

During the First Quarter of 2011, the N.C. Housing Finance Agency offered mortgage payment assistance statewide under the N.C. Foreclosure Prevention Fund™. The loan program assists unemployed homeowners while they search for or train for new employment.

We began making payments to servicers on behalf of 201 homeowners, bringing the cumulative total of 212. Of the 1,208 loans in process, 73 were in closing and 161 were pre-approved, pending title searches and other documentation.

The Agency:

- Added 13 counseling organizations to those participating in the program, bringing the total to 37.
- Piloted a web portal in two counties beginning March 1, enabling homeowners to apply on-line to the Agency for assistance.
- In cooperation with the N.C. Employment Security Commission, sent letters about the program to 1,600 persons filing for unemployment insurance in the two counties where the web portal was piloted.

We laid groundwork for a Second Mortgage Payment Program using the N.C. Foreclosure Prevention Fund™, which will be released in June.

We continued to participate with the N.C. Department of Commerce Rapid Response Teams, to reach out to employees of firms that have announced layoffs.

| North Carolina | | | |
|---|---|------------|-------------------|
| HFA Performance Data Reporting- Borrower Characteristics | | | |
| | | QTD | Cumulative |
| Unique Borrower Count | | | |
| | Number of Unique Borrowers Receiving Assistance | 201 | 212 |
| | Number of Unique Borrowers Denied Assistance | 309 | 363 |
| | Number of Unique Borrowers Withdrawn from Program | 59 | 63 |
| | Number of Unique Borrowers in Process | 1230 | 1280 |
| | Total Number of Unique Borrower Applicants | 1799 | 1918 |
| Borrower Income (\$) | | | |
| | Above \$90,000 | 2% | 2% |
| | \$70,000- \$89,000 | 2% | 2% |
| | \$50,000- \$69,000 | 6% | 6% |
| | Below \$50,000 | 90% | 90% |
| Borrower Income as Percent of Area Median Income (AMI) | | | |
| | Above 120% | 3% | 3% |
| | 110%- 119% | 1% | 1% |
| | 100%- 109% | 2% | 2% |
| | 90%- 99% | 1% | 1% |
| | 80%- 89% | 3% | 3% |
| | Below 80% | 90% | 90% |
| Geographic Breakdown (by county) | | | |
| | Alamance | 2 | 2 |
| | Alexander | 4 | 4 |
| | Alleghany | 2 | 3 |
| | Anson | 0 | 0 |
| | Ashe | 4 | 4 |
| | Avery | 0 | 0 |
| | Beaufort | 0 | 0 |
| | Bertie | 0 | 0 |
| | Bladen | 0 | 0 |
| | Brunswick | 0 | 0 |
| | Buncombe | 5 | 5 |
| | Burke | 3 | 4 |
| | Cabarrus | 6 | 6 |
| | Caldwell | 5 | 5 |
| | Camden | 1 | 1 |
| | Carteret | 0 | 0 |
| | Caswell | 0 | 0 |
| | Catawba | 11 | 16 |
| | Chatham | 0 | 0 |
| | Cherokee | 0 | 0 |
| | Chowan | 0 | 0 |
| | Clay | 0 | 0 |
| | Cleveland | 0 | 0 |
| | Columbus | 1 | 1 |
| | Craven | 1 | 1 |
| | Cumberland | 3 | 3 |
| | Currituck | 0 | 0 |
| | Dare | 0 | 0 |
| | Davidson | 7 | 7 |
| | Davie | 2 | 2 |
| | Duplin | 0 | 0 |
| | Durham | 1 | 1 |
| | Edgecombe | 0 | 0 |
| | Forsyth | 17 | 17 |
| | Franklin | 0 | 0 |
| | Gaston | 2 | 2 |
| | Gates | 1 | 1 |
| | Graham | 0 | 0 |
| | Granville | 0 | 0 |
| | Greene | 0 | 0 |
| | Guilford | 11 | 11 |
| | Halifax | 0 | 0 |

| North Carolina | | |
|--|-----|------------|
| HFA Performance Data Reporting- Borrower Characteristics | | |
| | QTD | Cumulative |
| Harnett | 4 | 4 |
| Haywood | 2 | 2 |
| Henderson | 2 | 2 |
| Hertford | 0 | 0 |
| Hoke | 0 | 0 |
| Hyde | 0 | 0 |
| Iredell | 4 | 4 |
| Jackson | 0 | 0 |
| Johnston | 0 | 0 |
| Jones | 0 | 0 |
| Lee | 0 | 0 |
| Lenoir | 0 | 0 |
| Lincoln | 2 | 2 |
| Macon | 0 | 0 |
| Madison | 0 | 0 |
| Martin | 0 | 0 |
| McDowell | 1 | 1 |
| Mecklenburg | 33 | 33 |
| Mitchell | 0 | 0 |
| Montgomery | 0 | 0 |
| Moore | 0 | 0 |
| Nash | 4 | 4 |
| New Hanover | 0 | 0 |
| Northampton | 0 | 0 |
| Onslow | 0 | 0 |
| Orange | 0 | 0 |
| Pamlico | 0 | 0 |
| Pasquotank | 0 | 0 |
| Pender | 0 | 0 |
| Perquimans | 0 | 0 |
| Person | 0 | 0 |
| Pitt | 0 | 0 |
| Polk | 0 | 0 |
| Randolph | 0 | 0 |
| Richmond | 0 | 0 |
| Robeson | 0 | 0 |
| Rockingham | 1 | 1 |
| Rowan | 3 | 3 |
| Rutherford | 3 | 3 |
| Sampson | 1 | 1 |
| Scotland | 0 | 0 |
| Stanly | 0 | 0 |
| Stokes | 7 | 7 |
| Surry | 1 | 1 |
| Swain | 1 | 1 |
| Transylvania | 0 | 0 |
| Tyrrell | 0 | 0 |
| Union | 14 | 14 |
| Vance | 0 | 0 |
| Wake | 15 | 15 |
| Warren | 0 | 0 |
| Washington | 0 | 0 |
| Watauga | 3 | 4 |
| Wayne | 0 | 0 |
| Wilkes | 8 | 9 |
| Wilson | 0 | 0 |
| Yadkin | 2 | 4 |
| Yancey | 1 | 1 |

| North Carolina | | | |
|---|--|------------|-------------------|
| HFA Performance Data Reporting- Borrower Characteristics | | | |
| | | QTD | Cumulative |
| Home Mortgage Disclosure Act (HMDA) | | | |
| Borrower | | | |
| Race | | | |
| American Indian or Alaskan Native | | 2 | 2 |
| Asian | | 2 | 2 |
| Black or African American | | 57 | 58 |
| Native Hawaiian or other Pacific Islander | | 1 | 1 |
| White | | 119 | 128 |
| Information Not Provided by Borrower | | 22 | 23 |
| Ethnicity | | | |
| Hispanic or Latino | | 6 | 8 |
| Not Hispanic or Latino | | 173 | 181 |
| Information Not Provided by Borrower | | 22 | 23 |
| Sex | | | |
| Male | | 80 | 85 |
| Female | | 99 | 104 |
| Information Not Provided by Borrower | | 22 | 23 |
| Co-Borrower | | | |
| Race | | | |
| American Indian or Alaskan Native | | 1 | 1 |
| Asian | | 0 | 0 |
| Black or African American | | 14 | 14 |
| Native Hawaiian or other Pacific Islander | | 0 | 0 |
| White | | 60 | 65 |
| Information Not Provided by Borrower | | 13 | 14 |
| Ethnicity | | | |
| Hispanic or Latino | | 1 | 1 |
| Not Hispanic or Latino | | 74 | 79 |
| Information Not Provided by Borrower | | 13 | 14 |
| Sex | | | |
| Male | | 21 | 23 |
| Female | | 54 | 57 |
| Information Not Provided by Borrower | | 13 | 14 |
| Hardship | | | |
| Unemployment | | 179 | 188 |
| Underemployment | | 20 | 22 |
| Divorce | | 0 | 0 |
| Medical Condition | | 1 | 1 |
| Death | | 0 | 0 |
| Other | | 1 | 1 |
| Current Loan to Value Ratio (LTV) | | | |
| <100% | | 75% | 75% |
| 100%-109% | | 14% | 15% |
| 110%-120% | | 9% | 9% |
| >120% | | 2% | 1% |
| Current Combined Loan to Value Ratio (CLTV) | | | |
| <100% | | 61% | 60% |
| 100%-119% | | 37% | 37% |
| 120%-139% | | 2% | 3% |
| 140%-159% | | 0% | 0% |
| >=160% | | 0% | 0% |
| Delinquency Status (%) | | | |
| Current | | 47% | 47% |
| 30+ | | 11% | 12% |
| 60+ | | 3% | 4% |
| 90+ | | 39% | 37% |
| Household Size | | | |
| 1 | | 58 | 61 |
| 2 | | 59 | 62 |
| 3 | | 32 | 33 |
| 4 | | 34 | 35 |
| 5+ | | 18 | 21 |

| North Carolina | | | |
|--|-----|------------|-------------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Mortgage Payment Program -MPP1 | | | |
| | | QTD | Cumulative |
| Program Intake/Evaluation | | | |
| <i>Approved</i> | | | |
| Number of Applications Received | | 201 | 212 |
| % of Total Number of Applications Received | | 36% | 34% |
| <i>Denied</i> | | | |
| Number of Applications Received | | 309 | 363 |
| % of Total Number of Applications Received | | 54% | 56% |
| <i>Withdrawn</i> | | | |
| Number of Applications Withdrawn | | 59 | 63 |
| % of Total Number of Applications Withdrawn | | 10% | 10% |
| <i>Total</i> | | | |
| Total Number of Applications Received | | 569 | 638 |
| Number of Borrowers Participating in Other HFA HHF Programs or Program Components | | 0 | 0 |
| Program Characteristics | | | |
| General Characteristics | | | |
| Median 1st Lien Housing Payment Before Assistance | | 888 | 883 |
| Median 1st Lien Housing Payment After Assistance | | 0 | 0 |
| Median 2nd Lien Housing Payment Before Assistance | | 180 | 180 |
| Median 2nd Lien Housing Payment After Assistance | | 0 | 0 |
| Median 1st Lien UPB Before Program Entry | | 112818 | 111328 |
| Median 1st Lien UPB After Program Entry | N/A | | N/A |
| Median 2nd Lien UPB Before Program Entry | | 24992 | 24984 |
| Median 2nd Lien UPB After Program Entry | N/A | | N/A |
| Median Principal Forgiveness ¹ | N/A | | N/A |
| Median Principal Forbearance | N/A | | N/A |
| Median Length of Time Borrower Receives Assistance | N/A | | 1 |
| Median Assistance Amount | | 14916 | 14916 |
| Assistance Characteristics | | | |
| Assistance Provided | | 1169365 | 1200376 |
| Total Lender/Servicer Assistance Amount | | 0 | 0 |
| Borrowers Receiving Lender/Servicer Match (%) | N/A | | N/A |
| Median Lender/Servicer Assistance per Borrower | N/A | | N/A |
| Other Characteristics | | | |
| Total Amount Spent (Programmatic Expenses) | | 1139658 | 1170669 |
| Median Length of Time from Initial Request to Assistance Granted | | 92 | 90 |
| <i>Current</i> | | | |
| Number | | 94 | 101 |
| % | | 47% | 47% |
| <i>Delinquent (30+)</i> | | | |
| Number | | 23 | 25 |
| % | | 11% | 12% |
| <i>Delinquent (60+)</i> | | | |
| Number | | 7 | 8 |
| % | | 3% | 4% |
| <i>Delinquent (90+)</i> | | | |
| Number | | 77 | 78 |
| % | | 39% | 37% |
| Program Outcomes | | | |
| Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | | 0 | 0 |

North Carolina

HFA Performance Data Reporting- Program Performance Mortgage Payment Program -MPP1

| | | QTD | Cumulative |
|---|--|-----|------------|
| Alternative Outcomes | | | |
| <i>Foreclosure Sale</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Cancelled</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Deed in Lieu</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Short Sale</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| Program Completion/ Transition | | | |
| <i>Loan Modification Program</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Re-employed/ Regain Appropriate Employment Level</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Reinstatement/Current/Payoff</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <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 |
| Homeownership Retention² | | | |
| Six Months Number | | N/A | 0 |
| Six Months % | | N/A | 0% |
| Twelve Months Number | | N/A | 0 |
| Twelve Months % | | N/A | 0% |
| Unreachable Number | | N/A | 0 |
| Unreachable % | | N/A | 0% |

1. Includes second mortgage settlement

2. Borrower still owns home

| North Carolina | | |
|--|-----|------------|
| HFA Performance Data Reporting- Program Performance Mortgage Payment Program - MPP2 | | |
| | QTD | Cumulative |
| Program Intake/Evaluation | | |
| <i>Approved</i> | | |
| Number of Applications Received | 0 | 0 |
| % of Total Number of Applications Received | 0% | 0% |
| <i>Denied</i> | | |
| Number of Applications Received | 0 | 0 |
| % of Total Number of Applications Received | 0% | 0% |
| <i>Withdrawn</i> | | |
| Number of Applications Withdrawn | 0 | 0 |
| % of Total Number of Applications Withdrawn | 0% | 0% |
| <i>Total</i> | | |
| Total Number of Applications Received | 0 | 0 |
| Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0 | 0 |
| Program Characteristics | | |
| General Characteristics | | |
| Median 1st Lien Housing Payment Before Assistance | 0 | 0 |
| Median 1st Lien Housing Payment After Assistance | 0 | 0 |
| Median 2nd Lien Housing Payment Before Assistance | 0 | 0 |
| Median 2nd Lien Housing Payment After Assistance | 0 | 0 |
| Median 1st Lien UPB Before Program Entry | 0 | 0 |
| Median 1st Lien UPB After Program Entry | N/A | N/A |
| Median 2nd Lien UPB Before Program Entry | 0 | 0 |
| Median 2nd Lien UPB After Program Entry | N/A | N/A |
| Median Principal Forgiveness ¹ | N/A | N/A |
| Median Principal Forbearance | N/A | N/A |
| Median Length of Time Borrower Receives Assistance | N/A | 0 |
| Median Assistance Amount | 0 | 0 |
| Assistance Characteristics | | |
| Assistance Provided | 0 | 0 |
| Total Lender/Servicer Assistance Amount | 0 | 0 |
| Borrowers Receiving Lender/Servicer Match (%) | N/A | N/A |
| Median Lender/Servicer Assistance per Borrower | N/A | N/A |
| Other Characteristics | | |
| Total Amount Spent (Programmatic Expenses) | 0 | 0 |
| Median Length of Time from Initial Request to Assistance Granted | 0 | 0 |
| <i>Current</i> | | |
| Number | 0 | 0 |
| % | 0% | 0% |
| <i>Delinquent (30+)</i> | | |
| Number | 0 | 0 |
| % | 0% | 0% |
| <i>Delinquent (60+)</i> | | |
| Number | 0 | 0 |
| % | 0% | 0% |
| <i>Delinquent (90+)</i> | | |
| Number | 0 | 0 |
| % | 0% | 0% |
| Program Outcomes | | |
| Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 0 | 0 |

North Carolina

HFA Performance Data Reporting- Program Performance Mortgage Payment Program - MPP2

| | | QTD | Cumulative |
|---|----------------------|-----|------------|
| Alternative Outcomes | | | |
| <i>Foreclosure Sale</i> | | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| <i>Cancelled</i> | | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| <i>Deed in Lieu</i> | | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| <i>Short Sale</i> | | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| Program Completion/ Transition | | | |
| <i>Loan Modification Program</i> | | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| <i>Re-employed/ Regain Appropriate Employment Level</i> | | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| <i>Reinstatement/Current/Payoff</i> | | | |
| | Number | 0 | 0 |
| | % | 0% | 0% |
| <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 |
| Homeownership Retention² | | | |
| | Six Months Number | N/A | 0 |
| | Six Months % | N/A | 0% |
| | Twelve Months Number | N/A | 0 |
| | Twelve Months % | N/A | 0% |
| | Unreachable Number | N/A | 0 |
| | Unreachable % | N/A | 0% |

1. Includes second mortgage settlement

2. Borrower still owns home

| North Carolina | | | |
|--|-----|-----|------------|
| HFA Performance Data Reporting- Program Performance Second Mortgage Refinance Program | | | |
| | | QTD | Cumulative |
| Program Intake/Evaluation | | | |
| <i>Approved</i> | | | |
| Number of Applications Received | | 0 | 0 |
| % of Total Number of Applications Received | | 0% | 0% |
| <i>Denied</i> | | | |
| Number of Applications Received | | 0 | 0 |
| % of Total Number of Applications Received | | 0% | 0% |
| <i>Withdrawn</i> | | | |
| Number of Applications Withdrawn | | 0 | 0 |
| % of Total Number of Applications Withdrawn | | 0% | 0% |
| <i>Total</i> | | | |
| Total Number of Applications Received | | 0 | 0 |
| Number of Borrowers Participating in Other HFA HHF Programs or Program Components | | 0 | 0 |
| Program Characteristics | | | |
| General Characteristics | | | |
| Median 1st Lien Housing Payment Before Assistance | | 0 | 0 |
| Median 1st Lien Housing Payment After Assistance | N/A | N/A | |
| Median 2nd Lien Housing Payment Before Assistance | | 0 | 0 |
| Median 2nd Lien Housing Payment After Assistance | | 0 | 0 |
| Median 1st Lien UPB Before Program Entry | | 0 | 0 |
| Median 1st Lien UPB After Program Entry | N/A | N/A | |
| Median 2nd Lien UPB Before Program Entry | | 0 | 0 |
| Median 2nd Lien UPB After Program Entry | | 0 | 0 |
| Median Principal Forgiveness ¹ | | 0 | 0 |
| Median Principal Forbearance | N/A | N/A | |
| Median Length of Time Borrower Receives Assistance | N/A | N/A | |
| Median Assistance Amount | | 0 | 0 |
| Assistance Characteristics | | | |
| Assistance Provided | | 0 | 0 |
| Total Lender/Servicer Assistance Amount | | 0 | 0 |
| Borrowers Receiving Lender/Servicer Match (%) | | 0% | 0% |
| Median Lender/Servicer Assistance per Borrower | | 0 | 0 |
| Other Characteristics | | | |
| Total Amount Spent (Programmatic Expenses) | | 0 | 0 |
| Median Length of Time from Initial Request to Assistance Granted | | 0 | 0 |
| <i>Current</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Delinquent (30+)</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Delinquent (60+)</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Delinquent (90+)</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| Program Outcomes | | | |
| Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | | 0 | 0 |

North Carolina

HFA Performance Data Reporting- Program Performance Second Mortgage Refinance Program

| | | QTD | Cumulative |
|---|--|-----|------------|
| Alternative Outcomes | | | |
| <i>Foreclosure Sale</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Cancelled</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Deed in Lieu</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Short Sale</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| Program Completion/ Transition | | | |
| <i>Loan Modification Program</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Re-employed/ Regain Appropriate Employment Level</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Reinstatement/Current/Payoff</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <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 |
| Homeownership Retention² | | | |
| Six Months Number | | N/A | 0 |
| Six Months % | | N/A | 0% |
| Twelve Months Number | | N/A | 0 |
| Twelve Months % | | N/A | 0% |
| Unreachable Number | | N/A | 0 |
| Unreachable % | | N/A | 0% |

1. Includes second mortgage settlement

2. Borrower still owns home

| North Carolina | | |
|--|------------|-------------------|
| HFA Performance Data Reporting- Program Performance Permanent Loan Modification Program | | |
| | QTD | Cumulative |
| Program Intake/Evaluation | | |
| <i>Approved</i> | | |
| Number of Applications Received | 0 | 0 |
| % of Total Number of Applications Received | 0% | 0% |
| <i>Denied</i> | | |
| Number of Applications Received | 0 | 0 |
| % of Total Number of Applications Received | 0% | 0% |
| <i>Withdrawn</i> | | |
| Number of Applications Withdrawn | 0 | 0 |
| % of Total Number of Applications Withdrawn | 0% | 0% |
| <i>Total</i> | | |
| Total Number of Applications Received | 0 | 0 |
| Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0 | 0 |
| Program Characteristics | | |
| General Characteristics | | |
| Median 1st Lien Housing Payment Before Assistance | 0 | 0 |
| Median 1st Lien Housing Payment After Assistance | 0 | 0 |
| Median 2nd Lien Housing Payment Before Assistance | 0 | 0 |
| Median 2nd Lien Housing Payment After Assistance | N/A | N/A |
| Median 1st Lien UPB Before Program Entry | 0 | 0 |
| Median 1st Lien UPB After Program Entry | 0 | 0 |
| Median 2nd Lien UPB Before Program Entry | 0 | 0 |
| Median 2nd Lien UPB After Program Entry | N/A | N/A |
| Median Principal Forgiveness ¹ | N/A | N/A |
| Median Principal Forbearance | 0 | 0 |
| Median Length of Time Borrower Receives Assistance | N/A | N/A |
| Median Assistance Amount | 0 | 0 |
| Assistance Characteristics | | |
| Assistance Provided to Date | 0 | 0 |
| Total Lender/Servicer Assistance Amount | 0 | 0 |
| Lender/Servicer Match (%) | 0 | 0 |
| Median Lender/Servicer Assistance per Borrower | 0 | 0 |
| Other Characteristics | | |
| Total Amount Spent (Programmatic Expenses) | 0 | 0 |
| Median Length of Time from Initial Request to Assistance Granted | 0 | 0 |
| <i>Current</i> | | |
| Number | 0 | 0 |
| % | 0% | 0% |
| <i>Delinquent (30+)</i> | | |
| Number | 0 | 0 |
| % | 0% | 0% |
| <i>Delinquent (60+)</i> | | |
| Number | 0 | 0 |
| % | 0% | 0% |
| <i>Delinquent (90+)</i> | | |
| Number | 0 | 0 |
| % | 0% | 0% |
| Program Outcomes | | |
| Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 0 | 0 |

North Carolina

HFA Performance Data Reporting- Program Performance Permanent Loan Modification Program

| | | QTD | Cumulative |
|---|--|-----|------------|
| Alternative Outcomes | | | |
| <i>Foreclosure Sale</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Cancelled</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Deed in Lieu</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Short Sale</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| Program Completion/ Transition | | | |
| <i>Loan Modification Program</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Re-employed/ Regain Appropriate Employment Level</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <i>Reinstatement/Current/Payoff</i> | | | |
| Number | | 0 | 0 |
| % | | 0% | 0% |
| <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 |
| Homeownership Retention² | | | |
| Six Months Number | | N/A | 0 |
| Six Months % | | N/A | 0% |
| Twelve Months Number | | N/A | 0 |
| Twelve Months % | | N/A | 0% |
| Unreachable Number | | N/A | 0 |
| Unreachable % | | N/A | 0% |
| 1. Includes second mortgage settlement 2. Borrower still owns home | | | |