



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: June 2012**

<b>Nevada</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance <sup>1</sup>	1015	3761
	Number of Unique Borrowers Denied Assistance <sup>2</sup>	417	1009
	Number of Unique Borrowers Withdrawn from Program <sup>2</sup>	204	621
	Number of Unique Borrowers in Process	792	N/A
	Total Number of Unique Borrower Applicants	2428	6183
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	22723533	51160194
	Total Spent on Administrative Support, Outreach, and Counseling	1390620	8119268
<b>Borrower Income (\$)</b>			
	Above \$90,000	6.31%	2.74%
	\$70,000- \$89,000	6.40%	4.47%
	\$50,000- \$69,000	11.72%	11.06%
	Below \$50,000	75.57%	81.73%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	7.88%	3.62%
	110%- 119%	1.97%	1.78%
	100%- 109%	3.65%	2.47%
	90%- 99%	3.55%	3.11%
	80%- 89%	4.63%	4.07%
	Below 80%	78.32%	84.95%
<b>Geographic Breakdown (by county)</b>			
	Carson City	18	61
	Churchill	4	16
	Clark	773	2909
	Douglas	12	50
	Elko	3	8
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	1	3
	Lander	0	1
	Lincoln	0	0
	Lyon	29	85
	Mineral	0	0
	Nye	10	43
	Pershing	0	0
	Storey	1	2
	Washoe	163	581
	White Pine	1	2
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
	American Indian or Alaskan Native	14	27
	Asian	46	148
	Black or African American	61	290
	Native Hawaiian or other Pacific Islander	6	28
	White	400	1554
	Information Not Provided by Borrower	488	1714
<b>Ethnicity</b>			
	Hispanic or Latino	112	487
	Not Hispanic or Latino	509	2032
	Information Not Provided by Borrower	394	1242
<b>Sex</b>			
	Male	491	1805
	Female	416	1652
	Information Not Provided by Borrower	108	304

# Nevada

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
<b>Co-Borrower</b>			
<b>Race</b>			
	American Indian or Alaskan Native	8	17
	Asian	27	94
	Black or African American	13	73
	Native Hawaiian or other Pacific Islander	5	16
	White	180	655
	Information Not Provided by Borrower <sup>3</sup>	217	779
<b>Ethnicity</b>			
	Hispanic or Latino	51	215
	Not Hispanic or Latino	221	847
	Information Not Provided by Borrower <sup>3</sup>	178	572
<b>Sex</b>			
	Male	144	580
	Female	248	910
	Information Not Provided by Borrower <sup>3</sup>	58	144
<b>Hardship</b>			
	Unemployment	260	1682
	Underemployment	183	1044
	Divorce	0	6
	Medical Condition	0	8
	Death	0	2
	Other	572	1019
<b>Current Loan to Value Ratio (LTV)</b>			
	<100%	38.52%	23.29%
	100%-109%	5.42%	4.92%
	110%-120%	6.80%	5.98%
	>120%	49.26%	65.81%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	36.65%	20.50%
	100%-119%	10.05%	9.87%
	120%-139%	10.05%	10.58%
	140%-159%	10.54%	11.11%
	>=160%	32.71%	47.94%
<b>Delinquency Status (%)</b>			
	Current	42.86%	50.07%
	30+	2.17%	3.67%
	60+	2.17%	2.39%
	90+	52.80%	43.87%
<b>Household Size</b>			
	1	315	1146
	2	345	1250
	3	126	518
	4	133	457
	5+	96	390

1. 11 borrowers from prior periods are now participating in other HHF programs. QTD and Cumulative totals will not sum on a quarter over quarter basis.

2. Previously Denied and Withdrawn clients may be approved for assistance in either an alternate HHF program or due to changes in HHF guidelines. QTD and Cumulative totals will not sum on a quarter over quarter basis.

3. Q4 2012 Co-Borrower HMDA was calculated assuming all borrowers had a co-borrower. Cumulative totals have been revised to reflect actual co-borrower counts. QTD and Cumulative totals will not sum on a quarter over quarter basis.

Borrower Information QTD and Cumulative totals may not sum on a quarter over quarter due to the 11 prior period borrowers.

<b>Nevada</b>			
<b>HHF Performance Data Reporting- Program Performance</b>			
<b>Principal Reduction Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		417	841
% of Total Number of Applications		24.84%	35.82%
<i>Denied</i>			
Number of Borrowers Denied		248	453
% of Total Number of Applications		14.77%	19.29%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		63	103
% of Total Number of Applications		3.75%	4.39%
<i>In Process</i>			
Number of Borrowers In Process		951	N/A
% of Total Number of Applications		56.64%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1679	2348
Number of Borrowers Participating in Other HFA HHF Programs or Program Components <sup>1</sup>		8	22
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1429	1447
Median 1st Lien Housing Payment After Assistance		969	1020
Median 2nd Lien Housing Payment Before Assistance		225	230
Median 2nd Lien Housing Payment After Assistance		225	230
Median 1st Lien UPB Before Program Entry		207058	215980
Median 1st Lien UPB After Program Entry		160650	165000
Median 2nd Lien UPB Before Program Entry		30535	35431
Median 2nd Lien UPB After Program Entry		30535	35431
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance	N/A	N/A	N/A
Median Assistance Amount		50000	50000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		17612081	<b>31610627</b>
Total Lender/Servicer Assistance Amount		1546602	<b>8051707</b>
Borrowers Receiving Lender/Servicer Match (%)		6.71%	25.92%
Median Lender/Servicer Assistance per Borrower		0	0
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		85	48
<i>Current</i>			
Number		389	631
%		93.29%	75.03%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	4
%		0.00%	0.48%
<i>Delinquent (90+)</i>			
Number		28	206
%		6.71%	24.49%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		495	838

# Nevada

## HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		0	0
%		0.00%	0.00%
<i>Cancelled</i>			
Number		20	41
%		4.04%	4.89%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		0	0
%		0.00%	0.00%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
Number		475	795
%		95.96%	94.87%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
Number		0	2
%		0.00%	0.24%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		0	0
%		0.00%	0.00%
<b>Homeownership Retention <sup>2</sup></b>			
Six Months Number		N/A	199
Six Months %		N/A	99.50%
Twelve Months Number		N/A	47
Twelve Months %		N/A	97.92%
Twenty-four Months Number		N/A	0
Twenty-four Months %		N/A	0.00%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. 2 borrowers from prior periods are now participating in other HHF programs. QTD and Cumulative totals will not sum on a quarter over quarter basis.

2. Borrower still owns home

## Nevada

### HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		38	337
% of Total Number of Applications		5.22%	25.96%
<i>Denied</i>			
Number of Borrowers Denied		168	360
% of Total Number of Applications		23.07%	27.74%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		9	88
% of Total Number of Applications		1.24%	6.78%
<i>In Process</i>			
Number of Borrowers In Process		513	N/A
% of Total Number of Applications		70.47%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		728	1298
Number of Borrowers Participating in Other HFA HHF Programs or Program Components <sup>1</sup>		20	133
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		859	1191
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		187	125
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		172000	188354
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		22753	18740
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		10857	8276
Median Length of time Borrower Receives Assistance		N/A	1
Median Assistance Amount		11895	10463
<b>Assistance Characteristics</b>			
Assistance Provided to Date		437140	<b>3771022</b>
Total Lender/Servicer Assistance Amount		822639	<b>7086371</b>
Borrowers Receiving Lender/Servicer Match (%)		68.42%	53.41%
Median Lender/Servicer Assistance per Borrower		10857	8276
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		139	36
<i>Current</i>			
Number		3	92
%		7.89%	27.30%
<i>Delinquent (30+)</i>			
Number		0	3
%		0.00%	0.89%
<i>Delinquent (60+)</i>			
Number		0	10
%		0.00%	2.97%
<i>Delinquent (90+)</i>			
Number		35	232
%		92.11%	68.84%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)		38	337

# Nevada

## HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

	QTD	Cumulative
<b>Alternative Outcomes</b>		
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	0	0
%	0.00%	0.00%
<i>Deed in Lieu</i>		
Number	0	1
%	0.00%	0.30%
<i>Short Sale</i>		
Number	2	30
%	5.26%	8.90%
<b>Program Completion/ Transition</b>		
<i>Loan Modification Program</i>		
Number	0	0
%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>		
Number	36	306
%	94.74%	90.80%
<i>Short Sale</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Deed in Lieu</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>		
Number	0	0
%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>		
Six Months Number	N/A	236
Six Months %	N/A	89.06%
Twelve Months Number	N/A	161
Twelve Months %	N/A	84.74%
Twenty-four Months Number	N/A	0
Twenty-four Months %	N/A	0.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. 5 borrowers from prior periods are now participating in other HHF programs. QTD and Cumulative totals will not sum on a quarter over quarter basis.

2. Borrower still owns home

# Nevada

## HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1	101
% of Total Number of Applications		1.89%	47.87%
<i>Denied</i>			
Number of Borrowers Denied		2	34
% of Total Number of Applications		3.77%	16.11%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		18	44
% of Total Number of Applications		33.96%	20.85%
<i>In Process</i>			
Number of Borrowers In Process		32	N/A
% of Total Number of Applications		60.38%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		53	211
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	16
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1361	1455
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		268	197
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		206232	219000
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		36999	31500
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		3157	2575
<b>Assistance Characteristics</b>			
Assistance Provided to Date		2100	<b>289179</b>
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		127	70
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	2
%		0.00%	2.00%
<i>Delinquent (90+)</i>			
Number		1	99
%		100.00%	98.00%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		1	101



# Nevada

## HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		0	0
%		0.00%	0.00%
<i>Cancelled</i>			
Number		0	0
%		0.00%	0.00%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		0	0
%		0.00%	0.00%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Short Sale</i>			
Number		1	101
%		100.00%	100.00%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Other - Borrower Still Owns Home</i>			
Number		N/A	N/A
%		N/A	N/A
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	N/A
Six Months %		N/A	N/A
Twelve Months Number		N/A	N/A
Twelve Months %		N/A	N/A
Twenty-four Months Number		N/A	N/A
Twenty-four Months %		N/A	N/A
Unreachable Number		N/A	N/A
Unreachable %		N/A	N/A
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

# Nevada

## HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance <sup>3</sup>		520	2444
% of Total Number of Applications		33.33%	54.78%
<i>Denied</i>			
Number of Borrowers Denied		148	649
% of Total Number of Applications		9.49%	14.55%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		88	565
% of Total Number of Applications		5.64%	12.66%
<i>In Process</i>			
Number of Borrowers In Process		804	N/A
% of Total Number of Applications		51.54%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1560	4462
Number of Borrowers Participating in Other HFA HHF Programs or Program Components <sup>1</sup>		8	134
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1039	1090
Median 1st Lien Housing Payment After Assistance		75	79
Median 2nd Lien Housing Payment Before Assistance		254	240
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		173696	175581
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		47938	41300
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	7
Median Assistance Amount		3000	6013
<b>Assistance Characteristics</b>			
Assistance Provided to Date		4269033	<b>14834433</b>
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		128	85
<i>Current</i>			
Number <sup>4</sup>		397	1812
%		76.34%	74.14%
<i>Delinquent (30+)</i>			
Number <sup>4</sup>		21	133
%		4.04%	5.44%
<i>Delinquent (60+)</i>			
Number <sup>4</sup>		21	87
%		4.04%	3.56%
<i>Delinquent (90+)</i>			
Number <sup>4</sup>		81	412
%		15.58%	16.86%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		167	783

# Nevada

## HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		0	0
%		0.00%	0.00%
<i>Cancelled</i>			
Number		35	130
%		20.96%	16.60%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		1	5
%		0.60%	0.64%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
Number		7	21
%		4.19%	2.68%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		13	30
%		7.78%	3.83%
<i>Reinstatement/Current/Payoff</i>			
Number		0	1
%		0.00%	0.13%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		111	596
%		66.47%	76.12%
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	1341
Six Months %		N/A	99.55%
Twelve Months Number		N/A	687
Twelve Months %		N/A	99.85%
Twenty-four Months Number		N/A	1
Twenty-four Months %		N/A	100.00%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. 18 borrowers from prior periods are now participating in other HHF programs. QTD and Cumulative totals will not sum on a quarter over quarter basis.

2. Borrower still owns home

3. 6 Borrowers from Prior Periods reclassified from Mortgage Assistance to Mortgage Assistance Alt. QTD and Cumulative totals will not sum on a quarter over quarter basis.

4. Other Characteristics, Cumulative Borrower Loan Status has been updated to reflect current Q1 2013 reports. QTD and Cumulative totals will not sum on a quarter over quarter basis.

# Nevada

## HFA Performance Data Reporting- Program Performance Mortgage Assistance Program - Alternative

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance <sup>3</sup>		54	188
% of Total Number of Applications		84.38%	94.47%
<i>Denied</i>			
Number of Borrowers Denied		2	2
% of Total Number of Applications		3.12%	1.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	1
% of Total Number of Applications		0.00%	0.50%
<i>In Process</i>			
Number of Borrowers In Process		8	N/A
% of Total Number of Applications		12.50%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		64	199
Number of Borrowers Participating in Other HFA HHF Programs or Program Components <sup>1</sup>		1	6
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		984	956
Median 1st Lien Housing Payment After Assistance		75	75
Median 2nd Lien Housing Payment Before Assistance		200	202
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		152150	156750
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		46658	55754
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	4
Median Assistance Amount		2622	4248
<b>Assistance Characteristics</b>			
Assistance Provided to Date		403179	<b>654933</b>
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		161	117
<i>Current</i>			
Number		46	155
%		85.19%	82.45%
<i>Delinquent (30+)</i>			
Number		1	7
%		1.85%	3.72%
<i>Delinquent (60+)</i>			
Number		1	3
%		1.85%	1.60%
<i>Delinquent (90+)</i>			
Number		6	23
%		11.11%	12.23%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		33	35

# Nevada

## HFA Performance Data Reporting- Program Performance Mortgage Assistance Program - Alternative

		QTD	Cumulative
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		0	0
%		0.00%	0.00%
<i>Cancelled</i>			
Number		0	1
%		0.00%	2.86%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		0	0
%		0.00%	0.00%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
Number		1	2
%		3.03%	5.71%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	0
%		0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		32	32
%		96.97%	91.43%
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	35
Six Months %		N/A	100.00%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0.00%
Twenty-four Months Number		N/A	0
Twenty-four Months %		N/A	0.00%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. 3 borrowers from prior periods are now participating in other HHF programs. QTD and Cumulative totals will not sum on a quarter over quarter basis.

2. Borrower still owns home

3. 6 Borrowers from Prior Periods reclassified from Mortgage Assistance to Mortgage Assistance Alt. QTD and Cumulative totals will not sum on a quarter over quarter basis.