

Zip Code Analysis

Nevada Down Payment Assistance Program

Treasury Approved Distressed Zip Codes

Comparison Data - 1/1/2017 - 11/30/2017 vs 8/1/2018 - 5/31/2019

	90+ Day Delinquency Rate	Completed Foreclosure Rate	Negative Equity Share	REO Sale Rate	Short Sale Rate
1/1/2017 - 11/30/2017 (2017)	2.55%	0.67%	14.53%	0.52%	0.27%
8/1/2018 - 5/31/2019 (2018)	1.53%	0.53%	6.00%	0.53%	0.06%

Zip Code	Year	Loan Count	90+ Day Delinquency Rate	Completed Foreclosure Rate	Negative Equity Share	REO Sale Rate	Short Sale Rate	Number of Indicators that Exceed Statewide Average	County	Total Sales	NHD DPA Sales in 2017
89011	2017	4,508	2.34%	0.82%	16.93%	0.82%	0.38%	4	Clark	1,594	97
	2018	5,245	1.37%	0.36%	6.99%	0.48%	0.04%	1		1,438	
89030	2017	3,272	5.24%	1.80%	53.90%	1.44%	0.83%	5	Clark	848	89
	2018	3,082	2.88%	1.07%	37.59%	0.71%	0.03%	4		665	
89031	2017	12,300	3.89%	0.69%	18.12%	0.43%	0.41%	4	Clark	2,013	251
	2018	11,890	2.50%	0.61%	5.69%	0.62%	0.04%	3		1,578	
89032	2017	6,559	3.89%	0.78%	22.86%	0.61%	0.43%	5	Clark	1,004	166
	2018	6,409	2.22%	0.73%	7.23%	0.86%	0.03%	4		886	
89048	2017	2,829	3.42%	3.39%	22.12%	2.09%	0.25%	4	Nye	847	20
	2018	2,730	1.98%	1.91%	14.48%	0.55%	0.11%	5		696	
89060	2017	1,141	3.71%	5.87%	26.71%	2.72%	0.35%	5	Nye	411	9
	2018	1,109	2.34%	2.34%	22.80%	3.16%	0.18%	5		315	
89081	2017	5,347	3.90%	0.69%	24.60%	0.54%	0.35%	5	Clark	1,275	152
	2018	5,515	2.44%	0.60%	9.77%	1.02%	0.07%	5		898	
89101	2017	1,866	5.00%	1.34%	51.01%	0.91%	0.75%	5	Clark	582	45
	2018	1,897	2.00%	0.90%	28.62%	0.11%	0.37%	4		379	
89102	2017	2,195	3.85%	1.14%	21.43%	0.87%	0.59%	5	Clark	525	24
	2018	2,084	1.78%	0.91%	10.79%	0.58%	0.14%	5		366	
89103	2017	4,108	4.61%	1.27%	31.76%	0.92%	0.90%	5	Clark	1,137	38
	2018	3,809	2.79%	1.16%	14.45%	1.84%	0.18%	5		738	
89104	2017	3,387	3.91%	1.12%	37.58%	0.68%	0.53%	5	Clark	744	64
	2018	3,211	2.17%	0.62%	21.22%	0.93%	0.19%	5		504	
89106	2017	1,963	4.85%	1.53%	50.62%	0.71%	0.41%	5	Clark	476	51
	2018	1,844	3.11%	1.08%	34.70%	0.05%	0.00%	3		374	
89107	2017	4,117	3.79%	1.04%	33.71%	0.97%	0.46%	5	Clark	937	101
	2018	3,981	2.22%	0.70%	14.91%	0.70%	0.10%	5		637	
89108	2017	8,049	3.91%	1.03%	24.55%	0.93%	0.45%	5	Clark	1,652	177
	2018	7,723	2.11%	0.79%	9.32%	0.40%	0.05%	3		1,173	
89109	2017	1,146	4.79%	1.31%	28.31%	1.05%	2.10%	5	Clark	572	2
	2018	1,099	2.56%	1.73%	7.14%	1.46%	0.91%	5		384	

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89110	2017	7,478	3.79%	0.62%	39.24%	0.71%	0.36%	4	Clark	1,192	118
	2018	7,022	2.16%	0.61%	21.22%	0.73%	0.09%	5		846	
89115	2017	3,698	4.38%	1.27%	38.36%	0.89%	0.49%	5	Clark	811	85
	2018	3,710	2.57%	0.86%	20.47%	0.62%	0.16%	5		951	
89118	2017	2,580	3.05%	0.74%	25.07%	0.35%	0.78%	4	Clark	634	29
	2018	2,724	1.77%	0.59%	6.16%	1.51%	0.11%	5		527	
89119	2017	2,580	3.66%	1.16%	28.02%	0.73%	0.44%	5	Clark	653	36
	2018	2,556	2.09%	0.86%	13.71%	0.35%	0.20%	4		472	
89120	2017	3,320	4.03%	0.87%	20.95%	0.90%	0.21%	4	Clark	655	51
	2018	3,217	2.29%	0.93%	8.70%	1.12%	0.12%	5		461	
89121	2017	6,387	4.18%	1.22%	18.11%	0.89%	0.49%	5	Clark	1,473	156
	2018	6,201	2.18%	0.94%	6.42%	1.06%	0.11%	5		1,112	
89122	2017	6,643	4.15%	0.90%	23.47%	0.99%	0.42%	5	Clark	1,482	175
	2018	6,433	2.68%	1.07%	9.33%	0.89%	0.06%	4		1,109	
89128	2017	6,054	3.12%	0.81%	19.04%	0.59%	0.31%	5	Clark	1,214	76
	2018	5,749	2.01%	0.50%	7.75%	0.90%	0.07%	4		829	
89142	2017	4,221	3.47%	0.88%	23.77%	0.66%	0.52%	5	Clark	786	103
	2018	4,134	2.08%	0.75%	10.10%	0.68%	0.07%	5		568	
89146	2017	1,833	2.64%	0.55%	20.97%	0.65%	0.38%	4	Clark	339	13
	2018	1,791	2.25%	0.84%	8.40%	1.34%	0.06%	4		264	
89156	2017	3,302	4.35%	1.33%	31.82%	1.15%	0.55%	5	Clark	806	90
	2018	3,213	2.33%	1.21%	12.63%	0.53%	0.16%	4		547	
89169	2017	933	3.36%	1.61%	28.44%	2.14%	1.18%	5	Clark	509	23
	2018	995	1.51%	1.21%	13.44%	0.00%	0.00%	2		324	

Zip Codes no Longer Meet Eligibility Criteria

New Eligible Distressed Zip Codes

Will require Treasury Approval (Term Sheet Change)

Zip Code	Year	Loan Count	90+ Day Delinquency Rate	Completed Foreclosure Rate	Negative Equity Share	REO Sale Rate	Short Sale Rate	Number of Indicators that Exceed Statewide Average	County	Total Sales	NHD DPA Sales in 2017
89061	2017	966	2.71%	2.38%	14.03%	2.28%	0.21%	3	Nye	394	
	2018	1,120	0.99%	1.16%	6.42%	0.98%	0.09%	4		429	
89117	2017	7,864	2.41%	0.70%	10.48%	0.36%	0.31%	2	Clark	1,328	
	2018	7,464	1.60%	0.62%	3.77%	0.72%	0.08%	4		991	
89123	2017	10,492	2.65%	0.36%	11.86%	0.35%	0.25%	1	Clark	1,348	
	2018	9,800	1.66%	0.56%	3.81%	0.58%	0.13%	4		1,024	
89130	2017	6,107	3.27%	0.61%	13.14%	0.56%	0.36%	3	Clark	914	
	2018	5,902	1.79%	0.68%	3.97%	0.64%	0.10%	4		774	