%
Unreachable Number	N/A	67
Unreachable %	N/A	0.16%

1. Includes second mortgage settlement

2. Borrower still owns home

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District of Columbia

HFA Performance Data Reporting - Program Performance Summary

Q4 2014	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	-	695
Number of Unique Borrowers Denied Assistance	3	123
Number of Unique Borrowers Withdrawn from Program	-	28
Number of Unique Borrowers in Process	2	N/A
Total Number of Unique Borrower Applicants	5	851
Program Expenditures (\$)		
Total Assistance Provided to Date	\$238,489	\$13,423,877
Total Spent on Administrative Support, Outreach, and Counseling	\$35,206	\$3,101,627
Program Outcomes		
<i>Loan Modification Program</i>		
Number	-	3
%	0.00%	0.46%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	5	173
%	14.71%	26.37%
<i>Reinstatement/Current/Payoff</i>		
Number	29	478
%	85.29%	72.87%
<i>Short Sale</i>		
Number	-	-
%	0.00%	0.00%
<i>Deed in Lieu</i>		
Number	-	-
%	0.00%	0.00%
<i>Cancelled</i>		
Number	-	-
%	0.00%	0.00%
<i>Other - Borrower Still Owns Home</i>		
Number	-	2
%	0.00%	0.30%
<i>Foreclosure Sale</i>		
Number	-	-
%	0.00%	0.00%
Homeownership Retention		
Six Months Number	N/A	668
Six Months %	N/A	96.53%
Twelve Months Number	N/A	599
Twelve Months %	N/A	96.46%
Twenty-four Months Number	N/A	420
Twenty-four Months %	N/A	95.24%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

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Florida

HFA Performance Data Reporting - Program Performance Summary

Q4 2014

QTD

Cumulative

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	1,539	21,300
Number of Unique Borrowers Denied Assistance	1,645	28,032
Number of Unique Borrowers Withdrawn from Program	4,321	38,874
Number of Unique Borrowers in Process	17,117	N/A
Total Number of Unique Borrower Applicants	24,622	105,323

Program Expenditures (\$)

Total Assistance Provided to Date	\$45,695,611	\$462,765,731
Total Spent on Administrative Support, Outreach, and Counseling	\$3,241,862	\$51,063,296

Program Outcomes

<i>Loan Modification Program</i>		
Number	40	190
%	1.34%	0.67%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	184	1,444
%	6.18%	5.11%
<i>Reinstatement/Current/Payoff</i>		
Number	65	2,250
%	2.18%	7.97%
<i>Short Sale</i>		
Number	88	504
%	2.96%	1.79%
<i>Deed in Lieu</i>		
Number	2	16
%	0.07%	0.06%
<i>Cancelled</i>		
Number	-	483
%	0.00%	1.71%
<i>Other - Borrower Still Owns Home</i>		
Number	2,526	23,096
%	84.88%	81.80%
<i>Foreclosure Sale</i>		
Number	71	251
%	2.39%	0.89%

Homeownership Retention

Six Months Number	N/A	28,062
Six Months %	N/A	97.35%
Twelve Months Number	N/A	22,419
Twelve Months %	N/A	96.75%
Twenty-four Months Number	N/A	10,745
Twenty-four Months %	N/A	94.97%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Georgia

HFA Performance Data Reporting - Program Performance Summary

Q4 2014

QTD

Cumulative

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	353	5,909
Number of Unique Borrowers Denied Assistance	576	8,292
Number of Unique Borrowers Withdrawn from Program	244	6,333
Number of Unique Borrowers in Process	1,096	N/A
Total Number of Unique Borrower Applicants	2,269	21,630

Program Expenditures (\$)

Total Assistance Provided to Date	\$9,308,519	\$102,223,900
Total Spent on Administrative Support, Outreach, and Counseling	\$1,580,795	\$20,047,269

Program Outcomes

<i>Loan Modification Program</i>		
Number	7	36
%	0.68%	1.15%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	71	297
%	6.89%	9.52%
<i>Reinstatement/Current/Payoff</i>		
Number	56	418
%	5.43%	13.40%
<i>Short Sale</i>		
Number	-	23
%	0.00%	0.74%
<i>Deed in Lieu</i>		
Number	-	-
%	0.00%	0.00%
<i>Cancelled</i>		
Number	-	1
%	0.00%	0.03%
<i>Other - Borrower Still Owns Home</i>		
Number	897	2,322
%	87.00%	74.42%
<i>Foreclosure Sale</i>		
Number	-	23
%	0.00%	0.74%

Homeownership Retention

Six Months Number	N/A	5,103
Six Months %	N/A	99.11%
Twelve Months Number	N/A	4,386
Twelve Months %	N/A	98.98%
Twenty-four Months Number	N/A	2,226
Twenty-four Months %	N/A	98.19%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Illinois

HFA Performance Data Reporting - Program Performance Summary

Q4 2014

QTD

Cumulative

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	122	13,722
Number of Unique Borrowers Denied Assistance	14	4,063
Number of Unique Borrowers Withdrawn from Program	24	2,191
Number of Unique Borrowers in Process	245	N/A
Total Number of Unique Borrower Applicants	405	20,221

Program Expenditures (\$)

Total Assistance Provided to Date	\$14,059,922	\$292,226,466
Total Spent on Administrative Support, Outreach, and Counseling	\$1,115,200	\$32,890,704

Program Outcomes

<i>Loan Modification Program</i>		
Number	67	427
%	5.23%	4.17%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	23	345
%	1.80%	3.37%
<i>Reinstatement/Current/Payoff</i>		
Number	1,130	8,821
%	88.21%	86.09%
<i>Short Sale</i>		
Number	-	22
%	0.00%	0.21%
<i>Deed in Lieu</i>		
Number	-	3
%	0.00%	0.03%
<i>Cancelled</i>		
Number	61	628
%	4.76%	6.13%
<i>Other - Borrower Still Owns Home</i>		
Number	-	-
%	0.00%	0.00%
<i>Foreclosure Sale</i>		
Number	-	-
%	0.00%	0.00%

Homeownership Retention

Six Months Number	N/A	13,360
Six Months %	N/A	99.81%
Twelve Months Number	N/A	11,554
Twelve Months %	N/A	99.70%
Twenty-four Months Number	N/A	5,942
Twenty-four Months %	N/A	99.05%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

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Indiana

HFA Performance Data Reporting - Program Performance Summary

Q4 2014

QTD

Cumulative

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	631	4,682
Number of Unique Borrowers Denied Assistance	26	428
Number of Unique Borrowers Withdrawn from Program	62	791
Number of Unique Borrowers in Process	319	N/A
Total Number of Unique Borrower Applicants	1,038	6,220

Program Expenditures (\$)

Total Assistance Provided to Date	\$8,508,548	\$57,180,969
Total Spent on Administrative Support, Outreach, and Counseling	\$1,528,221	\$17,190,037

Program Outcomes

<i>Loan Modification Program</i>		
Number	19	59
%	4.83%	1.95%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	56	865
%	14.25%	28.53%
<i>Reinstatement/Current/Payoff</i>		
Number	273	1,602
%	69.47%	52.84%
<i>Short Sale</i>		
Number	-	1
%	0.00%	0.03%
<i>Deed in Lieu</i>		
Number	1	4
%	0.25%	0.13%
<i>Cancelled</i>		
Number	3	4
%	0.76%	0.13%
<i>Other - Borrower Still Owns Home</i>		
Number	41	495
%	10.43%	16.33%
<i>Foreclosure Sale</i>		
Number	-	2
%	0.00%	0.07%

Homeownership Retention

Six Months Number	N/A	3,588
Six Months %	N/A	99.89%
Twelve Months Number	N/A	2,718
Twelve Months %	N/A	99.85%
Twenty-four Months Number	N/A	1,300
Twenty-four Months %	N/A	99.77%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

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Kentucky

HFA Performance Data Reporting - Program Performance Summary

Q4 2014	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	339	6,369
Number of Unique Borrowers Denied Assistance	54	1,780
Number of Unique Borrowers Withdrawn from Program	42	1,114
Number of Unique Borrowers in Process	205	N/A
Total Number of Unique Borrower Applicants	640	9,468
Program Expenditures (\$)		
Total Assistance Provided to Date	\$6,213,263	\$77,759,751
Total Spent on Administrative Support, Outreach, and Counseling	\$550,450	\$11,958,091
Program Outcomes		
<i>Loan Modification Program</i>		
Number	-	-
%	0.00%	0.00%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	78	483
%	11.35%	11.61%
<i>Reinstatement/Current/Payoff</i>		
Number	6	26
%	0.87%	0.63%
<i>Short Sale</i>		
Number	-	22
%	0.00%	0.53%
<i>Deed in Lieu</i>		
Number	-	9
%	0.00%	0.22%
<i>Cancelled</i>		
Number	18	90
%	2.62%	2.16%
<i>Other - Borrower Still Owns Home</i>		
Number	574	3,493
%	83.55%	83.99%
<i>Foreclosure Sale</i>		
Number	11	36
%	1.60%	0.87%
Homeownership Retention		
Six Months Number	N/A	5,552
Six Months %	N/A	96.96%
Twelve Months Number	N/A	4,698
Twelve Months %	N/A	96.43%
Twenty-four Months Number	N/A	2,817
Twenty-four Months %	N/A	95.43%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

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Michigan

HFA Performance Data Reporting - Program Performance Summary

Q4 2014

QTD

Cumulative

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	1,721	24,568
Number of Unique Borrowers Denied Assistance	1,270	15,465
Number of Unique Borrowers Withdrawn from Program	731	10,704
Number of Unique Borrowers in Process	799	N/A
Total Number of Unique Borrower Applicants	4,521	51,536

Program Expenditures (\$)

Total Assistance Provided to Date	\$27,885,554	\$211,847,268
Total Spent on Administrative Support, Outreach, and Counseling	\$1,597,027	\$25,883,416

Program Outcomes

<i>Loan Modification Program</i>		
Number	15	164
%	0.88%	0.69%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	-	551
%	0.00%	2.32%
<i>Reinstatement/Current/Payoff</i>		
Number	1,452	17,423
%	84.86%	73.30%
<i>Short Sale</i>		
Number	10	96
%	0.58%	0.40%
<i>Deed in Lieu</i>		
Number	3	19
%	0.18%	0.08%
<i>Cancelled</i>		
Number	14	657
%	0.82%	2.76%
<i>Other - Borrower Still Owns Home</i>		
Number	217	4,819
%	12.68%	20.27%
<i>Foreclosure Sale</i>		
Number	-	40
%	0.00%	0.17%

Homeownership Retention

Six Months Number	N/A	21,040
Six Months %	N/A	99.25%
Twelve Months Number	N/A	17,008
Twelve Months %	N/A	99.08%
Twenty-four Months Number	N/A	9,016
Twenty-four Months %	N/A	98.50%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

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Mississippi

HFA Performance Data Reporting - Program Performance Summary

Q4 2014	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	246	2,984
Number of Unique Borrowers Denied Assistance	70	1,256
Number of Unique Borrowers Withdrawn from Program	63	458
Number of Unique Borrowers in Process	190	N/A
Total Number of Unique Borrower Applicants	569	4,888
Program Expenditures (\$)		
Total Assistance Provided to Date	\$5,391,588	\$43,746,075
Total Spent on Administrative Support, Outreach, and Counseling	\$621,575	\$8,660,835
Program Outcomes		
<i>Loan Modification Program</i>		
Number	-	-
%	0.00%	0.00%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	-	39
%	0.00%	4.50%
<i>Reinstatement/Current/Payoff</i>		
Number	3	13
%	3.30%	1.50%
<i>Short Sale</i>		
Number	-	-
%	0.00%	0.00%
<i>Deed in Lieu</i>		
Number	-	-
%	0.00%	0.00%
<i>Cancelled</i>		
Number	-	-
%	0.00%	0.00%
<i>Other - Borrower Still Owns Home</i>		
Number	88	795
%	96.70%	91.70%
<i>Foreclosure Sale</i>		
Number	-	20
%	0.00%	2.31%
Homeownership Retention		
Six Months Number	N/A	2,459
Six Months %	N/A	99.15%
Twelve Months Number	N/A	2,021
Twelve Months %	N/A	98.97%
Twenty-four Months Number	N/A	925
Twenty-four Months %	N/A	97.88%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

North Carolina

HFA Performance Data Reporting - Program Performance Summary

Q4 2014	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	810	18,277
Number of Unique Borrowers Denied Assistance	231	5,210
Number of Unique Borrowers Withdrawn from Program	188	3,628
Number of Unique Borrowers in Process	696	N/A
Total Number of Unique Borrower Applicants	1,925	27,811
Program Expenditures (\$)		
Total Assistance Provided to Date	\$16,367,719	\$290,886,351
Total Spent on Administrative Support, Outreach, and Counseling	\$3,333,136	\$50,922,719
Program Outcomes		
<i>Loan Modification Program</i>		
Number	-	1
%	0.00%	0.01%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	296	2,995
%	21.02%	20.47%
<i>Reinstatement/Current/Payoff</i>		
Number	193	2,212
%	13.71%	15.12%
<i>Short Sale</i>		
Number	35	158
%	2.49%	1.08%
<i>Deed in Lieu</i>		
Number	4	24
%	0.28%	0.16%
<i>Cancelled</i>		
Number	-	5
%	0.00%	0.03%
<i>Other - Borrower Still Owns Home</i>		
Number	858	9,010
%	60.94%	61.57%
<i>Foreclosure Sale</i>		
Number	22	229
%	1.56%	1.56%
Homeownership Retention		
Six Months Number	N/A	16,621
Six Months %	N/A	98.25%
Twelve Months Number	N/A	14,864
Twelve Months %	N/A	98.46%
Twenty-four Months Number	N/A	9,899
Twenty-four Months %	N/A	99.01%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

New Jersey

HFA Performance Data Reporting - Program Performance Summary

Q4 2014

QTD

Cumulative

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	103	5,993
Number of Unique Borrowers Denied Assistance	160	6,928
Number of Unique Borrowers Withdrawn from Program	51	136
Number of Unique Borrowers in Process	36	N/A
Total Number of Unique Borrower Applicants	350	13,093

Program Expenditures (\$)

Total Assistance Provided to Date	\$14,281,998	\$205,740,714
Total Spent on Administrative Support, Outreach, and Counseling	\$556,044	\$22,543,211

Program Outcomes

<i>Loan Modification Program</i>		
Number	3	13
%	0.28%	0.44%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	16	25
%	1.51%	0.84%
<i>Reinstatement/Current/Payoff</i>		
Number	931	2,108
%	88.00%	71.05%
<i>Short Sale</i>		
Number	-	-
%	0.00%	0.00%
<i>Deed in Lieu</i>		
Number	-	-
%	0.00%	0.00%
<i>Cancelled</i>		
Number	-	-
%	0.00%	0.00%
<i>Other - Borrower Still Owns Home</i>		
Number	108	821
%	10.21%	27.67%
<i>Foreclosure Sale</i>		
Number	-	-
%	0.00%	0.00%

Homeownership Retention

Six Months Number	N/A	5,673
Six Months %	N/A	100.00%
Twelve Months Number	N/A	5,156
Twelve Months %	N/A	100.00%
Twenty-four Months Number	N/A	1,922
Twenty-four Months %	N/A	100.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Nevada

HFA Performance Data Reporting - Program Performance Summary

Q4 2014

QTD

Cumulative

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	88	5,539
Number of Unique Borrowers Denied Assistance	109	2,787
Number of Unique Borrowers Withdrawn from Program	50	6,065
Number of Unique Borrowers in Process	69	N/A
Total Number of Unique Borrower Applicants	316	14,391

Program Expenditures (\$)

Total Assistance Provided to Date	\$942,723	\$85,773,306
Total Spent on Administrative Support, Outreach, and Counseling	\$629,761	\$13,704,278

Program Outcomes

<i>Loan Modification Program</i>		
Number	-	304
%	0.00%	9.46%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	-	30
%	0.00%	0.93%
<i>Reinstatement/Current/Payoff</i>		
Number	-	7
%	0.00%	0.22%
<i>Short Sale</i>		
Number	13	181
%	12.38%	5.63%
<i>Deed in Lieu</i>		
Number	-	2
%	0.00%	0.06%
<i>Cancelled</i>		
Number	4	182
%	3.81%	5.66%
<i>Other - Borrower Still Owns Home</i>		
Number	88	2,502
%	83.81%	77.82%
<i>Foreclosure Sale</i>		
Number	-	7
%	0.00%	0.22%

Homeownership Retention

Six Months Number	N/A	4,857
Six Months %	N/A	97.96%
Twelve Months Number	N/A	4,185
Twelve Months %	N/A	95.28%
Twenty-four Months Number	N/A	1,471
Twenty-four Months %	N/A	83.91%
Unreachable Number	N/A	210
Unreachable %	N/A	4.07%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Ohio

HFA Performance Data Reporting - Program Performance Summary

Q4 2014		QTD	Cumulative
Unique Borrower Count			
Number of Unique Borrowers Receiving Assistance		1,294	24,214
Number of Unique Borrowers Denied Assistance		173	4,821
Number of Unique Borrowers Withdrawn from Program		280	5,134
Number of Unique Borrowers in Process		608	N/A
Total Number of Unique Borrower Applicants		2,355	34,777
Program Expenditures (\$)			
Total Assistance Provided to Date		\$39,398,239	\$384,477,155
Total Spent on Administrative Support, Outreach, and Counseling		\$1,441,089	\$48,476,243
Program Outcomes			
<i>Loan Modification Program</i>			
Number		154	1,349
%		11.11%	5.19%
<i>Re-employed/Regain Appropriate Employment Level</i>			
Number		68	960
%		4.91%	3.70%
<i>Reinstatement/Current/Payoff</i>			
Number		698	16,629
%		50.36%	64.02%
<i>Short Sale</i>			
Number		3	134
%		0.22%	0.52%
<i>Deed in Lieu</i>			
Number		2	65
%		0.14%	0.25%
<i>Cancelled</i>			
Number		19	736
%		1.37%	2.83%
<i>Other - Borrower Still Owns Home</i>			
Number		442	5,625
%		31.89%	21.65%
<i>Foreclosure Sale</i>			
Number		-	478
%		0.00%	1.84%
Homeownership Retention			
Six Months Number		N/A	32,194
Six Months %		N/A	98.16%
Twelve Months Number		N/A	24,315
Twelve Months %		N/A	97.60%
Twenty-four Months Number		N/A	13,072
Twenty-four Months %		N/A	95.89%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Oregon

HFA Performance Data Reporting - Program Performance Summary

Q4 2014

QTD

Cumulative

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	288	11,620
Number of Unique Borrowers Denied Assistance	232	2,951
Number of Unique Borrowers Withdrawn from Program	71	13,479
Number of Unique Borrowers in Process	182	N/A
Total Number of Unique Borrower Applicants	773	28,232

Program Expenditures (\$)

Total Assistance Provided to Date	\$10,175,470	\$175,361,351
Total Spent on Administrative Support, Outreach, and Counseling	\$869,697	\$33,994,496

Program Outcomes

<i>Loan Modification Program</i>		
Number	-	1
%	0.00%	0.01%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	-	729
%	0.00%	5.52%
<i>Reinstatement/Current/Payoff</i>		
Number	148	3,963
%	34.91%	29.98%
<i>Short Sale</i>		
Number	-	1
%	0.00%	0.01%
<i>Deed in Lieu</i>		
Number	-	-
%	0.00%	0.00%
<i>Cancelled</i>		
Number	2	889
%	0.47%	6.73%
<i>Other - Borrower Still Owns Home</i>		
Number	274	7,635
%	64.62%	57.76%
<i>Foreclosure Sale</i>		
Number	-	-
%	0.00%	0.00%

Homeownership Retention

Six Months Number	N/A	13,265
Six Months %	N/A	96.47%
Twelve Months Number	N/A	11,586
Twelve Months %	N/A	96.04%
Twenty-four Months Number	N/A	7,916
Twenty-four Months %	N/A	95.36%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Rhode Island

HFA Performance Data Reporting - Program Performance Summary

Q4 2014	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	-	3,075
Number of Unique Borrowers Denied Assistance	-	1,425
Number of Unique Borrowers Withdrawn from Program	-	333
Number of Unique Borrowers in Process	-	N/A
Total Number of Unique Borrower Applicants	-	4,833
Program Expenditures (\$)		
Total Assistance Provided to Date	\$1,322,550	\$62,683,383
Total Spent on Administrative Support, Outreach, and Counseling	\$148,120	\$8,135,738
Program Outcomes		
<i>Loan Modification Program</i>		
Number	19	600
%	21.35%	39.16%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	-	70
%	0.00%	4.57%
<i>Reinstatement/Current/Payoff</i>		
Number	31	305
%	34.83%	19.91%
<i>Short Sale</i>		
Number	2	86
%	2.25%	5.61%
<i>Deed in Lieu</i>		
Number	-	9
%	0.00%	0.59%
<i>Cancelled</i>		
Number	-	-
%	0.00%	0.00%
<i>Other - Borrower Still Owns Home</i>		
Number	37	451
%	41.57%	29.44%
<i>Foreclosure Sale</i>		
Number	-	11
%	0.00%	0.72%
Homeownership Retention		
Six Months Number	N/A	3,266
Six Months %	N/A	99.39%
Twelve Months Number	N/A	3,194
Twelve Months %	N/A	97.48%
Twenty-four Months Number	N/A	2,494
Twenty-four Months %	N/A	93.30%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

South Carolina

HFA Performance Data Reporting - Program Performance Summary

Q4 2014	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	389	8,808
Number of Unique Borrowers Denied Assistance	279	7,680
Number of Unique Borrowers Withdrawn from Program	238	4,243
Number of Unique Borrowers in Process	592	N/A
Total Number of Unique Borrower Applicants	1,498	21,323
Program Expenditures (\$)		
Total Assistance Provided to Date	\$8,717,627	\$127,678,758
Total Spent on Administrative Support, Outreach, and Counseling	\$1,442,155	\$23,172,884
Program Outcomes		
<i>Loan Modification Program</i>		
Number	19	21
%	2.32%	0.18%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	72	2,408
%	8.78%	20.63%
<i>Reinstatement/Current/Payoff</i>		
Number	668	8,949
%	81.46%	76.66%
<i>Short Sale</i>		
Number	16	148
%	1.95%	1.27%
<i>Deed in Lieu</i>		
Number	14	76
%	1.71%	0.65%
<i>Cancelled</i>		
Number	-	7
%	0.00%	0.06%
<i>Other - Borrower Still Owns Home</i>		
Number	30	63
%	3.66%	0.54%
<i>Foreclosure Sale</i>		
Number	1	2
%	0.12%	0.02%
Homeownership Retention		
Six Months Number	N/A	12,079
Six Months %	N/A	99.90%
Twelve Months Number	N/A	10,304
Twelve Months %	N/A	99.69%
Twenty-four Months Number	N/A	6,617
Twenty-four Months %	N/A	97.61%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Tennessee

HFA Performance Data Reporting - Program Performance Summary

Q4 2014

QTD

Cumulative

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	143	7,355
Number of Unique Borrowers Denied Assistance	7	1,300
Number of Unique Borrowers Withdrawn from Program	15	697
Number of Unique Borrowers in Process	-	N/A
Total Number of Unique Borrower Applicants	165	9,352

Program Expenditures (\$)

Total Assistance Provided to Date	\$14,369,266	\$137,882,181
Total Spent on Administrative Support, Outreach, and Counseling	\$877,026	\$17,501,640

Program Outcomes

<i>Loan Modification Program</i>		
Number	-	-
%	0.00%	0.00%
<i>Re-employed/Regain Appropriate Employment Level</i>		
Number	164	536
%	30.65%	16.56%
<i>Reinstatement/Current/Payoff</i>		
Number	240	2,168
%	44.86%	66.98%
<i>Short Sale</i>		
Number	2	17
%	0.37%	0.53%
<i>Deed in Lieu</i>		
Number	3	6
%	0.56%	0.19%
<i>Cancelled</i>		
Number	105	364
%	19.63%	11.24%
<i>Other - Borrower Still Owns Home</i>		
Number	-	-
%	0.00%	0.00%
<i>Foreclosure Sale</i>		
Number	21	146
%	3.93%	4.51%

Homeownership Retention

Six Months Number	N/A	6,460
Six Months %	N/A	99.45%
Twelve Months Number	N/A	5,096
Twelve Months %	N/A	95.68%
Twenty-four Months Number	N/A	2,429
Twenty-four Months %	N/A	92.25%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

· Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.