



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

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

Template Version Date: October 2017

| North Carolina | | | |
|--|---|------------|-------------|
| HFA Performance Data Reporting- Borrower Characteristics | | | |
| | | QTD | Cumulative |
| 1 | Unique Borrower Count | | |
| 2 | Number of Unique Borrowers Receiving Assistance | 391 | 31,502 |
| 3 | Number of Unique Borrowers Denied Assistance | 170 | 8,049 |
| 4 | Number of Unique Borrowers Withdrawn from Program | 144 | 6,308 |
| 5 | Number of Unique Borrowers in Process | N/A | 362 |
| 6 | Total Number of Unique Borrower Applicants | N/A | 46,221 |
| 7 | Program Expenditures (\$) | | |
| 8 | Total Assistance Provided to Date | 11,390,411 | 570,653,663 |
| 9 | Total Spent on Administrative Support, Outreach, and Counseling | 2,010,213 | 83,066,352 |
| 10 | Geographic Breakdown (by county) | | |
| 11 | Alamance | 2 | 385 |
| 12 | Alexander | 0 | 106 |
| 13 | Alleghany | 1 | 37 |
| 14 | Anson | 0 | 38 |
| 15 | Ashe | 0 | 108 |
| 16 | Avery | 0 | 61 |
| 17 | Beaufort | 1 | 76 |
| 18 | Bertie | 0 | 53 |
| 19 | Bladen | 1 | 57 |
| 20 | Brunswick | 3 | 237 |
| 21 | Buncombe | 9 | 474 |
| 22 | Burke | 8 | 297 |
| 23 | Cabarrus | 9 | 1,132 |
| 24 | Caldwell | 2 | 317 |
| 25 | Camden | 2 | 41 |
| 26 | Carteret | 2 | 74 |
| 27 | Caswell | 1 | 60 |
| 28 | Catawba | 4 | 632 |
| 29 | Chatham | 2 | 132 |
| 30 | Cherokee | 0 | 55 |
| 31 | Chowan | 2 | 38 |
| 32 | Clay | 0 | 28 |
| 33 | Cleveland | 2 | 336 |
| 34 | Columbus | 0 | 91 |
| 35 | Craven | 6 | 147 |
| 36 | Cumberland | 14 | 892 |
| 37 | Currituck | 3 | 67 |
| 38 | Dare | 2 | 103 |
| 39 | Davidson | 2 | 378 |
| 40 | Davie | 2 | 94 |
| 41 | Duplin | 1 | 58 |
| 42 | Durham | 18 | 1,077 |
| 43 | Edgecombe | 4 | 175 |
| 44 | Forsyth | 12 | 1,166 |
| 45 | Franklin | 4 | 209 |
| 46 | Gaston | 6 | 683 |
| 47 | Gates | 1 | 38 |
| 48 | Graham | 0 | 28 |
| 49 | Granville | 4 | 143 |
| 50 | Greene | 2 | 21 |
| 51 | Guilford | 21 | 3,161 |
| 52 | Halifax | 3 | 130 |

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

| | | QTD | Cumulative |
|-----|--------------|-----|------------|
| 53 | Harnett | 9 | 308 |
| 54 | Haywood | 1 | 112 |
| 55 | Henderson | 3 | 192 |
| 56 | Hertford | 1 | 56 |
| 57 | Hoke | 2 | 129 |
| 58 | Hyde | 0 | 10 |
| 59 | Iredell | 5 | 461 |
| 60 | Jackson | 0 | 33 |
| 61 | Johnston | 11 | 870 |
| 62 | Jones | 2 | 13 |
| 63 | Lee | 2 | 145 |
| 64 | Lenoir | 1 | 77 |
| 65 | Lincoln | 2 | 240 |
| 66 | Macon | 0 | 94 |
| 67 | Madison | 1 | 39 |
| 68 | Martin | 4 | 29 |
| 69 | McDowell | 2 | 83 |
| 70 | Mecklenburg | 46 | 5,902 |
| 71 | Mitchell | 1 | 46 |
| 72 | Montgomery | 1 | 30 |
| 73 | Moore | 1 | 94 |
| 74 | Nash | 2 | 282 |
| 75 | New Hanover | 5 | 458 |
| 76 | Northampton | 2 | 40 |
| 77 | Onslow | 7 | 300 |
| 78 | Orange | 2 | 207 |
| 79 | Pamlico | 0 | 13 |
| 80 | Pasquotank | 3 | 155 |
| 81 | Pender | 1 | 141 |
| 82 | Perquimans | 0 | 45 |
| 83 | Person | 2 | 96 |
| 84 | Pitt | 2 | 295 |
| 85 | Polk | 1 | 43 |
| 86 | Randolph | 9 | 407 |
| 87 | Richmond | 1 | 48 |
| 88 | Robeson | 1 | 178 |
| 89 | Rockingham | 6 | 194 |
| 90 | Rowan | 4 | 362 |
| 91 | Rutherford | 2 | 249 |
| 92 | Sampson | 2 | 82 |
| 93 | Scotland | 1 | 63 |
| 94 | Stanly | 3 | 127 |
| 95 | Stokes | 2 | 128 |
| 96 | Surry | 0 | 133 |
| 97 | Swain | 0 | 23 |
| 98 | Transylvania | 0 | 29 |
| 99 | Tyrrell | 0 | 7 |
| 100 | Union | 6 | 667 |
| 101 | Vance | 0 | 76 |
| 102 | Wake | 62 | 3,412 |
| 103 | Warren | 0 | 38 |
| 104 | Washington | 2 | 28 |
| 105 | Watauga | 0 | 116 |
| 106 | Wayne | 4 | 160 |
| 107 | Wilkes | 1 | 182 |
| 108 | Wilson | 6 | 210 |
| 109 | Yadkin | 0 | 74 |
| 110 | Yancey | 1 | 36 |

| North Carolina | | | |
|--|--|-----|------------|
| HFA Performance Data Reporting- Borrower Characteristics | | | |
| | | QTD | Cumulative |
| 111 | Home Mortgage Disclosure Act (HMDA) | | |
| 112 | <i>Borrower</i> | | |
| 113 | Race | | |
| 114 | American Indian or Alaskan Native | 1 | 307 |
| 115 | Asian | 4 | 625 |
| 116 | Black or African American | 160 | 11,582 |
| 117 | Native Hawaiian or other Pacific Islander | 1 | 57 |
| 118 | White | 174 | 16,464 |
| 119 | Information Not Provided by Borrower | 53 | 2,664 |
| 120 | Ethnicity | | |
| 121 | Hispanic or Latino | 41 | 2,048 |
| 122 | Not Hispanic or Latino | 317 | 27,042 |
| 123 | Information Not Provided by Borrower | 33 | 2,412 |
| 124 | Sex | | |
| 125 | Male | 130 | 13,024 |
| 126 | Female | 208 | 15,831 |
| 127 | Information Not Provided by Borrower | 53 | 2,647 |
| 128 | <i>Co-Borrower</i> | | |
| 129 | Race | | |
| 130 | American Indian or Alaskan Native | 0 | 120 |
| 131 | Asian | 2 | 322 |
| 132 | Black or African American | 52 | 3,586 |
| 133 | Native Hawaiian or other Pacific Islander | 0 | 24 |
| 134 | White | 72 | 7,282 |
| 135 | Information Not Provided by Borrower | 27 | 1,658 |
| 136 | Ethnicity | | |
| 137 | Hispanic or Latino | 14 | 944 |
| 138 | Not Hispanic or Latino | 115 | 10,567 |
| 139 | Information Not Provided by Borrower | 22 | 1,433 |
| 140 | Sex | | |
| 141 | Male | 38 | 3,793 |
| 142 | Female | 86 | 7,500 |
| 143 | Information Not Provided by Borrower | 27 | 1,651 |

Lines 2,8,51,56: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 40 denied and 32 withdrawn cases were reconsidered.

The receipt of \$15,000 from 1 Down Payment Assistance loan (DPA) repurchased by the lender was reclassified from program income to return of grant. This reduced the cumulative column of Number of Unique Borrowers Receiving Assistance by 1 borrower, but did not affect the QTD column. The Cumulative Total Assistance Provided to date was decreased by \$15,000 with no change to the QTD column. This change also decreased Guilford County counts by 1.

One PRRLE loan status changed from approved to withdrawn which reduced the cumulative column of Number of Unique Borrowers Receiving Assistance by 1 borrower, but did not affect the QTD column. This change also decreased Hertford County counts by 1.

Lines 122-123, 125 and 127 The above changes, the DPA repurchase and withdrawn case, caused Not Hispanic or Latino and Male cumulative borrower counts to decrease by 1 each and Information Not Provided by Borrower for Sex and Ethnicity to decrease by 1 each. There was no change to the QTD column.

Lines 113-119 & 129-135: Borrower can choose more than one Race designation, so total may not equal Total Borrowers Receiving Assistance, Line 2.

| North Carolina | | | |
|---|---|-----------|-------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Mortgage Payment Program -MPP1 | | | |
| | | QTD | Cumulative |
| 1 | Program Intake/Evaluation | | |
| 2 | <i>Approved</i> | | |
| 3 | Number of Borrowers Receiving Assistance | 314 | 11,089 |
| 4 | % of Total Number of Applications | N/A | 54.60% |
| 5 | <i>Denied</i> | | |
| 6 | Number of Borrowers Denied | 166 | 5,619 |
| 7 | % of Total Number of Applications | N/A | 27.66% |
| 8 | <i>Withdrawn</i> | | |
| 9 | Number of Borrowers Withdrawn | 98 | 3,317 |
| 10 | % of Total Number of Applications | N/A | 16.33% |
| 11 | <i>In Process</i> | | |
| 12 | Number of Borrowers In Process | N/A | 287 |
| 13 | % of Total Number of Applications | N/A | 1.41% |
| 14 | <i>Total</i> | | |
| 15 | Total Number of Borrowers Applied | N/A | 20,312 |
| 16 | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 10 | 198 |
| 17 | Program Characteristics | | |
| 18 | General Characteristics | | |
| 19 | Median 1st Lien Housing Payment Before Assistance | 931 | 881 |
| 20 | Median 1st Lien Housing Payment After Assistance | 0 | 0 |
| 21 | Median Length of Time Borrower Receives Assistance | N/A | 15 |
| 22 | Median Assistance Amount | 19928 | 15795 |
| 23 | Assistance Characteristics | | |
| 24 | Assistance Provided to Date | 6,653,250 | 174,116,216 |
| 25 | Other Characteristics | | |
| 26 | <i>Current</i> | | |
| 27 | Number | 76 | 3,201 |
| 28 | % | 24.20% | 28.87% |
| 29 | <i>Delinquent (30+)</i> | | |
| 30 | Number | 26 | 790 |
| 31 | % | 8.28% | 7.12% |
| 32 | <i>Delinquent (60+)</i> | | |
| 33 | Number | 17 | 541 |
| 34 | % | 5.42% | 4.88% |
| 35 | <i>Delinquent (90+)</i> | | |
| 36 | Number | 195 | 6,557 |
| 37 | % | 62.10% | 59.13% |
| 38 | Borrower Income (\$) | | |
| 39 | Above \$90,000 | 4.14% | 1.73% |
| 40 | \$70,000- \$89,000 | 5.10% | 3.26% |
| 41 | \$50,000- \$69,000 | 11.78% | 9.07% |
| 42 | Below \$50,000 | 78.98% | 85.94% |
| 43 | Hardship | | |
| 44 | Unemployment | 171 | 6,937 |
| 45 | Underemployment | 48 | 1,365 |
| 46 | Divorce | 36 | 884 |
| 47 | Medical Condition | 37 | 1,176 |
| 48 | Death | 15 | 467 |
| 49 | Other | 7 | 260 |

| North Carolina | | | |
|---|---|--------|------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Mortgage Payment Program -MPP1 | | | |
| | | QTD | Cumulative |
| 50 | Program Outcomes | | |
| 51 | Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes) | 464 | 9,680 |
| 52 | Alternative Outcomes | | |
| 53 | <i>Foreclosure Sale</i> | | |
| 54 | Number | 1 | 87 |
| 55 | % | 0.22% | 0.90% |
| 56 | <i>Cancelled</i> | | |
| 57 | Number | 6 | 11 |
| 58 | % | 1.29% | 0.11% |
| 59 | <i>Deed in Lieu</i> | | |
| 60 | Number | 0 | 10 |
| 61 | % | 0.00% | 0.10% |
| 62 | <i>Short Sale</i> | | |
| 63 | Number | 0 | 48 |
| 64 | % | 0.00% | 0.50% |
| 65 | Program Completion/ Transition | | |
| 66 | <i>Loan Modification Program</i> | | |
| 67 | Number | N/A | N/A |
| 68 | % | N/A | N/A |
| 69 | <i>Re-employed/ Regain Appropriate Employment Level</i> | | |
| 70 | Number | 85 | 1,813 |
| 71 | % | 18.32% | 18.73% |
| 72 | <i>Reinstatement/Current/Payoff</i> | | |
| 73 | Number | 91 | 2,151 |
| 74 | % | 19.61% | 22.22% |
| 75 | <i>Other - Borrower Still Owns Home</i> | | |
| 76 | Number | 281 | 5,560 |
| 77 | % | 60.56% | 57.44% |

Lines 6,9: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 2 denied and 0 withdrawn cases were reconsidered.

| North Carolina | | | |
|---|---|--------|-------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Mortgage Payment Program - MPP2 | | | |
| | | QTD | Cumulative |
| 1 | Program Intake/Evaluation | | |
| 2 | <i>Approved</i> | | |
| 3 | Number of Borrowers Receiving Assistance | 0 | 15,597 |
| 4 | % of Total Number of Applications | N/A | 64.79% |
| 5 | <i>Denied</i> | | |
| 6 | Number of Borrowers Denied | 0 | 3,979 |
| 7 | % of Total Number of Applications | N/A | 16.53% |
| 8 | <i>Withdrawn</i> | | |
| 9 | Number of Borrowers Withdrawn | 31 | 4,439 |
| 10 | % of Total Number of Applications | N/A | 18.44% |
| 11 | <i>In Process</i> | | |
| 12 | Number of Borrowers In Process | N/A | 57 |
| 13 | % of Total Number of Applications | N/A | 0.24% |
| 14 | <i>Total</i> | | |
| 15 | Total Number of Borrowers Applied | N/A | 24,072 |
| 16 | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0 | 306 |
| 17 | Program Characteristics | | |
| 18 | General Characteristics | | |
| 19 | Median 1st Lien Housing Payment Before Assistance | 0 | 857 |
| 20 | Median 1st Lien Housing Payment After Assistance | 0 | 0 |
| 21 | Median Length of Time Borrower Receives Assistance | N/A | 17 |
| 22 | Median Assistance Amount | 0 | 16,699 |
| 23 | Assistance Characteristics | | |
| 24 | Assistance Provided to Date | 46,343 | 277,002,560 |
| 25 | Other Characteristics | | |
| 26 | <i>Current</i> | | |
| 27 | Number | 0 | 5,941 |
| 28 | % | 0.00% | 38.09% |
| 29 | <i>Delinquent (30+)</i> | | |
| 30 | Number | 0 | 1,597 |
| 31 | % | 0.00% | 10.24% |
| 32 | <i>Delinquent (60+)</i> | | |
| 33 | Number | 0 | 1,260 |
| 34 | % | 0.00% | 8.08% |
| 35 | <i>Delinquent (90+)</i> | | |
| 36 | Number | 0 | 6,799 |
| 37 | % | 0.00% | 43.59% |
| 38 | Borrower Income (\$) | | |
| 39 | Above \$90,000 | 0.00% | 1.14% |
| 40 | \$70,000- \$89,000 | 0.00% | 2.99% |
| 41 | \$50,000- \$69,000 | 0.00% | 8.86% |
| 42 | Below \$50,000 | 0.00% | 87.01% |
| 43 | Hardship | | |
| 44 | Unemployment | 0 | 13,511 |
| 45 | Underemployment | 0 | 2,050 |
| 46 | Divorce | 0 | 10 |
| 47 | Medical Condition | 0 | 7 |
| 48 | Death | 0 | 10 |
| 49 | Other | 0 | 9 |

| North Carolina | | | |
|---|---|---------|------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Mortgage Payment Program - MPP2 | | | |
| | | QTD | Cumulative |
| 50 | Program Outcomes | | |
| 51 | Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes) | 13 | 15,583 |
| 52 | Alternative Outcomes | | |
| 53 | <i>Foreclosure Sale</i> | | |
| 54 | Number | 0 | 91 |
| 55 | % | 0.00% | 0.58% |
| 56 | <i>Cancelled</i> | | |
| 57 | Number | 0 | 4 |
| 58 | % | 0.00% | 0.03% |
| 59 | <i>Deed in Lieu</i> | | |
| 60 | Number | 0 | 8 |
| 61 | % | 0.00% | 0.05% |
| 62 | <i>Short Sale</i> | | |
| 63 | Number | 0 | 90 |
| 64 | % | 0.00% | 0.58% |
| 65 | Program Completion/ Transition | | |
| 66 | <i>Loan Modification Program</i> | | |
| 67 | Number | N/A | N/A |
| 68 | % | N/A | N/A |
| 69 | <i>Re-employed/ Regain Appropriate Employment Level</i> | | |
| 70 | Number | 0 | 3,491 |
| 71 | % | 0.00% | 22.40% |
| 72 | <i>Reinstatement/Current/Payoff</i> | | |
| 73 | Number | 13 | 2,199 |
| 74 | % | 100.00% | 14.11% |
| 75 | <i>Other - Borrower Still Owns Home</i> | | |
| 76 | Number | 0 | 9,700 |
| 77 | % | 0.00% | 62.25% |

Lines 6,9: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 0 denied and 1 withdrawn cases were reconsidered.

| North Carolina | | | |
|---|---|-------|------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Second Mortgage Refinance Program | | | |
| | | QTD | Cumulative |
| 1 | Program Intake/Evaluation | | |
| 2 | <i>Approved</i> | | |
| 3 | Number of Borrowers Receiving Assistance | 0 | 244 |
| 4 | % of Total Number of Applications | N/A | 51.91% |
| 5 | <i>Denied</i> | | |
| 6 | Number of Borrowers Denied | 0 | 173 |
| 7 | % of Total Number of Applications | N/A | 36.81% |
| 8 | <i>Withdrawn</i> | | |
| 9 | Number of Borrowers Withdrawn | 0 | 53 |
| 10 | % of Total Number of Applications | N/A | 11.28% |
| 11 | <i>In Process</i> | | |
| 12 | Number of Borrowers In Process | N/A | 0 |
| 13 | % of Total Number of Applications | N/A | 0.00% |
| 14 | <i>Total</i> | | |
| 15 | Total Number of Borrowers Applied | N/A | 470 |
| 16 | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0 | 223 |
| 17 | Program Characteristics | | |
| 18 | General Characteristics | | |
| 19 | Median 1st Lien Housing Payment Before Assistance | 0 | 761 |
| 20 | Median 1st Lien Housing Payment After Assistance | N/A | N/A |
| 21 | Median 2nd Lien Housing Payment Before Assistance | 0 | 231 |
| 22 | Median 2nd Lien Housing Payment After Assistance | 0 | 0 |
| 23 | Median 1st Lien UPB Before Program Entry | 0 | 93,651 |
| 24 | Median 1st Lien UPB After Program Entry | N/A | N/A |
| 25 | Median 2nd Lien UPB Before Program Entry | 0 | 23,405 |
| 26 | Median 2nd Lien UPB After Program Entry | 0 | 0 |
| 27 | Median Principal Forgiveness | 0 | 0 |
| 28 | Median Assistance Amount | 0 | 23,269 |
| 29 | Assistance Characteristics | | |
| 30 | Assistance Provided to Date | 0 | 5,383,582 |
| 31 | Other Characteristics | | |
| 32 | <i>Current</i> | | |
| 33 | Number | 0 | 117 |
| 34 | % | 0.00% | 47.95% |
| 35 | <i>Delinquent (30+)</i> | | |
| 36 | Number | 0 | 12 |
| 37 | % | 0.00% | 4.92% |
| 38 | <i>Delinquent (60+)</i> | | |
| 39 | Number | 0 | 8 |
| 40 | % | 0.00% | 3.28% |
| 41 | <i>Delinquent (90+)</i> | | |
| 42 | Number | 0 | 107 |
| 43 | % | 0.00% | 43.85% |
| 44 | Current Combined Loan to Value Ratio (CLTV) | | |
| 45 | <100% | 0 | 68.75% |
| 46 | 100%-119% | 0 | 16.67% |
| 47 | 120%-139% | 0 | 8.33% |
| 48 | 140%-159% | 0 | 4.17% |
| 49 | >=160% | 0 | 2.08% |
| 50 | Borrower Income (\$) | | |
| 51 | Above \$90,000 | 0.00% | 1.23% |
| 52 | \$70,000- \$89,000 | 0.00% | 3.69% |
| 53 | \$50,000- \$69,000 | 0.00% | 18.44% |
| 54 | Below \$50,000 | 0 | 76.64% |

| North Carolina | | | |
|---|--|-------|------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Second Mortgage Refinance Program | | | |
| | | QTD | Cumulative |
| 55 | Hardship | | |
| 56 | Unemployment | 0 | 132 |
| 57 | Underemployment | 0 | 55 |
| 58 | Divorce | 0 | 7 |
| 59 | Medical Condition | 0 | 20 |
| 60 | Death | 0 | 7 |
| 61 | Other | 0 | 23 |
| 62 | Program Outcomes | | |
| 63 | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 0 | 244 |
| 64 | Alternative Outcomes | | |
| 65 | <i>Foreclosure Sale</i> | | |
| 66 | Number | 0 | 0 |
| 67 | % | 0.00% | 0.00% |
| 68 | <i>Cancelled</i> | | |
| 69 | Number | 0 | 0 |
| 70 | % | 0.00% | 0.00% |
| 71 | <i>Deed in Lieu</i> | | |
| 72 | Number | 0 | 0 |
| 73 | % | 0.00% | 0.00% |
| 74 | <i>Short Sale</i> | | |
| 75 | Number | 0 | 0 |
| 76 | % | 0.00% | 0.00% |
| 77 | Program Completion/ Transition | | |
| 78 | <i>Loan Modification Program</i> | | |
| 79 | Number | N/A | N/A |
| 80 | % | N/A | N/A |
| 81 | <i>Reinstatement/Current/Payoff</i> | | |
| 82 | Number | 0 | 244 |
| 83 | % | 0.00% | 100.00% |
| 84 | <i>Other - Borrower Still Owns Home</i> | | |
| 85 | Number | N/A | N/A |
| 86 | % | N/A | N/A |

| North Carolina | | | |
|--|---|-------|------------|
| HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program | | | |
| | | QTD | Cumulative |
| 1 | Program Intake/Evaluation | | |
| 2 | <i>Approved</i> | | |
| 3 | Number of Borrowers Receiving Assistance | 0 | 49 |
| 4 | % of Total Number of Applications | N/A | 73.13% |
| 5 | <i>Denied</i> | | |
| 6 | Number of Borrowers Denied | 0 | 5 |
| 7 | % of Total Number of Applications | N/A | 7.47% |
| 8 | <i>Withdrawn</i> | | |
| 9 | Number of Borrowers Withdrawn | 0 | 13 |
| 10 | % of Total Number of Applications | N/A | 19.40% |
| 11 | <i>In Process</i> | | |
| 12 | Number of Borrowers In Process | N/A | 0 |
| 13 | % of Total Number of Applications | N/A | 0.00% |
| 14 | <i>Total</i> | | |
| 15 | Total Number of Borrowers Applied | N/A | 67 |
| 16 | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0 | 2 |
| 17 | Program Characteristics | | |
| 18 | General Characteristics | | |
| 19 | Median 1st Lien Housing Payment Before Assistance | 0 | 925 |
| 20 | Median 1st Lien Housing Payment After Assistance | 0 | 695 |
| 21 | Median 2nd Lien Housing Payment Before Assistance | 0 | 0 |
| 22 | Median 2nd Lien Housing Payment After Assistance | N/A | N/A |
| 23 | Median 1st Lien UPB Before Program Entry | 0 | 124,596 |
| 24 | Median 1st Lien UPB After Program Entry | 0 | 97,000 |
| 25 | Median 2nd Lien UPB Before Program Entry | 0 | 7,500 |
| 26 | Median 2nd Lien UPB After Program Entry | N/A | N/A |
| 27 | Median Principal Forgiveness | 0 | 30,941 |
| 28 | Median Assistance Amount | 0 | 15,088 |
| 29 | Assistance Characteristics | | |
| 30 | Assistance Provided to Date | 0 | 788,744 |
| 31 | Other Characteristics | | |
| 32 | <i>Current</i> | | |
| 33 | Number | 0 | 0 |
| 34 | % | 0.00% | 0.00% |
| 35 | <i>Delinquent (30+)</i> | | |
| 36 | Number | 0 | 0 |
| 37 | % | 0.00% | 0.00% |
| 38 | <i>Delinquent (60+)</i> | | |
| 39 | Number | 0 | 0 |
| 40 | % | 0.00% | 0.00% |
| 41 | <i>Delinquent (90+)</i> | | |
| 42 | Number | 0 | 49 |
| 43 | % | 0.00% | 100.00% |
| 44 | Current Combined Loan to Value Ratio (CLTV) | | |
| 45 | <100% | 0.00% | 4.08% |
| 46 | 100%-119% | 0.00% | 34.69% |
| 47 | 120%-139% | 0.00% | 22.45% |
| 48 | 140%-159% | 0.00% | 20.41% |
| 49 | >=160% | 0.00% | 18.37% |

| North Carolina | | | |
|--|--|-------|------------|
| HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program | | | |
| | | QTD | Cumulative |
| 50 | Borrower Income (\$) | | |
| 51 | Above \$90,000 | 0.00% | 8.16% |
| 52 | \$70,000- \$89,000 | 0.00% | 12.24% |
| 53 | \$50,000- \$69,000 | 0.00% | 16.33% |
| 54 | Below \$50,000 | 0.00% | 63.27% |
| 55 | Hardship | | |
| 56 | Unemployment | 0 | 18 |
| 57 | Underemployment | 0 | 24 |
| 58 | Divorce | 0 | 1 |
| 59 | Medical Condition | 0 | 4 |
| 60 | Death | 0 | 1 |
| 61 | Other | 0 | 1 |
| 62 | Program Outcomes | | |
| 63 | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 0 | 49 |
| 64 | Alternative Outcomes | | |
| 65 | <i>Foreclosure Sale</i> | | |
| 66 | Number | 0 | 0 |
| 67 | % | 0.00% | 0.00% |
| 68 | <i>Cancelled</i> | | |
| 69 | Number | 0 | 0 |
| 70 | % | 0.00% | 0.00% |
| 71 | <i>Deed in Lieu</i> | | |
| 72 | Number | 0 | 0 |
| 73 | % | 0.00% | 0.00% |
| 74 | <i>Short Sale</i> | | |
| 75 | Number | 0 | 0 |
| 76 | % | 0.00% | 0.00% |
| 77 | Program Completion/ Transition | | |
| 78 | <i>Loan Modification Program</i> | | |
| 79 | Number | 0 | 49 |
| 80 | % | 0.00% | 100.00% |
| 81 | <i>Reinstatement/Current/Payoff</i> | | |
| 82 | Number | N/A | N/A |
| 83 | % | N/A | N/A |
| 84 | <i>Other - Borrower Still Owns Home</i> | | |
| 85 | Number | N/A | N/A |
| 86 | % | N/A | N/A |

| North Carolina | | | |
|---|---|-----------|------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program | | | |
| | | QTD | Cumulative |
| 1 | Program Intake/Evaluation | | |
| 2 | <i>Approved</i> | | |
| 3 | Number of Borrowers Receiving Assistance | 95 | 1131 |
| 4 | % of Total Number of Applications | N/A | 33.66% |
| 5 | <i>Denied</i> | | |
| 6 | Number of Borrowers Denied | 98 | 1,754 |
| 7 | % of Total Number of Applications | N/A | 52.20% |
| 8 | <i>Withdrawn</i> | | |
| 9 | Number of Borrowers Withdrawn | 40 | 416 |
| 10 | % of Total Number of Applications | N/A | 12.38% |
| 11 | <i>In Process</i> | | |
| 12 | Number of Borrowers In Process | N/A | 59 |
| 13 | % of Total Number of Applications | N/A | 1.76% |
| 14 | <i>Total</i> | | |
| 15 | Total Number of Borrowers Applied | N/A | 3,360 |
| 16 | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 18 | 351 |
| 17 | Program Characteristics | | |
| 18 | General Characteristics | | |
| 19 | Median 1st Lien Housing Payment Before Assistance | 664 | 688 |
| 20 | Median 1st Lien Housing Payment After Assistance | 146 | 169 |
| 21 | Median 2nd Lien Housing Payment Before Assistance | 167 | 137 |
| 22 | Median 2nd Lien Housing Payment After Assistance | N/A | N/A |
| 23 | Median 1st Lien UPB Before Program Entry | 69,270 | 73,964 |
| 24 | Median 1st Lien UPB After Program Entry | 21,109 | 25,559 |
| 25 | Median 2nd Lien UPB Before Program Entry | 13,072 | 15,007 |
| 26 | Median 2nd Lien UPB After Program Entry | N/A | N/A |
| 27 | Median Principal Forgiveness | 50,000 | 50,000 |
| 28 | Median Assistance Amount | 50,000 | 50,101 |
| 29 | Assistance Characteristics | | |
| 30 | Assistance Provided to Date | 4,690,818 | 53,794,561 |
| 31 | Other Characteristics | | |
| 32 | <i>Current</i> | | |
| 33 | Number | 34 | 362 |
| 34 | % | 35.79% | 32.01% |
| 35 | <i>Delinquent (30+)</i> | | |
| 36 | Number | 8 | 95 |
| 37 | % | 8.42% | 8.40% |
| 38 | <i>Delinquent (60+)</i> | | |
| 39 | Number | 1 | 28 |
| 40 | % | 1.05% | 2.47% |
| 41 | <i>Delinquent (90+)</i> | | |
| 42 | Number | 52 | 646 |
| 43 | % | 54.74% | 57.12% |
| 44 | Current Combined Loan to Value Ratio (CLTV) | | |
| 45 | <100% | 70.27% | 65.32% |
| 46 | 100%-119% | 18.92% | 15.59% |
| 47 | 120%-139% | 5.41% | 10.49% |
| 48 | 140%-159% | 2.70% | 4.03% |
| 49 | >=160% | 2.70% | 4.57% |
| 50 | Borrower Income (\$) | | |
| 51 | Above \$90,000 | 0.00% | 0.09% |
| 52 | \$70,000- \$89,000 | 0.00% | 1.41% |
| 53 | \$50,000- \$69,000 | 7.37% | 7.07% |
| 54 | Below \$50,000 | 92.63% | 91.43% |
| 55 | Hardship | | |

North Carolina

HFA Performance Data Reporting- Program Performance Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program

| | | QTD | Cumulative |
|----|-------------------|-----|------------|
| 56 | Unemployment | 29 | 336 |
| 57 | Underemployment | 8 | 71 |
| 58 | Divorce | 8 | 76 |
| 59 | Medical Condition | 24 | 196 |
| 60 | Death | 25 | 265 |
| 61 | Other | 1 | 187 |

| North Carolina | | | |
|---|--|---------|------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program | | | |
| | | QTD | Cumulative |
| 62 | Program Outcomes | | |
| 63 | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 78 | 1,072 |
| 64 | Alternative Outcomes | | |
| 65 | <i>Foreclosure Sale</i> | | |
| 66 | Number | 0 | 3 |
| 67 | % | 0.00% | 0.28% |
| 68 | <i>Cancelled</i> | | |
| 69 | Number | 0 | 0 |
| 70 | % | 0.00% | 0.00% |
| 71 | <i>Deed in Lieu</i> | | |
| 72 | Number | 0 | 0 |
| 73 | % | 0.00% | 0.00% |
| 74 | <i>Short Sale</i> | | |
| 75 | Number | 0 | 0 |
| 76 | % | 0.00% | 0.00% |
| 77 | Program Completion/ Transition | | |
| 78 | <i>Loan Modification Program</i> | | |
| 79 | Number | 78 | 1,065 |
| 80 | % | 100.00% | 99.35% |
| 81 | <i>Reinstatement/Current/Payoff</i> | | |
| 82 | Number | 0 | 4 |
| 83 | % | 0.00% | 0.37% |
| 84 | <i>Other - Borrower Still Owns Home</i> | | |
| 85 | Number | N/A | N/A |
| 86 | % | N/A | N/A |
| Line 2-4: One case changed status from assisted to withdrawn in the current quarter causing borrower counts not to sum in a quarter-over-quarter fashion. | | | |

| North Carolina | | | |
|--|--|-------|------------|
| HFA Performance Data Reporting- Program Performance Down Payment Assistance | | | |
| | | QTD | Cumulative |
| 1 | Program Intake/Evaluation | | |
| 2 | <i>Funded</i> | | |
| 3 | Number of Borrowers Receiving Assistance | 0 | 3,971 |
| 4 | % of Total Number of Submissions | N/A | 76.87% |
| 5 | <i>Denied</i> | | |
| 6 | Number of Borrowers Denied | 0 | 134 |
| 7 | % of Total Number of Submissions | N/A | 2.59% |
| 8 | <i>Withdrawn</i> | | |
| 9 | Number of Borrowers Withdrawn | 0 | 1,061 |
| 10 | % of Total Number of Submissions | N/A | 20.54% |
| 11 | <i>In Process</i> | | |
| 12 | Number of Borrowers In Process | N/A | 0 |
| 13 | % of Total Number of Submissions | N/A | 0.00% |
| 14 | <i>Total</i> | | |
| 15 | Total Number of Borrowers Submitted for Assistance | N/A | 5,166 |
| 16 | Number of Borrowers that Previously Participated in Other HFA HHF Programs | 0 | 0 |
| 17 | Program Characteristics | | |
| 18 | Loan Characteristics at Origination | | |
| 19 | Median Purchase Price | 0 | 129,000 |
| 20 | Median Credit Score | 0 | 702 |
| 21 | Median DTI | 0 | 37 |
| 22 | Assistance Characteristics | | |
| 23 | Assistance Provided to Date | 0 | 59,568,000 |
| 24 | Borrower Characteristics | | |
| 25 | Borrower Income (\$) | | |
| 26 | Above \$90,000 | 0.00% | 0.00% |
| 27 | \$70,000- \$89,000 | 0.00% | 3.37% |
| 28 | \$50,000- \$69,000 | 0.00% | 43.44% |
| 29 | Below \$50,000 | 0.00% | 53.19% |
| 30 | Home Mortgage Disclosure Act (HMDA) | | |

| North Carolina | | | |
|---|--|-----|------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Down Payment Assistance | | | |
| | | QTD | Cumulative |
| 31 | Borrower | | |
| 32 | Race | | |
| 33 | American Indian or Alaskan Native | 0 | 12 |
| 34 | Asian | 0 | 263 |
| 35 | Black or African American | 0 | 1,039 |
| 36 | Native Hawaiian or other Pacific Islander | 0 | 13 |
| 37 | White | 0 | 2,659 |
| 38 | Information not provided by borrower | 0 | 0 |
| 39 | Ethnicity | | |
| 40 | Hispanic or Latino | 0 | 443 |
| 41 | Not Hispanic or Latino | 0 | 3,292 |
| 42 | Information not provided by borrower | 0 | 236 |
| 43 | Sex | | |
| 44 | Male | 0 | 2,063 |
| 45 | Female | 0 | 1,908 |
| 46 | Information not provided by borrower | 0 | 0 |
| 47 | Co-Borrower | | |
| 48 | Race | | |
| 49 | American Indian or Alaskan Native | 0 | 1 |
| 50 | Asian | 0 | 57 |
| 51 | Black or African American | 0 | 53 |
| 52 | Native Hawaiian or other Pacific Islander | 0 | 1 |
| 53 | White | 0 | 281 |
| 54 | Information not provided by borrower | 0 | 6 |
| 55 | Ethnicity | | |
| 56 | Hispanic or Latino | 0 | 54 |
| 57 | Not Hispanic or Latino | 0 | 320 |
| 58 | Information not provided by borrower | 0 | 34 |
| 59 | Sex | | |
| 60 | Male | 0 | 118 |
| 61 | Female | 0 | 282 |
| 62 | Information not provided by borrower | 0 | 8 |
| 63 | Geographic Breakdown (by Targeted Area) | | |
| 64 | Cabarrus | 0 | 415 |
| 65 | Cumberland | 0 | 291 |
| 66 | Guilford | 0 | 1,243 |
| 67 | Johnston | 0 | 211 |
| 68 | Mecklenburg | 0 | 1,811 |
| Line 3: The receipt of \$15,000 from 1 Down Payment Assistance loan repurchased by the lender was reclassified from program income to return of grant. This reduced the cumulative column of Number of Borrowers Receiving Assistance by 1 borrower, but did not affect the QTD column borrower count. This change also decreased Guilford 1 . The QTD Assistance Provided was not affected. The Cumulative Assistance Provided was reduced by \$15,000 (1 loan) in funds reclassified from Assistance Provided to return of grant. | | | |
| Lines 41-42 and 44 and 46: The DPA repurchase caused Not Hispanic or Latino and Male cumulative borrower counts to decrease by 1 each. There was no change to the QTD column. | | | |

| Data Dictionary | | |
|---|--|---|
| HFA Performance Data Reporting - Borrower Characteristics | | |
| The Following Data Points Are To Be Reported In Aggregate For All Programs: | | |
| Unique Borrower Count | | |
| Number of Unique Borrowers Receiving Assistance | | Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number. |
| Number of Unique Borrowers Denied Assistance | | Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn. |
| Number of Unique Borrowers Withdrawn from Program | | Total number of unique borrowers who do not 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 | | Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only. |
| Total Number of Unique Applicants | | Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only. |
| Program Expenditures | | |
| Total Assistance Provided to Date | | Total amount of assistance disbursed by the HFA across all programs. |
| Total Spent on Administrative Support, Outreach, and Counseling | | Total amount spent on administrative expenses to support the program(s). |
| Geographic Breakdown (by County) | | |
| All Categories | | Number of aggregate borrowers assisted in each county listed. |
| Home Mortgage Disclosure Act (HMDA) | | |
| <i>Borrower</i> | | |
| Race | | |
| All Categories | | All totals for the aggregate number of borrowers assisted. |
| Ethnicity | | |
| All Categories | | All totals for the aggregate number of borrowers assisted. |
| Sex | | |
| All Categories | | All totals for the aggregate number of borrowers assisted. |
| <i>Co-Borrower</i> | | |
| Race | | |
| All Categories | | All totals for the aggregate number of borrowers assisted. |
| Ethnicity | | |
| All Categories | | All totals for the aggregate number of borrowers assisted. |
| Sex | | |
| All Categories | | All totals for the aggregate number of borrowers assisted. |
| HFA Performance Data Reporting - Program Performance | | |
| The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs: | | |
| Program Intake/Evaluation | | |
| <i>Approved</i> | | |
| Number of Borrowers Receiving Assistance | | The total number of borrowers receiving assistance for the specific program. |
| % of Total Number of Applications | | Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program. |
| <i>Denied</i> | | |
| Number of Borrowers Denied | | The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program. |
| % of Total Number of Applications | | Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program. |
| <i>Withdrawn</i> | | |
| Number of Borrowers Withdrawn | | The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA. |
| % of Total Number of Applications | | Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program. |
| <i>In Process</i> | | |
| Number of Borrowers In Process | | The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only. |
| % of Total Number of Applications | | Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program. |
| <i>Total</i> | | |
| Total Number of Borrowers Applied | | Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only. |
| Number of Borrowers Participating in Other HFA HHF Programs or Program Components | | Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). |
| Program Characteristics (For All Approved Applicants) | | |
| General Characteristics | | |
| Median Assistance Amount | | Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs. |
| Assistance Characteristics | | |
| Assistance Provided | | Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments). |
| Other Characteristics | | |
| <i>Current</i> | | |
| Number | | Number of borrowers current at the time of application. |
| % | | Number of current borrowers divided by the total number of approved applicants. |
| <i>Delinquent (30+)</i> | | |
| Number | | Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application. |
| % | | Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants. |
| <i>Delinquent (60+)</i> | | |
| Number | | Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application. |
| % | | Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants. |
| <i>Delinquent (90+)</i> | | |
| Number | | Number of borrowers 90+ days delinquent at the time of application. |
| % | | Number of borrowers 90+ days delinquent divided by the total number of approved applicants. |
| Borrower Income | | |
| Above \$90,000 | | Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth. |

| | | |
|---|---|---|
| | \$70,000- \$89,000 | Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth. |
| | \$50,000- \$69,000 | Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth. |
| | Below \$50,000 | Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth. |
| Hardship | | |
| | Unemployment | Number of borrowers assisted with unemployment hardship. |
| | Underemployment | Number of borrowers assisted with underemployment hardship. |
| | Divorce | Number of borrowers assisted with divorce hardship. |
| | Medical Condition | Number of borrowers assisted with medical condition hardship. |
| | Death | Number of borrowers assisted with death hardship. |
| | Other | Number of borrowers assisted with other hardship. |
| Program Outcomes | | |
| | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome) | Number of borrowers no longer receiving assistance under this program. |
| Alternative Outcomes | | |
| | <i>Foreclosure Sale</i> | |
| | Number | Number of borrowers transitioned out of the HHF program into a foreclosure sale. |
| | % | Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program. |
| | <i>Cancelled</i> | |
| | Number | Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition. |
| | % | Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program. |
| HFA Performance Data Reporting - Program Performance | | |
| The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs: | | |
| Program Characteristics (For All Approved Applicants) | | |
| General Characteristics | | |
| | Median 1st Lien Housing Payment Before Assistance | Median contractual borrower payment on their first lien before receiving assistance. |
| | Median 1st Lien Housing Payment After Assistance | Median contractual first lien payment, less HFA contribution. |
| | Median Length of Time Borrower Receives Assistance | Median length of time borrowers have actually received assistance since disbursement for mortgage. |
| Alternative Outcomes | | |
| | <i>Deed-in-Lieu</i> | |
| | Number | Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program. |
| | % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| | <i>Short Sale</i> | |
| | Number | Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program. |
| | % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| Program Completion/ Transition | | |
| | <i>Loan Modification Program</i> | |
| | Number | Number of borrowers who transitioned into a loan modification or principal reduction program. |
| | % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| | <i>Re-employed/ Regain Appropriate Employment Level</i> | |
| | Number | Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment. |
| | % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| | <i>Reinstatement/Current/Payoff</i> | |
| | Number | Number of borrowers who transitioned out of the program due to reinstating/bringing loan current. |
| | % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| | <i>Other</i> | |
| | Number | Number of borrowers who transitioned out of the program not falling into one of the transition categories above. |
| | % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| HFA Performance Data Reporting - Program Performance | | |
| The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs: | | |
| Alternative Outcomes | | |
| | <i>Deed-in-Lieu</i> | |
| | Number | Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program. |
| | % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| | <i>Short Sale</i> | |
| | Number | Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program. |
| | % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| Program Completion/ Transition | | |
| | <i>Loan Modification Program</i> | |
| | Number | Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program). |
| | % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| | <i>Re-employed/ Regain Appropriate Employment Level</i> | |
| | Number | Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment. |
| | % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| | <i>Reinstatement/Current/Payoff</i> | |
| | Number | Number of borrowers who transitioned out of the program due to reinstating/bringing loan current. |

| | |
|--------------|--|
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| <i>Other</i> | |
| Number | Number of borrowers who transitioned out of the program not falling into one of the transition categories |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

| | |
|---|---|
| Median 1st Lien Housing Payment Before Assistance | Median contractual borrower payment on their first lien before receiving assistance. |
| Median 1st Lien Housing Payment After Assistance | Median contractual first lien payment after modification (including recast or refinance), or principal curtailment. |
| Median 2nd Lien Housing Payment Before Assistance | Median contractual borrower payment on their second lien before receiving assistance. |
| Median 2nd Lien Housing Payment After Assistance | Median contractual second lien payment after assistance from the program, if applicable. |
| Median 1st Lien UPB Before Program Entry | Median unpaid principal balance prior to receiving assistance. |
| Median 1st Lien UPB After Program Entry | Median unpaid principal balance after receiving assistance. |
| Median 2nd Lien UPB Before Program Entry | Median second lien unpaid principal balance prior to receiving assistance, if applicable. |
| Median 2nd Lien UPB After Program Entry | Median second lien unpaid principal balance after receiving assistance, if applicable. |
| Median Principal Forgiveness | Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized. |

Current Combined Loan to Value Ratio (CLTV)

| | |
|-----------|---|
| <100% | Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance. |
| 100%-109% | Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance. |
| 110%-120% | Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance. |
| >120% | Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance. |

Alternative Outcomes

| | |
|---------------------|--|
| <i>Deed-in-Lieu</i> | |
| Number | Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| <i>Short Sale</i> | |
| Number | Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |

Program Completion/ Transition

| | |
|-------------------------------------|--|
| <i>Loan Modification Program</i> | |
| Number | Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| <i>Reinstatement/Current/Payoff</i> | |
| Number | Number of borrowers who transitioned out of the program due paying off their mortgage loan. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| <i>Other</i> | |
| Number | Number of borrowers who received a refinance or principal curtailment of their mortgage loan. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

| | |
|---|---|
| Median 1st Lien Housing Payment Before Assistance | Median contractual borrower payment on their first lien before receiving assistance. |
| Median 1st Lien Housing Payment After Assistance | Median contractual first lien payment after modification (including recast or refinance), or principal curtailment. |
| Median 2nd Lien Housing Payment Before Assistance | Median contractual borrower payment on their second lien before receiving assistance. |
| Median 2nd Lien Housing Payment After Assistance | Median contractual second lien payment after assistance from the program, if applicable. |
| Median 1st Lien UPB Before Program Entry | Median unpaid principal balance prior to receiving assistance. |
| Median 1st Lien UPB After Program Entry | Median unpaid principal balance after receiving assistance. |
| Median 2nd Lien UPB Before Program Entry | Median second lien unpaid principal balance prior to receiving assistance, if applicable. |
| Median 2nd Lien UPB After Program Entry | Median second lien unpaid principal balance after receiving assistance, if applicable. |
| Median Principal Forgiveness | Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized. |

Current Combined Loan to Value Ratio (CLTV)

| | |
|-----------|---|
| <100% | Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance. |
| 100%-109% | Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance. |
| 110%-120% | Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance. |
| >120% | Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance. |

Alternative Outcomes

| | |
|---------------------|--|
| <i>Deed-in-Lieu</i> | |
| Number | Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |

| | |
|-------------------|--|
| Short Sale | |
| Number | Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |

Program Completion/ Transition

| | |
|-------------------------------------|--|
| Loan Modification Program | |
| Number | Number of borrowers who received a modification of their mortgage loan. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| Reinstatement/Current/Payoff | |
| Number | Number of borrowers who transitioned out of the program due to paying off their mortgage loan. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| Other | |
| Number | Number of borrowers who transitioned out of the program not falling into one of the transition categories above. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:

Program Completion/ Transition

| | |
|---------------------|--|
| Short Sale | |
| Number | Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |
| Deed-in-Lieu | |
| Number | Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program. |
| % | Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. |

HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

| | |
|---|--|
| Approved/Funded | |
| Number of Structures Receiving Assistance | The total number of structures approved and funded. |
| % of Total Number of Structures | Total number of structures receiving funding divided by the total number of structures submitted for eligibility review. |
| Denied/Cancelled | |
| Number of Structures Denied | The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding. |
| % of Total Number of Submissions | Total number of structures denied for funding divided by the total number of structures submitted for eligibility review. |
| Withdrawn | |
| Number of Structures Withdrawn | The total number of structures withdrawn by the program partner. |
| % of Total Number of Submissions | Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review. |
| In Process | |
| Number of Structures In Process | The total number of structures submitted that are pending review, or are in review but have not been decisioned. This should be reported in the Cumulative column only. |
| % of Total Number of Submissions | Total number of structures submitted that are pending review, or are in review but have not been decisioned divided by the total number of structures that have been submitted for eligibility review. |
| Total | |
| Total Number of Structures Submitted for Eligibility Review | Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only. |

Program Characteristics

| | |
|--|---|
| Total Assistance Provided | Total amount of aggregate assistance disbursed by the HFA. |
| Median Assistance Spent on Acquisition | Median amount of aggregate assistance spent by the HFA to acquire the blighted property. |
| Median Assistance Spent on Demolition | Median amount of aggregate assistance spent by the HFA to demolish the blighted property. |
| Median Assistance Spent on Greening | Median amount of aggregate assistance spent by the HFA to green the blighted property. |
| Total Assistance Reserved | Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only. |

Geographic Breakdown (by City/County)

| | |
|--------------------------------------|--|
| Approved/Funded Number of Structures | Aggregate number of structures funded in each city or county listed. |
|--------------------------------------|--|

HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

| | |
|--|--|
| Funded | |
| Number of Borrowers Receiving Assistance | The total number of borrowers receiving assistance. |
| % of Total Number of Submissions | Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance. |
| Denied | |
| Number of Borrowers Denied | The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA. |
| % of Total Number of Submissions | Total number of borrowers denied divided by the total number of borrowers submitted for assistance. |
| Withdrawn | |
| Number of Borrowers Withdrawn | The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. |
| % of Total Number of Submissions | Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. |
| In Process | |
| Number of Borrowers In Process | The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the-Cumulative column only. |
| % of Total Number of Submissions | Total number of borrowers in process divided by the total number of borrowers submitted for assistance. |
| Total | |
| Total Number of Borrowers Submitted for Assistance | The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only. |
| Number of Borrowers that Previously Participated in Other HFA HHF Programs | Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). |

| Program Characteristics | |
|---|--|
| <i>Loan Characteristics at Origination</i> | |
| Median Purchase Price | The median home purchase price for all borrower-assisted properties at the time of origination. |
| Median Credit Score | The median credit score of all borrowers at the time of origination. |
| Median DTI | The median front-end debt-to-income ratio at the time of origination (as defined by program). |
| <i>Assistance Characteristics</i> | |
| Assistance Provided | Total amount of aggregate assistance exclusively disbursed by the HFA. |
| Borrower Income | |
| Above \$90,000 | Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth. |
| \$70,000- \$89,000 | Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth. |
| \$50,000- \$69,000 | Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth. |
| Below \$50,000 | Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth. |
| Home Mortgage Disclosure Act (HMDA) | |
| <i>Borrower</i> | |
| Race | |
| All Categories | All totals for the aggregate number of borrowers assisted. |
| Ethnicity | |
| All Categories | All totals for the aggregate number of borrowers assisted. |
| Sex | |
| All Categories | All totals for the aggregate number of borrowers assisted. |
| <i>Co-Borrower</i> | |
| Race | |
| All Categories | All totals for the aggregate number of borrowers assisted. |
| Ethnicity | |
| All Categories | All totals for the aggregate number of borrowers assisted. |
| Sex | |
| All Categories | All totals for the aggregate number of borrowers assisted. |
| Geographic Breakdown (by County) | |
| All Categories | Number of aggregate borrowers assisted in each county listed. |
| HFA Performance Data Reporting - Program Notes | |
| Mortgage Payment Program 1 (MPP1) | Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an unemployment related or other qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an unemployment related or other qualified financial hardship. |
| Mortgage Payment Program 2 (MPP2) | Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an employment related qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an employment related qualified financial hardship. |
| Modification Enabling Program (MEP) | Program provides funds to facilitate modifications for eligible homeowners with mortgages purchased in a distressed asset sale. |
| Second Mortgage Refinance Program (SMRP) | Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment. |
| Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program (PRRLE) | Provides principal reduction assistance to facilitate a recast or fully extinguish low-balance liens for eligible homeowners. |
| Down Payment Assistance (DPA) | Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas. |