## First Quarter 2012

In the First Quarter of 2012, the N.C. Foreclosure Prevention Fund <sup>TM</sup> (NCFPF) approved 1,573 homeowners for assistance, bringing the cumulative total of families receiving assistance to 5,258. Underwriting staff continued to average 500 loan approvals a month, meeting the monthly production goal that we had set for the duration of the program. Assistance payments this quarter totaled \$17.2 million, bringing the cumulative total of mortgage payments made to \$48.9 million. As of March 31, we had committed \$91.2 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

## The Agency:

- o Continued to participate with the N.C. Department of Commerce Rapid Response Team to present information about NCFPF to workers facing imminent job loss.
- Partnered with the State's Employment Security Commission (ESC) to market the program. The ESC mailed NCFPF information to 52,757 individuals who filed for unemployment benefits or had benefits ending during the quarter.
- o Implemented revisions to our program as of February 1, 2012, including standardizing the maximum assistance period to 36 months statewide in response to the state's continuing high rate of unemployment. Participated in the Treasury- sponsored Help for Homeowners community event in Charlotte on January 24. We helped 110 homeowners begin applications for NCFPF.
- o In March, we hosted a free foreclosure prevention event in Raleigh. Participants included 13 servicers, 12 counseling organizations, and Fannie Mae and Freddie Mac. Two hundred fifty-six households were assisted, with many applying for NCFPF.



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 15th of the month 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: August 2011** 

North Carolina		
HFA Performance Data Reporting- Borrower	Characteristics	
	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	1573	5258
Number of Unique Borrowers Denied Assistance <sup>2</sup>	356	2637
Number of Unique Borrowers Withdrawn from Program <sup>2</sup>	433	1913
Number of Unique Borrowers in Process	1536	N/A
Total Number of Unique Borrower Applicants	3898	11344
Borrower Income (\$)		
Above \$90,000	1%	0%
\$70,000- \$89,000	3%	2%
\$50,000- \$69,000	8%	8%
Below \$50,000	88%	90%
Borrower Income as Percent of Area Median Income (AMI)	11	
Above 120%	2%	2%
110%- 119%	1%	1%
100%- 109%	2%	2%
90%- 99%	2%	2%
80%- 89% Below 80%	5% 88%	4% 89%
Geographic Breakdown (by county)	88%	89%
Alamance	20	0.4
Alexander	29 5	81 32
Alleghany	1	10
Anson	2	10
Ashe	9	3 <sup>.</sup>
Avery	7	2.
Beaufort	7	12
Bertie	5	10
Bladen	3	10
Brunswick	10	26
Buncombe	33	100
Burke	13	55
Cabarrus	37	160
Caldwell	31	85
Camden	2	,
Carteret	4	1:
Caswell	3	•
Catawba	34	169
Chatham	11	18
Cherokee	5	10
Chowan	1	
Clay	2	
Cleveland Columbus	17 5	6.
Craven	6	18
Cumberland	8	66
Currituck	7	1;
Dare	3	2:
Davidson	26	106
Davie	12	34
Duplin	3	
Durham	69	190
Edgecombe	3	20
Forsyth	63	253
Franklin	8	38
Gaston	52	159
Gates	2	4
Graham	0	
Granville	9	26
Greene	2	
Guilford	106	306
Halifax	7	10

	olina	
HFA Performance Data Reporting	- Borrower Characteristics	
	QTD	Cumulative
Harnett	15	5
Haywood	5	2
Henderson	4	3
Hertford	1	
Hoke	4	
Hyde	0	
Iredell	34	Ç
Jackson	3	
Johnston	29	10
Jones	0	
Lee	16	:
Lenoir	6	
Lincoln	19	
Macon	10	
		<u> </u>
Madison	0	
Martin	2	
McDowell	2	
Mecklenburg	249	8
Mitchell	4	
Montgomery	3	
Moore	10	
Nash	15	
New Hanover	19	
Northampton	3	
Onslow	3	
Orange	13	
Pamlico	0	
Pasquotank	2	
Pender	10	
Perquimans	2	
Person	5	
Pitt	14	
Polk	1	
Randolph	35	
Richmond	1	
Robeson	12	
Rockingham	17	
Rowan	22	
Rutherford	16	
Sampson	3	
Scotland	5	
Stanly	12	
Stokes	11	
Surry	9	
Swain	0	
Transylvania	1	
Tyrrell	0	
		4
Union	37	1
Vance	3	
Wake	186	5
Warren	2	
Washington	2	
Watauga	8	
Wayne	9	
Wilkes	8	ţ
Wilson	4	:
Yadkin	3	:
	2	

	North Carolina  HFA Performance Data Reporting- Borroy	wer Characteristics	
	The A Performance Data Reporting- Borros	QTD	Cumulative
lome Morto	gage Disclosure Act (HMDA)	Q1D	Guinalative
	Borrower		
	Race 1		
	American Indian or Alaskan Native	19	56
	Asian	22	80
	Black or African American Native Hawaiian or other Pacific Islander	529 6	1739 15
	White	857	2941
	Information Not Provided by Borrower	145	468
	Ethnicity		
	Hispanic or Latino	56	175
	Not Hispanic or Latino	1372	4615
	Information Not Provided by Borrower	145	468
	Sex		
	Male	689	2242
	Female	739	2549
	Information Not Provided by Borrower  Co-Borrowe	145	467
	Race Co-Borrowe	er e e e e e e e e e e e e e e e e e e	
	American Indian or Alaskan Native	12	31
	Asian	17	52
	Black or African American	199	595
	Native Hawaiian or other Pacific Islander	3	10
	White	444	1527
	Information Not Provided by Borrower	96	286
	Ethnicity		
	Hispanic or Latino	40	113
	Not Hispanic or Latino	633	2087
	Information Not Provided by Borrower	96	289
	Sex	000	000
	Male Female	233 440	699
	Information Not Provided by Borrower	96	1505 286
lardship	Information Not Frovided by Borrower	30	200
	Unemployment	1340	4483
	Underemployment	162	589
	Divorce	23	45
	Medical Condition	37	115
	Death	11	26
	Other	0	(
urrent Loa	ın to Value Ratio (LTV)		
	<100%	78%	77%
	100%-109%	13%	14%
	110%-120% >120%	6%	7%
Livrant Car	nbined Loan to Value Ratio (CLTV)	3%	2%
urrent Cor		72%	71%
	<100% 100%-119%	24%	26%
	120%-139%	4%	3%
	140%-159%	0%	0%
	>=160%	0%	0%
elinquency	y Status (%)		
	Current	42%	40%
	30+	11%	9%
	60+	8%	6%
	90+	39%	45%
lousehold :			
	1	413	1413
	2	455	1520
		000	
	3 4	299 251	989 800

<sup>1.</sup> For Race, borrower may select more than one designation

Cumulative totals for Number of Unique Borrowers Denied Assistance and Withdrawn from Program varies from last quarter cumulative plus this quarter activity due to the status of denied or withdrawn cases changing.

Number of Applications Process   97 NA   NA   NA   NA   NA   NA   NA   NA		North Carolina		
Nortgage Payment Program -MPP1		1 10 1 111 0 111 111		
Program Intake/Evaluation   Approved   Number of Applications Approved   144   3604   3604   3607			ince	
Program IntakelFvaluation		Mortgage Payment Program -MPP1	1	
Program IntakelFvaluation			OTD	Cumulative
Approved	Program Inta	ake/Evaluation	Q I D	Cumulative
Number of Applications Approved   144   3604   % of Total Number of Applications   43%   50%	- cg			
% of Total Number of Applications   43%   50%			144	3604
Denied   Number of Applications Denied   43   2115   3				
% of Total Number of Applications		1.1	1373	9979
% of Total Number of Applications			43	2115
Withdrawn   Still   1416   % of Total Number of Applications Withdrawn   Still   1416   % of Total Number of Applications   15%   20%   In Process   97 N/A   % of Total Number of Applications   29% N/A   % of Total Number of Applications   29% N/A   % of Total Number of Applications   29% N/A   Total   Total Number of Applications Received   335   7232   Number of Borrowers Participating in Other HFA HHF Programs or Program   2   8   Received   2   Received   2			13%	
% of Total Number of Applications   15%   20%   In Process   Number of Applications In Process   97   N/A   % of Total Number of Applications   29%   N/A   Total   Total Number of Applications   29%   N/A   Total   Total Number of Applications   Received   335   7232   Number of Borrowers Participating in Other HFA HHF Programs or Program   2   8   Received   3   Received   3   Received   3   Received   3   Received   3   Received   3   Receive		l l	1373	== 7.7
% of Total Number of Applications   15%   20%   In Process   Number of Applications In Process   97   N/A   % of Total Number of Applications   29%   N/A   Total   Total Number of Applications   29%   N/A   Total   Total Number of Applications   Received   335   7232   Number of Borrowers Participating in Other HFA HHF Programs or Program   2   8   Received   3   Received   3   Received   3   Received   3   Received   3   Received   3   Receive		Number of Applications Withdrawn	51	1416
In Process   97   N/A   % of Total Number of Applications   29%   N/A   % of Total Number of Applications   29%   N/A   Total			15%	20%
% of Total Number of Applications   70tal				
% of Total Number of Applications   70tal		Number of Applications In Process	97	N/A
Total   Tota				
Number of Borrowers Participating in Other HFA HHF Programs or Program Components   2   88				
Number of Borrowers Participating in Other HFA HHF Programs or Program Components   2   88			335	7232
Program Characteristics   General Characteristics		Number of Borrowers Participating in Other HFA HHF Programs or Program	2	8
Median 1st Lien Housing Payment Before Assistance   925   876		Components		
Median 1st Lien Housing Payment Before Assistance   925   876	Program Ch	aracteristics		
Median 1st Lien Housing Payment After Assistance				
Median 1st Lien Housing Payment After Assistance		Median 1st Lien Housing Payment Before Assistance	925	876
Median 2nd Lien Housing Payment Before Assistance   203   188			1	0
Median 2nd Lien Housing Payment After Assistance         0         0           Median 1st Lien UPB Before Program Entry         119080         111368           Median 1st Lien UPB After Program Entry         N/A         N/A           Median 2nd Lien UPB Before Program Entry         25854         23947           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         N/A           Median Assistance Amount         16194         14423           Assistance Characteristics         8497577         39160529           Total Lender/Servicer Assistance Amount         0         0           Borrowers Receiving Lender/Servicer Match (%)         N/A         N/A           Median Length of Time from Initial Request to Assistance Granted         116         108           Current         0         26%         38%           Delinquent (30+)         0         37         1376           Number         11         295           %         26%         38%         8%           Delinquent (60+)         0         6         184           %         0         6         184 </td <td></td> <td></td> <td>203</td> <td>188</td>			203	188
Median 1st Lien UPB Before Program Entry   119080   111368     Median 1st Lien UPB After Program Entry   N/A   N/A     Median 2nd Lien UPB Before Program Entry   25854   23947     Median 2nd Lien UPB After Program Entry   N/A   N/A     Median 2nd Lien UPB After Program Entry   N/A   N/A     Median Principal Forgiveness   N/A   N/A     Median Length of Time Borrower Receives Assistance   N/A   8     Median Assistance Amount   16194   14423     Assistance Characteristics   8497577   39160529     Total Lender/Servicer Assistance Amount   0   0   0     Borrowers Receiving Lender/Servicer Match (%)   N/A   N/A   N/A     Median Lender/Servicer Assistance per Borrower   N/A   N/A   N/A     Other Characteristics   Median Length of Time from Initial Request to Assistance Granted   116   108     Current   Number   37   1376     %   26%   38%     Delinquent (30+)   Number   11   295     %   8%   8%   8%     Delinquent (60+)   Number   6   184     %   5%   Delinquent (90+)     Number   90   1749				0
Median 1st Lien UPB After Program Entry   N/A   N/A   Median 2nd Lien UPB Before Program Entry   25854   23947   Median 2nd Lien UPB After Program Entry   N/A   N/A   N/A   Median Principal Forgiveness   N/A   N/A   N/A   Median Length of Time Borrower Receives Assistance   N/A   8   Median Assistance Amount   16194   14423   Assistance Characteristics      Assistance Provided to Date   8497577   39160529   39160529   Total Lender/Servicer Assistance Amount   0   0   0   0   0   0   0   0   0			119080	111368
Median 2nd Lien UPB Before Program Entry         25854         23947           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         8           Median Assistance Amount         16194         14423           Assistance Characteristics           Assistance Provided to Date         8497577         39160529           Total Lender/Servicer Assistance Amount         0         0         0           Borrowers Receiving Lender/Servicer Match (%)         N/A         N/A         N/A           Median Length Servicer Assistance per Borrower         N/A         N/A         N/A           Other Characteristics           Median Length of Time from Initial Request to Assistance Granted         116         108           Current         Number         37         1376           %         26%         38%           Delinquent (30+)         8%         8%           Number         11         295           %         8         8%           Delinquent (60+)         4%         5%           Delinquent (90+)         90         1749 </td <td></td> <td></td> <td>N/A</td> <td>N/A</td>			N/A	N/A
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         8           Median Assistance Amount         16194         14423           Assistance Provided to Date         8497577         39160529           Total Lender/Servicer Assistance Amount         0         0         0           Borrowers Receiving Lender/Servicer Match (%)         N/A         N/A         N/A           Median Lender/Servicer Assistance per Borrower         N/A         N/A         N/A           Other Characteristics         V         N/A         N/A         N/A           Median Length of Time from Initial Request to Assistance Granted         116         108		Median 2nd Lien UPB Before Program Entry	25854	23947
Median Principal Forgiveness¹         N/A         N/A           Median Length of Time Borrower Receives Assistance         N/A         8           Median Assistance Amount         16194         14423           Assistance Characteristics         Assistance Provided to Date         8497577         39160529           Total Lender/Servicer Assistance Amount         0         0         0           Borrowers Receiving Lender/Servicer Match (%)         N/A         N/A         N/A           Median Length error Servicer Assistance per Borrower         N/A         N/A         N/A           Other Characteristics         Median Length of Time from Initial Request to Assistance Granted         116         108           Current         Number         37         1376           %         26%         38%           Delinquent (30+)         11         295           %         26%         38%           Delinquent (60+)         8         8%           Number         6         184           %         4%         5%           Delinquent (90+)         90         1749			N/A	N/A
Median Length of Time Borrower Receives Assistance         N/A         8           Median Assistance Amount         16194         14423           Assistance Characteristics           Assistance Provided to Date         8497577         39160529           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           Median Length of Time from Initial Request to Assistance Granted         116         108           Current         Number         37         1376           %         26%         38%           Delinquent (30+)         11         295           %         26%         8%         8%           Delinquent (60+)         Number         6         184           %         49%         5%           Delinquent (90+)         Number         90         1749			N/A	N/A
Median Assistance Amount         16194         14423           Assistance Characteristics           Assistance Provided to Date Total Lender/Servicer Assistance Amount Deprowers Receiving Lender/Servicer Match (%) N/A N/A N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A N/A N/A           Other Characteristics           Median Length of Time from Initial Request to Assistance Granted 116 108           Current Number 37 1376           Number 26% 38%           Delinquent (30+)           Number 58         8% 8%           Delinquent (60+)           Number 6 184           % 6 184           Delinquent (90+)           Number 9 0 1749				8
Assistance Characteristics				
Total Lender/Servicer Assistance Amount   0 0 0 0	Assistance (	l.	.0.0.	11.120
Total Lender/Servicer Assistance Amount   0 0 0 0			8497577	39160529
Borrowers Receiving Lender/Servicer Match (%)   N/A   N/A   Median Lender/Servicer Assistance per Borrower   N/A   N/A   N/A			1	
Median Lender/Servicer Assistance per Borrower         N/A         N/A           Other Characteristics           Median Length of Time from Initial Request to Assistance Granted         116         108           Current           Number         37         1376           %         26%         38%           Delinquent (30+)         11         295           %         8%         8%           Delinquent (60+)         184         5%           Delinquent (90+)         4%         5%           Delinquent (90+)         Number         90         1749				
Other Characteristics           Median Length of Time from Initial Request to Assistance Granted         116         108           Current           Number         37         1376           %         26%         38%           Delinquent (30+)         11         295           %         8%         8%           Delinquent (60+)         8%         8%           Number         6         184           %         4%         5%           Delinquent (90+)         Number         90         1749				
Median Length of Time from Initial Request to Assistance Granted         116         108           Current         37         1376           %         26%         38%           Delinquent (30+)         11         295           %         8%         8%           Delinquent (60+)         8         8%           Number         6         184           %         4%         5%           Delinquent (90+)         Number         90         1749	Other Chara			
Current       Number     37     1376       %     26%     38%       Delinquent (30+)     38%     38%       Number     11     295       %     8%     8%       Delinquent (60+)     8%     8%       Number     6     184       %     4%     5%       Delinquent (90+)       Number     90     1749			116	108
Number     37     1376       %     26%     38%       Delinquent (30+)				
%     26%     38%       Delinquent (30+)     11     295       %     8%     8%       Delinquent (60+)     8%     8%       Number     6     184       %     4%     5%       Delinquent (90+)       Number     90     1749			37	1376
Delinquent (30+)         Number       11       295         %       8%       8%         Delinquent (60+)       8%       184         Number       6       184         %       4%       5%         Delinquent (90+)         Number       90       1749				
Number         11         295           %         8%         8%           Delinquent (60+)         8%         8%           Number         6         184           %         4%         5%           Delinquent (90+)         8%         1749           Number         90         1749			2070	0070
%     8%     8%       Delinquent (60+)     8%     8%       Number     6     184       %     4%     5%       Delinquent (90+)     8%     1749       Number     90     1749			11	295
Delinquent (60+)         Number       6       184         %       4%       5%         Delinquent (90+)         Number       90       1749		1 11		
Number     6     184       %     4%     5%       Delinquent (90+)       Number     90     1749			370	370
%     4%     5%       Delinquent (90+)       Number     90     1749			6	184
Delinquent (90+)         90         1749				5%
Number 90 1749			. , ,	3,0
		, , ,	90	1749

North Carolina		
HFA Performance Data Reporting- Program Perform Mortgage Payment Program -MPP1	ance	
	QTD	Cumulative
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	254	821
Alternative Outcomes		
Foreclosure Sale		
Number	0	
%	0%	0%
Cancelled		
Number	0	0
%	0%	
Deed in Lieu	0 70	
Number	1 0	I 0
%	0%	
Short Sale	0 /0	0 /0
Number	3	] 3
Not the	1%	
Program Completion/ Transition	170	170
Loan Modification Program	T .	1
Number	0	
%	0%	1%
Re-employed/ Regain Appropriate Employment Level		•
Number	118	
%	46%	22%
Reinstatement/Current/Payoff		
Number	22	336
%	9%	40%
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	111	296
%	44%	36%
Homeownership Retention <sup>2</sup>		
Six Months Number	N/A	1,629
Six Months %	N/A	100%
Twelve Months Number	N/A	77
Twelve Months %	N/A	100%
Unreachable Number	N/A	10070
Unreachable %	N/A	0.00%
Includes second mortgage settlement	, .	0.5070
2. Borrower still owns home		

North Carolina		
	200	
HFA Performance Data Reporting- Program Performa	ance	
Mortgage Payment Program - MPP2	1	T
	QTD	Cumulative
Program Intake/Evaluation	Q ID	Cumulative
Approved		
Number of Applications Approved	1428	1651
% of Total Number of Applications	40%	40%
Denied	1070	1070
Number of Applications Denied	309	511
% of Total Number of Applications	9%	13%
Withdrawn		
Number of Applications Withdrawn	380	487
% of Total Number of Applications	11%	12%
In Process		
Number of Applications In Process	1428	N/A
% of Total Number of Applications	40%	
Total		
Total Number of Applications Received	3545	4077
Number of Borrowers Participating in Other HFA HHF Programs or Program	4	4
Components		
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	856	860
Median 1st Lien Housing Payment After Assistance	0	
Median 2nd Lien Housing Payment Before Assistance	210	202
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	109046	109235
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	23959	23407
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	3
Median Assistance Amount	17135	16643
Assistance Characteristics	17 100	10010
Assistance Provided to Date	8599271	9507989
Total Lender/Servicer Assistance Amount	0000271	
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics	1.473	1.4/13
Median Length of Time from Initial Request to Assistance Granted	69	67
Current	1 03	07
Number	625	737
%	44%	
Delinquent (30+)	1 770	<del></del>
Number	162	186
%	11%	11%
Delinquent (60+)	1 170	1170
Number	121	144
%	9%	
Delinquent (90+)	370	370
Number	520	584
%	36%	35%
70	30%	3370

North Carolina  HFA Performance Data Reporting- Program Perform  Mortgage Payment Program - MPP2	ance	
mortgage rayment rogram im r2	QTD	Cumulative
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or	46	59
Alternative Outcomes)		
Alternative Outcomes		
Foreclosure Sale		
Number	0	0
%	0%	0%
Cancelled		
Number	0	0
%	0%	0%
Deed in Lieu		
Number	0	0
%	0%	0%
Short Sale		
Number	0	0
%	0%	0%
Program Completion/ Transition		
Loan Modification Program		
Number	0	0
%	0%	
Re-employed/ Regain Appropriate Employment Level		
Number	2	2
%	4%	
Reinstatement/Current/Payoff	.,,	
Number	43	56
%	94%	
Short Sale	0.70	0070
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu	1. 4	1
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home	1.47.	1.47.
Number	1	1
%	2%	1%
Homeownership Retention <sup>2</sup>		. , ,
Six Months Number	N/A	I 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	0.00%
	IV/A	0.00%
Includes second mortgage settlement     Borrower still owns home		

North Carolina		
HFA Performance Data Reporting- Program Perform	nance	
Second Mortgage Refinance Program	iarioc	
Second Mortgage Remiance Program		ı
	QTD	Cumulative
Program Intake/Evaluation	Q I D	Cumulative
Approved		
Number of Applications Approved	7	15
% of Total Number of Applications	29%	32%
Denied	2570	0270
Number of Applications Denied	4	11
% of Total Number of Applications	17%	24%
Withdrawn	1770	2470
Number of Applications Withdrawn	2	10
% of Total Number of Applications	8%	21%
In Process	070	21/0
Number of Applications In Process	11	N/A
% of Total Number of Applications	46%	
Total	1 40/0	114/7
Total Number of Applications Received	24	47
Number of Borrowers Participating in Other HFA HHF Programs or Program	6	
Components	0	'2
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	680	892
	N/A	N/A
Median 1st Lien Housing Payment After Assistance		
Median 2nd Lien Housing Payment Before Assistance  Median 2nd Lien Housing Payment After Assistance	223	250
	79148	400550
Median 1st Lien UPB Before Program Entry		
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	15000	16084
Median 2nd Lien UPB After Program Entry	0	
Median Principal Forgiveness <sup>1</sup>	4400	
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	10351	16795
Assistance Characteristics		
Assistance Provided to Date	106683	253533
Total Lender/Servicer Assistance Amount	4400	
Borrowers Receiving Lender/Servicer Match (%)	14%	13%
Median Lender/Servicer Assistance per Borrower	0	(
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	144	142
Current		
Number	1	3
%	14%	20%
Delinquent (30+)		
Number	1	1
%	14%	7%
Delinquent (60+)		
Number	0	(
%	0%	0%
Delinquent (90+)		
Number	5	11
%	72%	

	North Carolina  HFA Performance Data Reporting- Program Performa  Second Mortgage Refinance Program	ance	
		QTD	Cumulative
Program C	Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or	2	
	Alternative Outcomes)		
Alternative	Outcomes		
	Foreclosure Sale		
	Number	0	
	%	0%	09
	Cancelled		
	Number	0	
	%	0%	09
	Deed in Lieu		
	Number	0	
	%	0%	09
	Short Sale		
	Number	0	
	%	0%	0
Program C	Completion/ Transition		
	Loan Modification Program		
	Number	0	
	%	0%	09
	Re-employed/ Regain Appropriate Employment Level		
	Number	0	
	%	0%	0,
	Reinstatement/Current/Payoff		
	Number	2	
	%	100%	1009
	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	0	
	%	0%	0
lomeown	ership Retention <sup>2</sup>		
	Six Months Number	N/A	
	Six Months %	N/A	1009
	Twelve Months Number	N/A	. 30
	Twelve Months %	N/A	0'
	Unreachable Number	N/A	
	Unreachable %	N/A	0.00
	cond mortgage settlement		0.00

North Carolina		
HFA Performance Data Reporting- Program Performance	<u> </u>	
Permanent Loan Modification Program	,,	
remailent Loan Mounication Program	_	Ī
	QTD	Cumulative
Program Intake/Evaluation	4.5	
Approved		
Number of Applications Approved	0	0
% of Total Number of Applications	0%	0%
Denied		
Number of Applications Denied	0	0
% of Total Number of Applications	0%	0%
Withdrawn		
Number of Applications Withdrawn	0	0
% of Total Number of Applications	0%	0%
In Process		
Number of Applications In Process		N/A
% of Total Number of Applications	0%	N/A
Total		
Total Number of Applications Received	0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program	0	0
Components		
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 <sup>1</sup>	N/A	N/A
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		
Median Length of Time from Initial Request to Assistance Granted	0	0
Current		
Number	0	0
%	0%	
Delinguent (30+)	0,0	0,0
Number	0	0
%	0%	0%
Delinguent (60+)	3,0	370
Number	0	0
%	0%	0%
	, 370	. 370
Delinquent (90+)		
Delinquent (90+) Number	T 0	0

North Carolina		
HFA Performance Data Reporting- Program Perform	ance	
Permanent Loan Modification Program		
	0.75	0 14
Dragram Outcomes	QTD	Cumulative
Program Outcomes  Borrowers No Longer in the HHF Program (Program Completion/Transition or	<del> </del>	ol c
Alternative Outcomes)		
Alternative Outcomes		
Foreclosure Sale		
Number		ol c
%	00	
Cancelled	0	/o  U //
Number		ol c
%	00	-
Deed in Lieu	1 0	70] 070
Number		ol c
%	00	
Short Sale	1 0	/o  U//o
Number		0 0
Number   %	00	
Program Completion/ Transition	0.5	/o  U%
Loan Modification Program		
Number		0 0
%	0.009	6 0.00%
Re-employed/ Regain Appropriate Employment Level		
Number		0 (
%	0.009	6 0.00%
Reinstatement/Current/Payoff		٠ .
Number		0 0
%	0.009	6 0.00%
Short Sale	1	In
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu	1	I
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home		
Number		0 0
%	0.009	% 0.00%
Homeownership Retention <sup>2</sup>		
Six Months Number	N/A	C
Six Months %	N/A	0%
Twelve Months Number	N/A	(
Twelve Months %	N/A	0%
Unreachable Number	N/A	C
Unreachable %	N/A	0.00%
1. Includes second mortgage settlement		

	Data Dictionary			
	HFA Performance Data	Reporting- Borrower Characteristics		
Unique Borro	Ţ	To Be Reported In Aggregate For All Programs:		
Onique Borro	Number of Unique Borrowers Receiving Assistance	Total number of <i>unique</i> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.		
	Number of Unique Borrowers Denied Assistance	Total number of <i>unique</i> borrowers <i>not</i> receiving assistance under any of the programs and not withdrawn		
	Number of Unique Borrowers Withdrawn from Program	Total number of <i>unique</i> borrowers who <i>do not</i> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA		
	Number of Unique Borrowers in Process	Totoal number of <i>unique</i> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.		
Borrower Inco	Total Number of Unique Applicants	Total number of <i>unique</i> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).		
	All Categories   One as Percent of Area Median Income (AMI)	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.		
Geographic B	reakdown (by County)			
Home Mortga	All Categories ge Disclosure Act (HMDA)	Number of aggregate borrowers assisted in each county listed.		
nome wortga	Race	Borrower		
	All Categories  Ethnicity	All totals for the aggregate number of borrowers assisted.		
	All Categories Sex	All totals for the aggregate number of borrowers assisted.		
	All Categories	All totals for the aggregate number of borrowers assisted.  Co-Borrower		
	Race All Categories	All totals for the aggregate number of borrowers assisted.		
	Ethnicity All Categories Sex	All totals for the aggregate number of borrowers assisted.		
Hardship	All Categories	All totals for the aggregate number of borrowers assisted.		
. rai domp	All Categories	All totals for the aggregate number of borrowers assisted.		
Current Loan	to Value Ratio (LTV)			
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.		
Current Comb	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.		
Delinquency S	ů			
	All Categories	Delinquency status at the time of assistance.		
Household Size				
	All Categories	Household size at the time of assistance.		
		ta Reporting- Program Performance To Be Reported In Aggregate For All Programs		
Program Intal		to be Reported in Aggregate For All Programs		
. rogram man	Approved			
	Number of Applications Approved	The total number of applications approved for assistance for the specific program  Total number of applications approved for assistance for the specific program divided by the total		
	% of Total Number of Applications  Denied	number of applications received for the specific program.		
	Number of Applications Denied	The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.		
	% of Total Number of Applications	Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.		
	Withdrawn	The total number of applications withdrawn from the specific program. A withdrawl is defined as a borrower who was approved but never received funding, or a borrower who drops out of the		
	Number of Applications Withdrawn	process despite attempts by the HFA to complete application.  Total number of applications for assistance withdrawn for the specific program divided by the total		
	% of Total Number of Applications In Process	number of applications received for the specific program.		
	Number of Applications In Process	The total number of applications for the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.		
	% of Total Number of Applications Total	Total number of applications for the specific program that have not been decisioned and are pending review divided by the total number of applications received for the specific program.		
	Total Number of Applications Received	Total number of applicantions received for the specific program (approved, denied, withdrawn and QTD in process).		
	Number of Borrowers Participating in Other HFA HHF Programs of Program Components			
		-		

General Characteristics  General Characteristics  Median 1st Lien Housing Payment Before Assistance  Median 1st Lien Housing Payment Before Assistance  Median 1st Lien Housing Payment After Assistance  Median 2nd Lien Housing Payment Before Assistance  Median 2nd Lien Housing Payment After Assistance  Median 2nd Lien UPB Before Program Entry  Median 2nd Lien UPB After Program Entry  Median 2nd Lien UPB After Program Entry  Median 2nd Lien UPB Before Program Entry  Median 2nd Lien UPB After Program Entry  Median 2nd 2nd 2nd 2nd 2nd 2nd 2nd	In other s prior to eir second nce. In ssistance. stance.
Median 1st Lien Housing Payment Before Assistance  Median 1st Lien Housing Payment After Assistance  Median 2nd Lien Housing Payment Before Assistance  Median 2nd Lien Housing Payment After Assistance  Median 2nd Lien Housing Payment After Assistance  Median 2nd Lien Housing Payment After Assistance  Median 1st Lien UPB Before Program Entry  Median 1st Lien UPB Before Program Entry  Median 1st Lien UPB After Program Entry  Median 2nd Lien UPB After Program Entry  Median Principal Before Program Entry  Median 2nd Lien UPB After Program Entry  Median Principal Before Program Entry  Median Second lien Principal Before Program Entry  Median Principal Program E	In other s prior to eir second nce. In ssistance. stance.
Median 1st Lien Housing Payment Before Assistance  Median 1st Lien Housing Payment After Assistance  Median 1st Lien Housing Payment After Assistance  Median 1st Lien Housing Payment After Assistance  Median 2nd Lien Housing Payment Before Assistance  Median 2nd Lien Housing Payment After Assistance  Median 2nd Lien UPB Before Program Entry  Median 1st Lien UPB After Program Entry  Median 2nd Lien UPB Before Program Entry  Median 2nd Lien UPB Before Program Entry  Median 2nd Lien UPB After Program Entry  Median Principal balance of all applicants approved for assistance after receiving assistance.  Median Principal Deformation assistance after receiving assistance.  Median Principal Forgiveness  Median amount of principal forgiveness granted (\$). This should only include extingul the event that those fees have been capitalized. *Includes second lien extinguishment Please report in months (round up to closest integer). This only need be reported in cumulative column.  Median Assistance Provided  Assistance Provided  Assistance Provided  Assistance Provided  Assistance Provided  Median Length of Time from Initial Request to Assistance Granted  Median Length of Time from Initial Request to Assistance Granted  Median Length of Time from Initial Request to Assistance Granted  Median Length of Time from Initial Request to Assistance Granted  Median Length of Time from Initial Request to Assistance Granted  Median Length of Time from Initial Request to	In other s prior to prior second nce. In ssistance. receiving
Median 1st Lien Housing Payment After Assistance  Median second lien housing payment paid by homeower for all appreved applicant receiving assistance. In other words, the median contractual borrower payment on the lien before receiving assistance.  Median 2nd Lien Housing Payment After Assistance  Median 1st Lien UPB Before Program Entry  Median principal balance of all applicants approved for assistance prior to receiving assistance.  Median 1st Lien UPB After Program Entry  Median principal balance of all applicants approved for assistance after receiving assistance.  Median 2nd Lien UPB After Program Entry  Median second lien principal balance of all applicants approved for assistance after receiving assistance.  Median 2nd Lien UPB After Program Entry  Median second lien principal balance of all applicants approved for assistance after receiving assistance.  Median Principal Forgiveness  Median Principal Forgiveness assistance after receiving assistance.  Median amount of principal forgiveness granted (\$). This should only include extinguishment where the approveness are provided assistance.  Median amount of principal forgiveness granted (\$). This should only include extinguishment Please report in months (round up to closest integer). This only need be reported in cumulative column.  Median amount of assistance (\$).  Assistance Provided  Median lender/Servicer Match (%)  Median lender/Servicer match out of the total number of assistance.  Precent of borrowers receiving lender/servicer match out of the total number of assistance.  Median lender/servicer matching amount (for borrowers receiving matching)  Other Characteristics  Median lender/servicer matching amount	s prior to eir second nce. In ssistance. stance.
receiving assistance. In other words, the median contractual borrower payment on the lien before receiving assistance.  Median 2nd Lien Housing Payment After Assistance  Median 3nd Lien Housing Payment After Assistance  Median second lien housing payment paid by homeowner for after receiving assistance other words, the median contractual second lien payment less HFA contribution.  Median 1st Lien UPB Before Program Entry  Median principal balance of all applicants approved for assistance after receiving as Median second lien principal balance of all applicants approved for assistance after receiving as Median 2nd Lien UPB After Program Entry  Median second lien principal balance of all applicants approved for assistance after reassistance.  Median 2nd Lien UPB After Program Entry  Median 2nd Lien UPB After Program Entry  Median amount of principal balance of all applicants approved for assistance after reassistance.  Median amount of principal forgiveness granted (\$). This should only include extinguing the event that those fees have been capitalized. 'Includes second lien extinguishment of the event that those fees have been capitalized.' Includes second lien extinguishment of the event that those fees have been capitalized. 'Includes second lien extinguishment of the event that those fees have been capitalized.' This only need be reported in cumulative column.  Median Length of Time Borrower Receives Assistance  Median amount of assistance (\$).  Assistance Provided  Assistance Provided  Assistance Provided  assistance). Lender waiving fees and / or forbearance does not count towards lender assistance.  Borrowers Receiving Lender/Servicer Match (%)  Indian Lender/Servicer Assistance per Borrower  Median length of time from initial contact with borrower general eligibility determinating applicants.  Median Lender/Servicer Assistance per Borrower  Median length of time from initial contact with borrower (general eligibility determinating applicants)  Median Lender/Servicer Assistance is received.  Number  Number	eir second nce. In ssistance. stance.
Median 2nd Lien Housing Payment After Assistance other words, the median contractual second lien payment less HFA contribution.  Median 1st Lien UPB Before Program Entry Median principal balance of all applicants approved for assistance prior to receiving assistance.  Median 1st Lien UPB After Program Entry Median principal balance of all applicants approved for assistance after receiving assistance.  Median 2nd Lien UPB Before Program Entry Median second lien principal balance of all applicants approved for assistance prior to assistance.  Median 2nd Lien UPB After Program Entry Adelian second lien principal balance of all applicants approved for assistance prior to assistance.  Median 2nd Lien UPB After Program Entry Adelian second lien principal balance of all applicants approved for assistance after receiving assistance.  Median 2nd Lien UPB After Program Entry Adelian assistance.  Median amount of principal forgiveness granted (\$). This should only include extinguishmer the event that those fees have been capitalized. *Includes second lien extinguishmer Please report in months (round up to closest integer). This only need be reported in cumulative column.  Median Length of Time Borrower Receives Assistance  Median amount of assistance (\$).  Assistance Characteristics  Assistance Provided assistance,  Assistance Provided assistance,  Total Lender/Servicer Assistance Amount assistance). Lender waiving fees and / or forbearance does not count towards lender assistance.  Borrowers Receiving Lender/Servicer Match (%) applicants.  Median Length of Time from Initial Request to Assistance Granted (*) Median length of time from initial contact with borrower (general eligibility determinating applicants.  Median Length of Time from Initial Request to Assistance Granted (*) Percent of current households divided by the total number of approved applicants.  Median Length of Time from Initial Request to Assistance Granted (*) Percent of 30-4 days delinquent but less than 60 days delinquent the test assistance is receive	ssistance. stance.
Median 1st Lien UPB After Program Entry  Median 2nd Lien UPB Before Program Entry  Median second lien principal balance of all applicants approved for assistance after receiving ass  Median 2nd Lien UPB Before Program Entry  Median second lien principal balance of all applicants approved for assistance after r assistance.  Median 2nd Lien UPB After Program Entry  Median second lien principal balance of all applicants approved for assistance after r assistance.  Median 2nd Lien UPB After Program Entry  Median amount of principal forgiveness granted (\$). This should only include extingui the event that those fees have been capitalized. *Includes second lien extinguishmer  Median Length of Time Borrower Receives Assistance  Median Assistance Amount  Median Assistance Amount  Median Assistance Provided  Assistance Characteristics  Assistance Provided  Total Lender/Servicer Assistance Amount  Borrowers Receiving Lender/Servicer Match (%) Median Lender/Servicer Assistance per Borrower  Median lender/servicer match out of the total number of assistance.  Median Lender/Servicer Assistance per Borrower  Median length of time from Initial Request to Assistance Granted  Current Number  Number of households current at the time assistance is received.  Percent of bouseholds 30+ days delinquent but less than 60 days delinquent at the time assistance is received.  Percent of bouseholds 40+ delinquent but less than 60 days delinquent at the time assistance is received.  Percent of bouseholds 30+ days delinquent but less than 60 days delinquent at the time assistance is received.  Percent of 3 days delinquent but less than 60 days delinquent thouseholds divided by the total number of approved applicants.	stance. receiving
Median 2nd Lien UPB Before Program Entry  Median 2nd Lien UPB After Program Entry  Median second lien principal balance of all applicants approved for assistance prior to assistance.  Median 2nd Lien UPB After Program Entry  Median amount of principal forgiveness granted (\$). This should only include extinguishmer Median Principal Forgiveness  Median Assistance.  Median Length of Time Borrower Receives Assistance Median Inenth of time a borrower receives on-going assistance (e.g., unemployment Please report in months (round up to closest integer). This only need be reported in cumulative column.  Median amount of assistance (\$).  Assistance Characteristics  Assistance Provided  Assistance Provided  Assistance Provided  Assistance Provided  Assistance Amount  Total Lender/Servicer Assistance Amount  Borrowers Receiving Lender/Servicer Match (%)  Median Lender/Servicer Assistance prover Median Lender/Servicer Median L	receiving
Median 2nd Lien UPB Before Program Entry	
Median 2nd Lien UPB After Program Entry  Median 2nd Lien UPB After Program Entry  Median amount of principal forgiveness granted (\$). This should only include extinguishmer Median Principal Forgiveness  Median Assistance Are seen that those fees have been capitalized. "Includes second lien extinguishmer Median Length of Time Borrower Receives Assistance Please report in months (round up to closest integer). This only need be reported in cumulative column.  Median Assistance Amount Median amount of assistance (\$).  Assistance Characteristics  Assistance Provided assistance).  Total amount of aggregate assistance provided by the lenders / servicers (does not in assistance).  Total Lender/Servicer Assistance Amount assistance.  Percent of borrowers receiving lender/servicer match out of the total number of assistance.  Percent of borrowers receiving lender/servicer match out of the total number of assistance.  Median Length/Servicer Assistance per Borrower Median length of time from initial contact with borrower (general eligibility determinating stance).  Other Characteristics  Median Length of Time from Initial Request to Assistance Granted Gurrent  Number Number of households current at the time assistance is received.  Percent of current households divided by the total number of approved applicants.  Number of households 30+ days delinquent but less than 60 days delinquent at the tous assistance is received.  Percent of 30+ days delinquent but less than 60 days delinquent households divided	eceiving
Median Principal Forgiveness  the event that those fees have been capitalized. *Includes second lien extinguishmen Please report in months (round up to closest integer). This only need be reported in cumulative column.  Median Assistance Amount  Assistance Characteristics  Assistance Provided  Assistance Provided  Assistance Provided  Total Lender/Servicer Assistance Amount  Borrowers Receiving Lender/Servicer Match (%) applicants.  Median Lender/Servicer Assistance per Borrower  Median Lender/Servicer Assistance per Borrower  Other Characteristics  Median Length of Time from Initial Request to Assistance Granted  Current  Number	
Please report in months (round up to closest integer). This only need be reported in cumulative column.  Median Assistance Amount Median amount of assistance (\$).  Assistance Characteristics  Assistance Provided assistance).  Total Lender/Servicer Assistance Amount assistance.  Percent of borrowers receiving lender/servicer match out of the total number of assis applicants.  Median Length of Time from Initial Request to Assistance Granted Current  Number Median Length of Time from Initial Request to Assistance Granted Delinquent (30+)  Number Mumber of households 30+ days delinquent but less than 60 days delinquent households divided Market in Request to Assistance is received.  Percent of borrowers receiving lender/servicer match out of the total number of assis applicants.  Median Length of Time from Initial Request to Assistance Granted Current  Number Number of households current at the time assistance is received.  Number of households 30+ days delinquent but less than 60 days delinquent households divided in the second of the current households divided divided in the second of the reported in current households divided in the provided in current households divided by the total number of approved applicants.  Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.  Percent of 30+ days delinquent but less than 60 days delinquent households divided	t
Assistance Characteristics  Assistance Provided  Total Lender/Servicer Assistance Amount  Borrowers Receiving Lender/Servicer Match (%)  Median Lender/Servicer Assistance per Borrower  Median Lender/Servicer Assistance per Borrower  Assistance Percent of borrowers receiving lender/servicer match out of the total number of assis applicants.  Median Lender/Servicer Assistance per Borrower  Median lender/servicer matching amount (for borrowers receiving matching)  Other Characteristics  Median Length of Time from Initial Request to Assistance Granted Granted Granted  Current  Number  Number  Number of households current at the time assistance is received.  Percent of current households divided by the total number of approved applicants.  Delinquent (30+)  Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.  Percent of 30+ days delinquent but less than 60 days delinquent households divided	
Assistance Provided  Assistance Provided Basistance Provided by the lenders / servicers (does not in assistance). Lender waiving fees and / or forbearance does not count towards lender assistance.  Percent of borrowers receiving lender/servicer match out of the total number of assistance.  Percent of borrowers receiving lender/servicer match out of the total number of assistance.  Median Lender/Servicer Assistance per Borrower  Median lender/servicer matching amount (for borrowers receiving matching)  Median length of time from initial contact with borrower (general eligibility determinating granted assistance. Please report in days (round up to closest integer).  Current  Number  Number of households current at the time assistance is received.  Percent of current households divided by the total number of approved applicants.  Delinquent (30+)  Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.  Percent of 30+ days delinquent but less than 60 days delinquent households divided	
Total Lender/Servicer Assistance Amount  Total Lender/Servicer Assistance Amount  Total Lender/Servicer Assistance Amount  Borrowers Receiving Lender/Servicer Match (%)  Borrowers Receiving Lender/Servicer Match (%)  Median Lender/Servicer Assistance per Borrower  Median Lender/Servicer Assistance per Borrower  Median Lender/servicer Assistance per Borrower  Median Length of Time from Initial Request to Assistance Granted  Current  Number  Nu	
Borrowers Receiving Lender/Servicer Match (%) Median Lender/Servicer Assistance per Borrower  Other Characteristics  Median Length of Time from Initial Request to Assistance Granted Current Number of households 30+ days delinquent but less than 60 days delinquent households divided Number of 30+ days delinquent but less than 60 days delinquent households divided	
Median Lender/Servicer Assistance per Borrower  Other Characteristics  Median Length of Time from Initial Request to Assistance Granted  Current Number Number Number Delinquent (30+)  Number of households divided by the total number of approved applicants.  Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.  Number of households 30+ days delinquent but less than 60 days delinquent households divided  Percent of 30+ days delinquent but less than 60 days delinquent households divided	ed
Median Length of Time from Initial Request to Assistance Granted  Current  Number  Number  Number (general eligibility determinating granted assistance. Please report in days (round up to closest integer).  Percent of current at the time assistance is received.  Percent of current households divided by the total number of approved applicants.  Delinquent (30+)  Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.  Percent of current households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.  Number of households 30+ days delinquent but less than 60 days delinquent households divided	
Median Length of Time from Initial Request to Assistance Granted  Current  Number  Num	
Number Number of households current at the time assistance is received.  % Percent of current households divided by the total number of approved applicants.  Delinquent (30+)  Number of households 30+ days delinquent but less than 60 days delinquent at the ti assistance is received.  Percent of 30+ days delinquent but less than 60 days delinquent households divided	on) to
% Percent of current households divided by the total number of approved applicants.  Delinquent (30+)  Number of households 30+ days delinquent but less than 60 days delinquent at the ti assistance is received.  Percent of 30+ days delinquent but less than 60 days delinquent households divided	
Number of households 30+ days delinquent but less than 60 days delinquent at the ti  Number assistance is received.  Percent of 30+ days delinquent but less than 60 days delinquent households divided	
Percent of 30+ days delinquent but less than 60 days delinquent households divided	me
% number of approved applicants.	by the total
Delinquent (60+)	
Number of households 60+ days delinquent but less than 90 days delinquent at the ti Number assistance is received.	ne
% number of approved applicants.	
Delinquent (90+)  Number Number of households 90+ Days delinquent at the time assistance is received.	
Number Number of households 90+ Days delinquent at the time assistance is received.	
% Percent of 90+ days delinquent households divided by the total number of approved	pplicants
Program Outcomes  Borrowers No Longer in the HHF Program (Program Number of households who are not longer in the HFA program and reach an alternate Completion (Transition or Alternative Outcome)	ve outcom
Completion/Transition or Alternative Outcome)   or program completion/transition.	
Foreclosure Sale	
Number of households transitioned out of the HHF program into a foreclosure sale as Number alternative outcome of the program.	an
% Percent of transitioned households that resulted in foreclosure.	
Cancelled  Number of borrowers who were approved and funded, then were disqualified or vol	ıntarily
Number Withdrew from the program without re-employment or other intended transition.  Percent of transitioned households that were cancelled from the program.	intanty
Percent of transitioned nouseholds that were cancelled from the program.  Deed in Lieu	
Number of households transitioned out of the HHF program into a deed in lieu as an outcome of the program.	alternative
% Percent of transitioned households that resulted in deed in lieu.  Short Sale	
Number of households transitioned out of the HHF program into a short sale as an al	
Number outcome of the program.	ernative

	Number of households that transitioned into a loan modification program (such as the
Number	Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
Re-employed/ Regain Appropriate Employn	
, , , , , , , , , , , , , , , , , , ,	Number of households transitioned out of the program due to regaining employment
Number	appropriate levels of employment.
	Percent of transitioned households that resulted in re-employment or regained empl
%	levels.
Reinstatement/Current/Payoff	
	Number of households transitioned out of the program due to reinstating/bringing loa
Number	paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
Short Sale	T
	Number of households transitioned out of the HHF program into a short sale as the
Number	outcome of the program.
%	Percent of transitioned households that resulted in short sale.
Deed in Lieu	
	Number of households transitioned out of the HHF program into a deed in lieu as the
Number	outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
Other - Borrower Still Owns Home	No. 1. 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	Number of households transitioned out of the HHF program not falling into one of the
Number %	categories above, but still maintaining ownership of the home.  Percent of transitioned households in this category
177	Fetcent of transitioned households in this category
nip Retention	
Circ Marantha	Number of households assisted by the program in which the borrower retains owner
Six Months	months post receipt of initial assistance.  Percent of households assisted by the program in which the borrower retains owner
	post receipt of initial assistance divided by the total number of households assisted
%	program 6 months prior to reporting period.
70	Number of households assisted by the program in which borrower retains ownership
Twelve Months	post receipt of initial assistance.
I weive Months	Percent of households assisted by the program in which the borrower retains owner
	months post receipt of initial assistance divided by the total number of households a
%	program 12 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any mea
%	Percent of homes assisted by the Program that are unable to be verified by any mea
Il owns home	p creent of notices assisted by the rifogram that are unable to be vehilled by any mea