

NV HHF Program Highlights

Principal Reduction Program: The number of Principal Reduction approvals increased during 2nd quarter as a result of changes to the Servicer approval process and additional Servicer engagement. NV HHF had 52 principal Reduction approvals in the 2nd quarter - doubling the number of program to date principal reductions.

1st mortgage balances have now been reduced by over \$10.5 million dollars.

Nevada continues to leverage HHF funds to reduce 1st mortgage balances: For every \$1 contributed by NV HHF, there is over \$3 in total mortgage reduction.

2nd Lien Relief Program: Over \$7.4 million dollars of 2nd mortgages have been extinguished by NV HHF & Banks.

Mortgage Assistance Program: Nevada is now helping almost 1,000 unemployed/underemployed Nevadans keep their homes with our Mortgage Assistance Program.

Homeowners Assisted by NV HHF

The table below shows the homeowners assisted by NV HHF through June 30, 2012, listed by program. (Some homeowners receive assistance in more than 1 program.)

Program	Homeowners Assisted	Assistance provided by NV HHF	Assistance provided by Servicers/Banks	Total Homeowner Assistance
Mortgage Assistance	962	4,935,951	N/A	4,935,951
2nd Lien Relief	236	2,653,942	4,833,536	7,487,478
Principal Reduction *	92	3,375,585	7,155,603	10,531,188
Transition (Short Sale) Assistance	40	90,732	N/A	90,732
Total		\$ 11,056,210	\$ 11,989,139	\$ 23,045,349
* 8 homeowners were unable to complete their trial period and were removed from the program.				
* \$2,851,190 of NV HHF Principal Reduction assistance will be paid out over a 3 year period.				

Moving Forward

NV HHF rolled out the pilot for our Principal Curtailment Program late in the 2nd quarter. In conjunction with the HARP 2 refinancing program, NV HHF will contribute up to \$50,000 toward principal reduction for qualified homeowners.

As of the end of the quarter, we had received roughly 1,200 inquiries and almost 200 applications. We see the Principal Curtailment program having a significant positive impact on our goal of helping homeowners keep, and afford, their homes.



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

Template Version Date: April 2012

Nevada			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	372	1,263
	Number of Unique Borrowers Denied Assistance	63	506
3	Number of Unique Borrowers Withdrawn from Program	56	272
	Number of Unique Borrowers in Process	706	N/A
	Total Number of Unique Borrower Applicants	1,197	2,747
Borrower Income (\$)			
	Above \$90,000	0.80%	0.40%
	\$70,000- \$89,000	3.76%	3.72%
	\$50,000- \$69,000	9.95%	11.40%
	Below \$50,000	85.49%	84.48%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1.35%	0.71%
	110%- 119%	1.88%	2.22%
	100%- 109%	2.42%	1.66%
	90%- 99%	2.42%	3.25%
	80%- 89%	4.03%	4.12%
	Below 80%	87.90%	88.04%
Geographic Breakdown (by county)			
	Carson City	6	25
	Churchill	1	10
	Clark	296	896
	Douglas	4	20
	Elko	1	1
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	1	2
	Lander	0	1
	Lincoln	0	0
	Lyon	7	41
	Mineral	0	0
	Nye	7	16
	Pershing	0	0
	Storey	1	1
	Washoe	48	250
	White Pine	0	0
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
	American Indian or Alaskan Native	0	5
	Asian	17	53
	Black or African American	41	118
	Native Hawaiian or other Pacific Islander	6	11
	White	170	667
	Information Not Provided by Borrower	138	409
Ethnicity			
	Hispanic or Latino	71	202
	Not Hispanic or Latino	230	852
	Information Not Provided by Borrower	71	209
Sex			
	Male	182	622
	Female	178	580
	Information Not Provided by Borrower	12	61
Co-Borrower			

Nevada			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Race			
	American Indian or Alaskan Native	1	2
	Asian	9	32
	Black or African American	11	30
	Native Hawaiian or other Pacific Islander	4	6
	White	71	267
	Information Not Provided by Borrower	63	349
Ethnicity			
	Hispanic or Latino	27	88
	Not Hispanic or Latino	95	340
	Information Not Provided by Borrower	37	258
Sex			
	Male	56	209
	Female	93	317
	Information Not Provided by Borrower	10	160
Hardship			
	Unemployment	185	728
	Underemployment	154	381
	Divorce	0	6
	Medical Condition	0	8
	Death	0	2
	Other	33	138
Current Loan to Value Ratio (LTV)			
	<100%	12.10%	15.28%
	100%-109%	4.03%	3.72%
	110%-120%	4.84%	5.62%
	>120%	79.03%	75.38%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	8.60%	10.93%
	100%-119%	7.26%	8.55%
	120%-139%	8.06%	9.26%
	140%-159%	11.56%	11.16%
	>=160%	64.52%	60.10%
Delinquency Status (%)			
	Current	50.00%	50.59%
	30+	4.30%	4.91%
	60+	3.23%	3.09%
	90+	42.47%	41.41%
Household Size			
	1	137	394
	2	110	395
	3	61	193
	4	28	143
	5+	36	138

3. During Q2 2012, 19 clients that had previously withdrawn from assistance consideration reapplied and were granted assistance. These clients were reclassified from *Withdrawn from Program* to *Receiving Assistance*. Due to this adjustment, the *Withdrawn from Program* Cumulative fields will not sum on a quarter-over-quarter basis.

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		52	100
% of Total Number of Applications		47.27%	54.64%
<i>Denied</i>			
Number of Borrowers Denied		8	31
% of Total Number of Applications		7.27%	16.94%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		3	5
% of Total Number of Applications		2.73%	2.73%
<i>In Process</i>			
Number of Borrowers In Process		47	N/A
% of Total Number of Applications		42.73%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		110	183
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	2
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1,380	1,455
Median 1st Lien Housing Payment After Assistance		1,062	1,025
Median 2nd Lien Housing Payment Before Assistance		268	387
Median 2nd Lien Housing Payment After Assistance		268	387
Median 1st Lien UPB Before Program Entry		252,969	222,862
Median 1st Lien UPB After Program Entry		160,127	147,763
Median 2nd Lien UPB Before Program Entry		37,753	55,077
Median 2nd Lien UPB After Program Entry		37,753	55,077
Median Principal Forgiveness ¹		50,396	66,556
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		50,000	36,684
Assistance Characteristics			
Assistance Provided to Date		622,236	1,076,236
Total Lender/Servicer Assistance Amount		872,944	2,449,476
Borrowers Receiving Lender/Servicer Match (%)		100%	100%
Median Lender/Servicer Assistance per Borrower		50,396	66,556
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		2	4
<i>Current</i>			
Number		0	7
%		0.00%	7.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	4
%		0.00%	4.00%
<i>Delinquent (90+)</i>			
Number		52	89
%		100.00%	89.00%
Program Outcomes			

Nevada

HHF Performance Data Reporting- Program Performance Principal Reduction Program

		QTD	Cumulative
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		13	19
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	0
%		0.00%	0.00%
<i>Cancelled</i>			
Number		6	8
%		46.15%	42.11%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		0	0
%		0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		7	9
%		53.85%	47.37%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
Number		0	2
%		0.00%	10.53%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		0	0
%		0.00%	0.00%
Homeownership Retention²			
Six Months Number		N/A	19
Six Months %		N/A	100.00%
Twelve Months Number		N/A	11
Twelve Months %		N/A	100.00%
Twenty-four Months Number		N/A	0
Twenty-four Months %		N/A	0.00%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Nevada

HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		46	236
% of Total Number of Applications		12.30%	33.96%
<i>Denied</i>			
Number of Borrowers Denied		25	139
% of Total Number of Applications		6.68%	20.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		19	36
% of Total Number of Applications		5.08%	5.18%
<i>In Process</i>			
Number of Borrowers In Process		284	N/A
% of Total Number of Applications		75.94%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		374	695
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		12	70
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1,220	1,238
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		240	103
Median 2nd Lien Housing Payment After Assistance		-	-
Median 1st Lien UPB Before Program Entry		187,910	189,671
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		39,848	15,289
Median 2nd Lien UPB After Program Entry		-	-
Median Principal Forgiveness ¹		23,419	4,688
Median Length of time Borrower Receives Assistance		N/A	1
Median Assistance Amount		11,160	10,806
Assistance Characteristics			
Assistance Provided to Date		516,159	2,653,942
Total Lender/Servicer Assistance Amount		1,288,572	4,833,536
Borrowers Receiving Lender/Servicer Match (%)		74%	47%
Median Lender/Servicer Assistance per Borrower		23,419	4,688
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		75	56
<i>Current</i>			
Number		0	89
%		0.00%	37.71%
<i>Delinquent (30+)</i>			
Number		0	3
%		0.00%	1.27%
<i>Delinquent (60+)</i>			
Number		0	10
%		0.00%	4.24%
<i>Delinquent (90+)</i>			
Number		46	134
%		100.00%	56.78%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		46	236

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HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program

		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	0
%		0.00%	0.00%
<i>Cancelled</i>			
Number		0	0
%		0.00%	0.00%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		2	21
%		4.35%	8.90%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		0	0
%		0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
Number		44	215
%		95.65%	91.10%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		0	0
%		0.00%	0.00%
Homeownership Retention^{2, 4}			
Six Months Number		N/A	137
Six Months %		N/A	86.71%
Twelve Months Number		N/A	21
Twelve Months %		N/A	80.77%
Twenty-four Months Number		N/A	0
Twenty-four Months %		N/A	0.00%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

4. Homeownership Retention - 21 2nd liens were extinguished with NV HHF® assistance specifically to allow the homeowner to complete a shortsale transaction.

Nevada

HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance (See Note 5)		17	40
% of Total Number of Applications		25.00%	41.24%
<i>Denied</i>			
Number of Borrowers Denied		2	6
% of Total Number of Applications		2.94%	6.19%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		-	2
% of Total Number of Applications		0.00%	2.06%
<i>In Process</i>			
Number of Borrowers In Process		49	N/A
% of Total Number of Applications		72.06%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		68	97
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		4	13
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1,623	1,550
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		216	202
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		217,028	223,662
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		42,219	26,963
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		2,200	1,995
Assistance Characteristics			
Assistance Provided to Date		37,014	90,732
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		59	43
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	2
%		0.00%	4.88%
<i>Delinquent (90+)</i>			
Number		17	39
%		100.00%	95.12%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		17	41

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HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program

		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	0
%		0.00%	0.00%
<i>Cancelled</i>			
Number		0	0
%		0.00%	0.00%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		0	0
%		0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Short Sale</i>			
Number		17	41
%		100.00%	100.00%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Other - Borrower Still Owns Home</i>			
Number		N/A	N/A
%		N/A	N/A
Homeownership Retention²			
Six Months Number		N/A	N/A
Six Months %		N/A	N/A
Twelve Months Number		N/A	N/A
Twelve Months %		N/A	N/A
Twenty-four Months Number		N/A	N/A
Twenty-four Months %		N/A	N/A
Unreachable Number		N/A	N/A
Unreachable %		N/A	N/A
1. Includes second mortgage settlement 2. Borrower still owns home 5. Cumulative Total reduced by 1 (one) to reflect duplicate entry in prior quarter.			

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HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		274	962
% of Total Number of Applications		34.60%	46.86%
<i>Denied</i>			
Number of Borrowers Denied		38	368
% of Total Number of Applications		4.80%	17.92%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		46	289
% of Total Number of Applications		5.80%	14.08%
<i>In Process</i>			
Number of Borrowers In Process		434	N/A
% of Total Number of Applications		54.80%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		792	2,053
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		6	64
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1,131	1,111
Median 1st Lien Housing Payment After Assistance		129	120
Median 2nd Lien Housing Payment Before Assistance		286	250
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		172,839	179,208
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		50,260	42,000
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	8
Median Assistance Amount		2,000	5,689
Assistance Characteristics			
Assistance Provided to Date		2,117,983	4,935,951
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		61	61
<i>Current</i>			
Number		192	675
%		70.07%	70.17%
<i>Delinquent (30+)</i>			
Number		16	64
%		5.84%	6.65%
<i>Delinquent (60+)</i>			
Number		12	40
%		4.38%	4.16%
<i>Delinquent (90+)</i>			
Number		54	183
%		19.71%	19.02%
Program Outcomes			

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program

		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	160	199
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	25	55
	%	15.62%	27.64%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	4	6
	%	2.50%	3.02%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	5
	%	0.00%	2.51%
<i>Reinstatement/Current/Payoff</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	131	133
	%	81.88%	66.83%
Homeownership Retention²			
	Six Months Number	N/A	539
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	81
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program Alternative

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Denied</i>			
Number of Borrowers Denied		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Borrowers In Process		3	N/A
% of Total Number of Applications		100.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3	3
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		0	0
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		0	0
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	0
Median Assistance Amount		0	0
Assistance Characteristics			
Assistance Provided to Date		0	0
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		0	0
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		0	0
%		0.00%	0.00%
Program Outcomes			

Nevada

HFA Performance Data Reporting- Program Performance Mortgage Assistance Program Alternative

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

1. Includes second mortgage settlement

2. Borrower still owns home