

This document describes Nevada Affordable Housing Assistance Corporation's (NAHAC) Hardest-Hit Fund (HHF) data that NAHAC is required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All NAHAC HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained NAHAC records. Data should be reported by NAHAC, the State of Nevada's Eligible Entity, by the 15th of the month following the quarter.

Template Version Date: June 2012

	Nevada		
	HFA Performance Data Reporting- Borrower Char	acteristics	
		QTD	Cumulative
Unique Borrov		0.04	0757
	Number of Unique Borrowers Receiving Assistance ¹	964	2757
	Number of Unique Borrowers Denied Assistance 2	220	601
	Number of Unique Borrowers Withdrawn from Program ² Number of Unique Borrowers in Process	84 2253	417 N/A
	Total Number of Unique Borrower Applicants	3521	6028
Program Expe		0021	0020
. regioni Expe	Total Assistance Provided to Date ³	12953494	28436842
	Total Spent on Administrative Support, Outreach, and Counseling 4	1369045	6728648
Borrower Inco		1000010	07 200 10
	Above \$90,000	2.18%	1.45%
	\$70,000- \$89,000	4.56%	3.81%
	\$50,000- \$69,000	10.17%	10.74%
	Below \$50,000	83.09%	84.00%
Borrower Inco	me as Percent of Area Median Income (AMI)		
	Above 120%	3.42%	2.10%
	110%- 119%	2.07%	2.07%
	100%- 109% 90%- 99%	1.56%	1.78%
	80%- 89%	3.22% 3.73%	3.01% 3.81%
	Below 80%	86.00%	87.23%
Geographic Br	reakdown (by county)	00.0070	01.2070
occgrapino Di	Carson City	14	44
	Churchill	0	12
	Clark	802	2134
	Douglas	11	38
	Elko	2	5
	Esmeralda	0	0
	Eureka	0	0
	Humboldt Lander	0	2 1
	Lincoln	0	0
	Lyon	8	57
	Mineral	0	0
	Nye	13	34
	Pershing	0	0
	Storey	0	1
	Washoe	113	428
	White Pine	1	1
Home Mortgag	je Disclosure Act (HMDA)		
	Race Borrower		
	American Indian or Alaskan Native	5	13
I	Asian	25	103
	Black or African American	73	233
	Native Hawaiian or other Pacific Islander	10	22
	White	297	1161
	Information Not Provided by Borrower	554	1225
	Ethnicity		000
	Hispanic or Latino Not Hispanic or Latino	90 406	383 1535
	Information Not Provided by Borrower	406	839
	Sex	400	039
	Male	452	1328
	Female	430	1243
	Information Not Provided by Borrower	82	186
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	5	9
I	Asian	20	67

	Nevada			
	HFA Performance Data Reporting- Borrov	wer Characteristics		
		QTD	Cumulative	
	Black or African American	20	60	
	Native Hawaiian or other Pacific Islander	6	11	
	White	123	475	
	Information Not Provided by Borrower	790	2135	
	Ethnicity			
	Hispanic or Latino	32	164	
	Not Hispanic or Latino	171	626	
	Information Not Provided by Borrower	761	1967	
	Sex			
	Male	145	440	
	Female	222	665	
	Information Not Provided by Borrower	597	1652	
Hardship				
	Unemployment	454	1432	
	Underemployment	277	874	
	Divorce	0	6	
	Medical Condition	0	8	
	Death	0	2	
	Other	233	435	
Current Lo	an to Value Ratio (LTV)			
	<100%	24.58%	18.25%	
	100%-109%	4.67%	4.24%	
	110%-120%	6.85%	6.38%	
	>120%	63.90%	71.13%	
Current Co	ombined Loan to Value Ratio (CLTV)	1 222270		
	<100%	21.78%	14.54%	
	100%-119%	10.79%	9.90%	
	120%-139%	12.24%	10.74%	
	140%-159%	10.58%	11.43%	
	>=160%	44.61%	53.39%	
Dolinguano	cy Status (%)	44.0170	00.0070	
Deliliquelic	Current	53.01%	EQ 100/	
	30+	3.53%	52.19% 4.39%	
	60+	1.87%	2.54%	
	90+	41.59%	40.88%	
Haysalada		41.59%	40.88%	
Household		0701	001	
	1	272	831	
	2	335	912	
	3	137	392	
	4	122	326	
	5+	98	296	

^{1. 9} borrowers from prior periods are now participating in other HHF programs. 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 9 reclassified borrowers.

^{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. \$1,792}M Assistance Provided QTD was reported in prior periods (for assistance to be paid out over 3 years). The program has been modified to allow a single payment at the time the loan modification has been finalized. Therfore, reported Assistance Provided Q4 2012 is \$1,792M less than reported on the financial statements.

^{4.} Total Spent on Administrative Support... has been reduced by \$252M QTD and \$232 ITD: Net fixed assets, prepaid expenses and deposits have been removed from current quarter expenses.

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

Principal Reduction Program			
		QTD	Cumulative
Program li	ntake/Evaluation		
	Approved		
	Number of Borrowers Receiving Assistance	224	
	% of Total Number of Applications	12.44%	20.51%
	Denied		
	Number of Borrowers Denied	158	
	% of Total Number of Applications	8.77%	9.92%
	Withdrawn		
	Number of Borrowers Withdrawn	21	40
	% of Total Number of Applications	1.17%	1.94%
	In Process		
	Number of Borrowers In Process	1398	
	% of Total Number of Applications	77.62%	N/A
	Total		
	Total Number of Borrowers Applied Number of Borrowers Participating in Other HFA HHF Programs or	1801	2067
	Number of Borrowers Participating in Other HFA HHF Programs or		
	Program Components ¹	4	12
Program C	Characteristics	·	. –
	haracteristics		
ocherar of	Median 1st Lien Housing Payment Before Assistance	1530	1485
	Median 1st Lien Housing Payment After Assistance	1063	
	Median 2nd Lien Housing Payment Before Assistance	205	
	Median 2nd Lien Housing Payment After Assistance	205	
	Median 1st Lien UPB Before Program Entry	223636	
	Median 1st Lien UPB After Program Entry	179535	
	Median 2nd Lien UPB Before Program Entry	35431	35864
	Median 2nd Lien UPB After Program Entry	35431	35864
	Median Principal Forgiveness	42180	
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	50000	41500
Assistance	e Characteristics		
	Assistance Provided to Date ³	9,146,828	13998546
	Total Lender/Servicer Assistance Amount	2132395	6505105
	Borrowers Receiving Lender/Servicer Match (%)	17.86%	55.42%
	Median Lender/Servicer Assistance per Borrower	42180	50000
Other Cha	racteristics		
	Median Length of Time from Initial Request to Assistance Granted	85	48
	Current		
	Number	184	242
	%	82.14%	57.08%
	Delinquent (30+)	3270	3 70
	Number	0	0
	%	0.00%	0.00%
	Delinquent (60+)	0.0070	0.0070
	Number	1 0	1
	%	0.00%	0.94%
	Delinquent (90+)	0.00%	0.34 70
	Number	40	178
	%	17.86%	41.98%
Dro are es C	1.5	17.00%	41.96%
Program C	Borrowers No Longer in the HHF Program (Program		
		004	
	Completion/Transition or Alternative Outcomes) 4	261	343
Alternative	e Outcomes		
I	Foreclosure Sale		

Nevada HHF Performance Data Reporting- Program Performance **Principal Reduction Program** QTD Cumulative Number 0.00% 0.00% Cancelled Number 21 2.02% 3.98% Deed in Lieu Number 0.00% 0.00% Short Sale Number 0.00% 0.00% Program Completion/ Transition Loan Modification Program Number 4 252 320 95.64% 97.98% Re-employed/ Regain Appropriate Employment Level N/A N/A N/A N/A Reinstatement/Current/Payoff Number 0 0.00% 0.38% Short Sale N/A Number N/A N/A N/A Deed in Lieu N/A Number N/A N/A N/A Other - Borrower Still Owns Home Number 0 0.00% 0.00% Homeownership Retention² Six Months Number N/A Six Months % N/A 99.00% Twelve Months Number N/A 18 Twelve Months % N/A 94.74% Twenty-four Months Number N/A Twenty-four Months % N/A 0.00% Unreachable Number N/A 0.00% Unreachable % N/A

^{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. \$1,792}M Assistance Provided QTD was reported in prior periods (for assistance to be paid out over 3 years). The program has been modified to allow a single payment at the time the loan modification has been finalized. Therfore, reported Assistance Provided Q4 2012 is \$1,792M less than reported on the financial statements.

^{4. 62} Bank of America PRP clients from prior periods received final modifications.

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
rogram Int	take/Evaluation		
	Approved		
	Number of Borrowers Receiving Assistance	34	2
	% of Total Number of Applications	5.30%	26.79
	Denied		
	Number of Borrowers Denied	42	1
	% of Total Number of Applications	6.55%	17.2
	Withdrawn	L	
	Number of Borrowers Withdrawn	19	
	% of Total Number of Applications	2.96%	7.0
	In Process	2.0070	7.0
	Number of Borrowers In Process	546	N/A
	% of Total Number of Applications	85.19%	N/A
	Total		
	Total Number of Borrowers Applied	641	11
	Number of Borrowers Participating in Other HFA HHF Programs or		
	Program Components ¹	16	,
ogram Cl	naracteristics		
	aracteristics		
	Median 1st Lien Housing Payment Before Assistance	1168	12
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
		87	
	Median 2nd Lien Housing Payment Before Assistance		,
	Median 2nd Lien Housing Payment After Assistance	0	100
	Median 1st Lien UPB Before Program Entry	169856	1882
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	15350	153
	Median 2nd Lien UPB After Program Entry	0	
	Median Principal Forgiveness	8351	119
	Median Length of time Borrower Receives Assistance	N/A	
	Median Assistance Amount	8532	10 ⁻
sistance	Characteristics		
Olotalioo	Assistance Provided to Date	358572	3333
	Total Lender/Servicer Assistance Amount	925228	6263
	Borrowers Receiving Lender/Servicer Match (%)	67.65%	48.8
	Median Lender/Servicer Assistance per Borrower	8351	119
her Chara	acteristics		
	Median Length of Time from Initial Request to Assistance Granted	104	
	Current		
	Number	0	
	%	0.00%	29.7
	Delinquent (30+)		
	Number	0	
	%	0.00%	1.0
	Delinquent (60+)	0.0076	1.0
		1 ^	
	Number	0	
	%	0.00%	3.3
	Delinquent (90+)		
	Number	34	,
	%	100.00%	65.8
ogram Oı	utcomes		
		-	
	Borrowers No Longer in the HHF Program (Program Completion/Transition	n I	

Nevada HHF Performance Data Reporting- Program Performance **Second Mortgage Reduction Program** QTD Cumulative **Alternative Outcomes** Foreclosure Sale Number 0.00% 0.00% Cancelled Number 0.00% 0.00% Deed in Lieu Number 0.00% 0.33% Short Sale Number 6 28 17.65% 9.36% Program Completion/ Transition Loan Modification Program Number 0 0.00% 0.00% Re-employed/Regain Appropriate Employment Level Number N/A N/A N/A N/A Reinstatement/Current/Payoff Number 28 270 82.35% 90.31% % Short Sale Number N/A N/A N/A N/A Deed in Lieu Number N/A N/A N/A N/A Other - Borrower Still Owns Home

Homeownership Retention²

Number

Six Months Number	N/A	168
Six Months %	N/A	88.42%
Twelve Months Number	N/A	146
Twelve Months %	N/A	92.41%
Twenty-four Months Number	N/A	0
Twenty-four Months %	N/A	0.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

0.00%

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 **HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program** QTD Cumulative Program Intake/Evaluation Approved Number of Borrowers Receiving Assistance 44 100 % of Total Number of Applications 28.03% 44.44% Denied Number of Borrowers Denied 25 32 % of Total Number of Applications 15.92% 14.22% Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications 13.38% 11.56% In Process Number of Borrowers In Process 67 N/A % of Total Number of Applications 42.67% N/A Total Number of Borrowers Applied 157 225 Number of Borrowers Participating in Other HFA HHF Programs or Program Components 16 Program Characteristics **General Characteristics** 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 206232 Median 1st Lien UPB Before Program Entry 219000 Median 1st Lien UPB After Program Entry N/A N/A 36999 Median 2nd Lien UPB Before Progam Entry 31500 Median 2nd Lien UPB After Progam Entry N/A N/A Median Principal Forgiveness¹ N/A N/A Median Length of Time Borrower Receives Assistance N/A N/A Median Assistance Amount 3157 2575 **Assistance Characteristics** 287078 Assistance Provided to Date 138960 Total Lender/Servicer Assistance Amount N/A N/A Borrowers Receiving Lender/Servicer Match (%) N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A Other Characteristics Median Length of Time from Initial Request to Assistance Granted 127 70 Current Number 0 0.00% 0.00% % Delinquent (30+) Number 0.00% 0.00% Delinguent (60+) Number 0 0.00% 2.00% Delinquent (90+) Number 98

Program Outcomes

100.00%

98.00%

Nevada **HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program** QTD Cumulative Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) 44 100 Alternative Outcomes Foreclosure Sale Number 0.00% 0.00% Cancelled Number 0 0.00% 0.00% Deed in Lieu Number 0.00% 0.00% Short Sale Number 0 0.00% 0.00% Program Completion/ Transition Loan Modification Program Number N/A N/A N/A N/A Re-employed/ Regain Appropriate Employment Level N/A N/A N/A N/A Reinstatement/Current/Payoff Number N/A N/A N/A N/A Short Sale 44 100 Number 100.00% 100.00% Deed in Lieu Number 0.00% 0.00% Other - Borrower Still Owns Home N/A N/A Number N/A N/A Homeownership Retention² 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 Borrower still owns home

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

Mortgage Assistance Program		
	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	583	
% of Total Number of Applications	37.47%	51.78%
Denied		
Number of Borrowers Denied	80	501
% of Total Number of Applications	5.14%	13.44%
Withdrawn		
Number of Borrowers Withdrawn	74	477
% of Total Number of Applications	4.76%	12.80%
In Process	•	•
Number of Borrowers In Process	819	N/A
% of Total Number of Applications	52.63%	
Total		1
Total Number of Borrowers Applied	1556	3727
Number of Borrowers Participating in Other HFA HHF Programs or	1333	3121
Program Components ¹	10	108
Program Characteristics	10	100
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1061	
Median 1st Lien Housing Payment After Assistance	75	
Median 2nd Lien Housing Payment Before Assistance	228	
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	171653	176058
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	36000	39361
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	6
Median Assistance Amount	2000	_
Assistance Characteristics	2000	1 0000
Assistance Provided to Date	3104998	10565582
	N/A	
Total Lender/Servicer Assistance Amount		N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	100	76
Current		
Number	443	
%	75.99%	72.54%
Delinquent (30+)		
Number	29	120
%	4.97%	6.22%
Delinquent (60+)	•	•
Number	18	71
%	3.09%	
Delinquent (90+)	3.5370	1 3.0370
Number	93	339
%	15.95%	
	10.80%	17.50%
Program Outcomes		
Borrowers No Longer in the HHF Program (Program	4-7	
Completion/Transition or Alternative Outcomes)	171	616

Nevada **HFA Performance Data Reporting- Program Performance Mortgage Assistance Program** QTD Cumulative Alternative Outcomes Foreclosure Sale Number 0.00% 0.00% Cancelled Number 29 95 16.96% 15.42% Deed in Lieu Number 0 0.00% 0.00% Short Sale Number 0.65% 1.17% Program Completion/ Transition Loan Modification Program Number 14 1.75% 2.27% Re-employed/ Regain Appropriate Employment Level Number 17 1.17% 2.76% Reinstatement/Current/Payoff Number 0.00% 0.16% % Short Sale Number N/A N/A N/A N/A Deed in Lieu Number N/A N/A N/A N/A Other - Borrower Still Owns Home Number 135 485 78.95% 78.74% Homeownership Retention² N/A Six Months Number 957 Six Months % N/A 99.48% Twelve Months Number N/A 538 N/A 99.81% Twelve Months % Twenty-four Months Number N/A 0 Twenty-four Months % N/A 0.00% Unreachable Number N/A Unreachable % 0.00% N/A

^{1. 13} 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** Mortgage Assistance Program - Alternative QTD Cumulative Program Intake/Evaluation Approved Number of Borrowers Receiving Assistance 93 128 % of Total Number of Applications 96.87% 96.97% Denied Number of Borrowers Denied % of Total Number of Applications 0.00% 0.00% Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications 0.00% 0.76% In Process Number of Borrowers In Process 3 N/A % of Total Number of Applications 3.13% N/A Total Number of Borrowers Applied 96 132 Number of Borrowers Participating in Other HFA HHF Programs or Program Components Program Characteristics **General Characteristics** Median 1st Lien Housing Payment Before Assistance 976 955 Median 1st Lien Housing Payment After Assistance 75 75 Median 2nd Lien Housing Payment Before Assistance 161 220 Median 2nd Lien Housing Payment After Assistance N/A N/A Median 1st Lien UPB Before Program Entry 159423 158461 Median 1st Lien UPB After Program Entry N/A N/A 25000 32246 Median 2nd Lien UPB Before Program Entry Median 2nd Lien UPB After Program Entry N/A N/A Median Principal Forgiveness¹ N/A N/A Median Length of Time Borrower Receives Assistance N/A Median Assistance Amount 2000 3000 **Assistance Characteristics** Assistance Provided to Date 204136 251754 Total Lender/Servicer Assistance Amount N/A N/A Borrowers Receiving Lender/Servicer Match (%) N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A Other Characteristics Median Length of Time from Initial Request to Assistance Granted 110 98 Current Number 78 105 83.86% 82.03% % Delinquent (30+) Number 3.23% 3.91% Delinguent (60+) Number 1.08% 0.78% Delinquent (90+) Number 17 11.83% 13.28% Program Outcomes

Nevada **HFA Performance Data Reporting- Program Performance** Mortgage Assistance Program - Alternative QTD Cumulative Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) Alternative Outcomes Foreclosure Sale Number 0.00% 0.00% % Cancelled Number 0.00% 50.00% Deed in Lieu Number 0.00% 0.00% Short Sale Number 0.00% 0.00% Program Completion/ Transition Loan Modification Program Number 100.00% 50.00% Re-employed/ Regain Appropriate Employment Level 0.00% 0.00% Reinstatement/Current/Payoff Number 0.00% 0.00% Short Sale N/A N/A Number N/A N/A Deed in Lieu Number N/A N/A N/A N/A Other - Borrower Still Owns Home Number 0 0.00% 0.00% Homeownership Retention² Six Months Number N/A Six Months % N/A 0.00% Twelve Months Number N/A Twelve Months % N/A 0.00% Twenty-four Months Number N/A Twenty-four Months % N/A 0.00% Unreachable Number N/A Unreachable % N/A 0.00%

^{1.} Includes second mortgage settlement

^{2.} Borrower still owns home