

TO: Mark McArdle

Hardest Hit Fund

U.S. Department of the Treasury

FROM: Michael Trailor, Chairman

Arizona Home Foreclosure Prevention Funding Corporation

DATE: May 15, 2016

RE: Hardest Hit Fund Quarterly Performance Data

for the period ending March 31, 2016

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending March 31, 2016. The attached report provides the data sets required by the U.S. Department of the Treasury ("Treasury"). To provide further context for the figures reported in the Treasury report, we are also providing this introductory summary as a supplement to enhance the reviewer's understanding of Arizona's Hardest Hit Fund program, **Save Our Home AZ**.

The Save Our Home AZ Program is administered by the Arizona Department of Housing on behalf of the Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC). Funds for the Program come from the U.S. Department of the Treasury, Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets. The Program provides assistance to eligible Arizona homeowners in the form of Principal Reduction Assistance, Unemployment/Under-employment Mortgage Assistance, Reinstatement of delinquent payments, Second Lien Elimination, Short Sale Assistance, and beginning in March 2016 Down Payment Assistance for new homebuyers.

Program Enhancements - New Down Payment Assistance Program Introduced

As the foreclosure crises in Arizona has abated, the current assistance programs have all seen declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. Additionally, many homeowners who received commitments for Under/ Unemployment Mortgage Assistance have been able to more quickly exit from receiving monthly mortgage assistance due to an improved job market. This is a good development for Arizona, as our 90+ day delinquency rate as declined dramatically since the program began and at 1.8% is now (along with California) the lowest of all Hardest Hit States.

In recognition of the fact that not all Arizona communities have rebound from the economic crises as quickly as others, we proposed and received authorization by Treasury in December 2015 to introduce a new component for Arizona's Hardest Hit Fund Program which launched in mid-March 2016. The purpose of this program is to address economic factors within certain geographical areas that are not recovering at the same rate as other areas of the state. Distress signals that were considered included: change in sales price from one year ago, REO sales rates, short sale rates, negative equity, and the foreclosure rate. The first homebuyers to be assisted through this component are expected to close on loans in April.

The Program was approved for 17 cities within the state, where homebuyer assistance of 10 percent of a home's purchase price (up to a maximum of \$20,000) may be provided to qualified homebuyers. Purchase assistance will be made available through the *Pathways to Purchase Home Mortgage Program*. By providing such assistance, the Program hopes to incentivize purchases within areas of the state that are still experiencing economic setbacks brought on by the foreclosure and economic crises in order to effect a recovery for the entire state through stimulating the real estate market within these lagging communities. Communities where homebuyers may receive such assistance are: Arizona City, Avondale, Buckeye, Casa Grande, Coolidge, Douglas, El Mirage, Fort Mohave, Goodyear, Huachuca City, Laveen, Maricopa, Red Rock, Sierra Vista, Snowflake, Tucson, and Yuma. More program information and a list of participating lenders is available on our website at www.azhousing.gov.



Household Assistance Levels Increase

During the first quarter of 2016, 136 new households were approved to receive assistance. From program inception through this period, a total of 4,376 households received assistance.

Assistance Commitments by Component

The Save Our Home AZ program provides assistance under several components: Principal Reduction Assistance, Second Mortgage Settlement Assistance, Un/Underemployment/Reinstatement Mortgage Assistance, Short Sale Assistance, and Down Payment Assistance. The chart below shows the breakdown of assistance in these various components.

HHF Budget and Commitments Analysis

Component	Budgeted	Committed
Principal Reduction Assistance	\$ 97,334,171	\$ 68,036,551.59 ¹
Second Mortgage Settlements	12,053,697	9,158,132.31 ²
Under/Unemployment/Reinstatement Mortgage Assistance	74,251,694	64,221,700.36 ³
Short Sale Assistance	1,261,490	848,958.13 ⁴
Down Payment Assistance	48,000,000	.00
Program Budget	\$ 232,901,052	\$ 142,265,342.39
Administrative Budget	34,864,954	20,940,228.625
Total Budget	\$ 267,766,006	\$ 163,205,571.01

Notes

As of March 31, 2016:

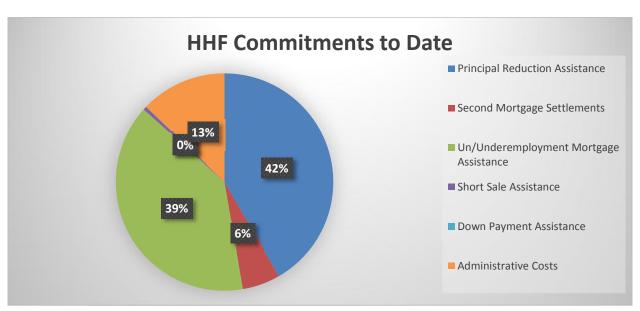
¹Of the \$68 million committed for Principal Reduction Assistance, \$164K remained in escrow awaiting the closing of the assistance.

²Of the \$9.1 million committed for Second Mortgage Settlements, \$4K remained in escrow awaiting the closing of the assistance.

³Of the \$64.2 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, \$18.5 million remains held in escrow to be disbursed for further, future monthly payments for participating homeowners. As the economy continues to improve, a significant number of UMA participants have exited out of this component early, thereby releasing unused amounts of reserved assistance that will be recycled to assist additional households.

⁴Of the \$848K that has been committed for Short Sale Assistance, all has been disbursed for assistance.

⁵Of the \$20.9 million spent on administrative expenses, \$10.6 million was spent on outreach and counselor services for applicants.





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: April 2016

	Arizona		
	HFA Performance Data Reporting- Borrower Charac	cteristics	
		QTD	Cumulative
1 Unique	Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	131	4350
3	Number of Unique Borrowers Denied Assistance	381	11789
4	Number of Unique Borrowers Withdrawn from Program	37	1127
5	Number of Unique Borrowers in Process	134	N/A
6 Dragge	Total Number of Unique Borrower Applicants n Expenditures (\$)	683	17400
8 Frogram	Total Assistance Provided to Date	CC 074 E44	\$400 F40 00
9	Total Spent on Administrative Support, Outreach, and Counseling	\$6,074,544 \$917,187	\$123,518,204 \$20,940,229
	er Income (\$)	ψ917,107	\$20,940,223
1	Above \$90,000	2.29%	2.87%
2	\$70,000- \$89,000	5.34%	6.21%
3	\$50,000- \$69,000	17.56%	14.16%
4	Below \$50,000	74.81%	76.76%
5 Borrow	er Income as Percent of Area Median Income (AMI)		
6	Above 120%	1.53%	4.97%
7	110%- 119%	0.76%	1.59%
8	100%- 109%	2.29%	2.14%
9	90%- 99%	3.82%	5.43%
20	80%- 89%	8.40%	5.15%
21	Below 80%	83.21%	80.74%
2 Geogra	phic Breakdown (by county)		
23	Maricopa County	66	2439
24	Pima County	34	1007
25	Pinal County	10	308
26	Balance of State	21	596
	lortgage Disclosure Act (HMDA)		
28	Borrower		
29	Race		
30 31	American Indian or Alcakon Nativo	1	4-
	American Indian or Alaskan Native	1	
	Asian	1	72
32	Asian Black or African American	1 5	47 72 279
32 33	Asian Black or African American Native Hawaiian or other Pacific Islander	1 5 1	72 279 27
32	Asian Black or African American	1 5	72
32 33 34	Asian Black or African American Native Hawaiian or other Pacific Islander White	1 5 1 95	72 279 27 2898
32 33 34 35	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	1 5 1 95	72 279 27 2898
33 34 35 36	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity	1 5 1 95 28	72 279 279 2899 1030
32 33 44 35 36 37	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino	1 5 1 95 28	72 279 279 2899 1030
32 33 44 35 36 37	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino	1 5 1 95 28 48 76 7	72 279 279 2899 1030 1294 2548
12 13 14 15 15 16 17 18 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male	1 5 1 95 28 48 76	72 279 279 2899 1030 1294 2544 508
12 13 14 15 15 16 16 17 18 18 19 10 11	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female	1 5 1 95 28 48 76 7	72 279 279 2899 1030 1294 2544 508 2038 1899
12 13 14 15 15 16 16 17 18 18 19 19 10 11 12 13	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower	1 5 1 95 28 48 76 7	72 279 279 2899 1030 1294 2544 508 2038 1899
12 13 14 15 15 16 16 17 18 18 19 19 10 11 12 13 14	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower	1 5 1 95 28 48 76 7	72 279 279 2899 1030 1294 2548 508
12 13 14 15 16 16 17 18 18 19 19 10 11 11 12 22 13 14 45 55	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower	1 5 1 95 28 48 76 7	72 279 2899 1030 1294 2544 508 2038 1899 417
12 13 14 15 16 16 17 18 18 19 19 10 11 12 12 13 14 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native	1 5 1 95 28 48 76 7 48 72 11	72 279 279 2899 1030 1299 2544 508 2038 417
12 13 14 15 16 16 17 18 18 19 19 10 11 12 12 13 14 14 15 16 16 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian	1 5 1 95 28 48 76 7 48 72 11	72 279 2899 1030 1299 2544 508 2038 411
12 13 14 15 16 16 17 18 18 19 19 10 11 12 12 13 14 14 15 16 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American	1 5 1 95 28 48 76 7 48 72 11	72 279 279 2899 1030 1299 2544 508 2038 417
12 13 14 15 16 16 17 18 19 19 10 11 12 23 34 44 15 15 16 16 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander	1 5 1 95 28 48 76 7 48 72 11	77 279 2899 1030 1299 2544 500 2030 1899 417
12 13 14 15 16 16 17 18 19 19 10 11 12 13 14 14 15 15 16 16 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	1 5 1 95 28 48 76 7 48 72 11	77 279 2899 1030 1299 2544 500 2038 1899 417 11 23 55
12 13 14 15 16 16 17 18 19 19 10 11 12 13 14 15 16 16 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	1 5 1 95 28 48 76 7 48 72 11	7: 27: 289: 103: 129- 254: 50: 203: 189: 41: 1: 2: 5:
12 13 14 15 16 16 17 18 19 10 10 11 12 13 14 15 16 16 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity	1 5 1 95 28 48 76 7 48 72 11	77: 279 289: 1030 129- 2544 500 2030 1899: 411 1: 2: 5: 6: 6: 6: 6: 6: 6: 6: 6: 6: 6: 6: 6: 6:
12 13 14 15 16 17 18 18 19 10 11 12 13 14 14 15 16 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino	1 5 1 95 28 48 76 7 48 72 11	7: 27: 289: 103: 129- 254: 50: 203: 189: 41: 1: 2: 5: 40- 356:
12 13 14 15 16 17 18 18 19 10 11 12 12 13 14 14 15 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino	1 5 1 95 28 48 76 7 48 72 11 0 0 0 2 2 4 7	77. 27. 289. 103. 129. 254. 50. 203. 189. 41. 1 2. 5. 83. 40.
12 13 14 15 16 17 18 18 19 10 11 12 13 14 14 15 16 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino	1 5 1 95 28 48 76 7 48 72 11	7: 27: 289: 103: 129: 254: 506: 203: 189: 41: 1: 2: 5: 6: 83: 40: 356: 75:
12 13 14 15 16 16 17 18 19 19 10 11 12 12 13 14 15 16 16 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	1 5 1 95 28 48 76 7 48 72 11 0 0 0 2 2 4 7	77. 27. 289. 103. 129. 254. 50. 203. 189. 41. 1 2. 5 5. 83. 40. 355. 75.
12 13 14 15 16 16 17 18 18 19 19 10 11 12 12 13 14 15 16 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex	1 5 1 95 28 48 76 7 48 72 11 0 0 0 2 2 4 7	7: 27: 289: 103: 129: 254: 50: 203: 189: 41: 1: 2: 5: 83:

	Arizona				
-	HFA Performance Data Reporting- Borrower Characteristics				
		QTD	Cumulative		
60	Hardship				
61	Unemployment	63	2422		
62	Underemployment	20	752		
63	Divorce	7	74		
64	Medical Condition	7	217		
65		0	21		
66		34	864		
67	Current Loan to Value Ratio (LTV)				
68	<100%	51.15%	33.75%		
69		9.92%	8.30%		
70	110%-120%	12.21%	9.31%		
71	>120%	26.72%	48.64%		
72	Current Combined Loan to Value Ratio (CLTV)				
73	<100%	29.03%	20.65%		
74	100%-119%	29.03%	16.49%		
75	120%-139%	19.35%	21.34%		
76	140%-159%	12.90%	13.38%		
77	>=160%	9.68%	28.14%		
78	Delinquency Status (%)				
79	Current	31.30%	31.22%		
80	30+	9.92%	7.66%		
81	60+	9.92%	6.97%		
82	90+	48.85%	54.16%		
83	Household Size				
84	1	35	1292		
85	2	37	1115		
86	3	24	680		
87	4	18	640		
88	5+	17	623		

Line 1: 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.

Line 2 - This does not include x number of borrowers receiving assistance under the Down Payment Assistance program. The total number of unique borrowers assisted including Down Payment Assistance is X.

HFA Performance Data Reporting- Program Performance Principal Reduction Assistance

	Timolpal Reduction Accidentee		
		QTD	Cumulative
	ntake/Evaluation		
2	Approved		
3	Number of Borrowers Receiving Assistance	47	1231
4	% of Total Number of Applications	6.88%	7.07%
5	Denied		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	0.00%	0.00%
8	Withdrawn		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0.00%	0.00%
11	In Process		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	Total		
15	Total Number of Borrowers Applied	0	0
	Number of Borrowers Participating in Other HFA HHF Programs or		
16	Program Components	15	277
17 Program C	Characteristics		
18 General C	haracteristics		
19	Median 1st Lien Housing Payment Before Assistance	955	1,049
20	Median 1st Lien Housing Payment After Assistance	709	794
21	Median 2nd Lien Housing Payment Before Assistance	174	191
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	152,970	166,825
24	Median 1st Lien UPB After Program Entry	123,000	101,750
25	Median 2nd Lien UPB Before Program Entry	27,065	30,316
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	43,882	43,710
28	Median Length of time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	43,882	43,710
	e Characteristics		,
31	Assistance Provided to Date	\$3,212,260	\$67,982,064
32	Total Lender/Servicer Assistance Amount	\$0	\$2,255,620
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	6.34%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$20,950
35 Other Cha		¥-5	+ ==,
36	Median Length of Time from Initial Request to Assistance Granted	73	50
37	Current		
38	Number	31	1054
39	%	65.96%	85.62%
40	Delinquent (30+)	00.0070	00.0270
41	Number	6	49
42	%	12.77%	3.98%
43	Delinquent (60+)	12.11 /0	0.0070
44	Number	1	27
45	%	2.13%	2.19%
46	Delinquent (90+)	2.1370	2.13/0
47	Number	9	101
48	%	19.15%	8.20%
40	/0	19.13%	0.20%

Arizona **HFA Performance Data Reporting- Program Performance Principal Reduction Assistance** QTD Cumulative 49 **Program Outcomes** Borrowers No Longer in the HHF Program (Program 47 Completion/Transition or Alternative Outcomes) 1231 50 51 **Alternative Outcomes** Foreclosure Sale 52 53 Number 0.00% 0.00% 54 Cancelled 55 56 Number 0 57 0.00% 0.00% 58 Deed in Lieu 59 Number 0.00% 0.00% 60 % 61 Short Sale Number 62 0.00% 0.00% 63 64 **Program Completion/ Transition** 65 Loan Modification Program 47 1231 66 Number 100.00% 100.00% 67 % Re-employed/ Regain Appropriate Employment Level 68 69 N/A N/A N/A N/A 70 Reinstatement/Current/Payoff 71 Number 72 0.00% 0.00% 73 % Short Sale 75 Number N/A N/A % N/A 76 N/A 77 Deed in Lieu Number N/A 78 N/A 79 N/A N/A Other - Borrower Still Owns Home 80 81 Number 0.00% 0.00% 82 83 Homeownership Retention Six Months Number N/A 1103 84 85 Six Months % N/A 99.82% 86 Twelve Months Number N/A 973 87 Twelve Months % N/A 99.79% Twenty-four Months Number N/A 88 685

N/A

N/A

N/A

99.71%

0.00%

Line 31: QTD and Cum. Asst. reporting differs QoQ due to a calculation correction from 03/31/2015 reporting. Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Twenty-four Months %

Unreachable Number

Unreachable %

89

90

91

Arizona HFA Performance Data Reporting- Program Performance Second Mortgage Assistance QTD Cumulative Program Intake/Evaluation Approved 2 3 Number of Borrowers Receiving Assistance 10 289 % of Total Number of Applications 1.46% 1.66% 6 Number of Borrowers Denied 0 0.00% % of Total Number of Applications 0.00% Withdrawn 9 Number of Borrowers Withdrawn 10 % of Total Number of Applications 0.00% 0.00% In Process Number of Borrowers In Process N/A 12 % of Total Number of Applications 0.00% N/A 13 14 Total Number of Borrowers Applied 15 0 Number of Borrowers Participating in Other HFA HHF Programs or **Program Components** 271 16 **Program Characteristics** 17 **General Characteristics** Median 1st Lien Housing Payment Before Assistance 19 1,028 1,010 20 Median 1st Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment Before Assistance 21 215 194 22 Median 2nd Lien Housing Payment After Assistance 23 Median 1st Lien UPB Before Program Entry 170,316 169,469 Median 1st Lien UPB After Program Entry N/A 24 N/A 25 Median 2nd Lien UPB Before Program Entry 35,236 32,006 26 Median 2nd Lien UPB After Program Entry 27 Median Principal Forgiveness 34,011 23,591 Median Length of time Borrower Receives Assistance 28 N/A N/A Median Assistance Amount 29 34,011 23,591 30 **Assistance Characteristics** Assistance Provided to Date 31 \$151,978 \$9,154,132 Total Lender/Servicer Assistance Amount \$1,885,129 32 33 Borrowers Receiving Lender/Servicer Match (%) 0.00% 35.29% Median Lender/Servicer Assistance per Borrower 34 \$0 \$17,774 35 Other Characteristics 36 Median Length of Time from Initial Request to Assistance Granted 39 69 37 Current 38 Number 6 208 60.00% 39 71.97% Delinquent (30+) 40 Number 20 41 30.00% 42 6.92% Delinquent (60+) 43 44 Number 45 0.00% 1.73% 46 Delinquent (90+) 47 Number 56 % 10.00% 19.38%

HFA Performance Data Reporting- Program Performance Second Mortgage Assistance

		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program		
50	Completion/Transition or Alternative Outcomes)	10	289
51	Alternative Outcomes		
52	Foreclosure Sale		
53	Number	0	0
54	%	0.00%	0.00%
55	Cancelled	1 0	
56	Number	0	0
57	%	0.00%	0.00%
58	Deed in Lieu		
59	Number	0	0
60	%	0.00%	0.00%
61	Short Sale	1 0	
62	Number	0	9
63	%	0.00%	3.11%
	Program Completion/ Transition		
65	Loan Modification Program	T	
66	Number	7	201
67	%	70.00%	69.55%
68	Re-employed/ Regain Appropriate Employment Level		
69	Number	N/A	N/A
70	%	N/A	N/A
71	Reinstatement/Current/Payoff		
72	Number	3	78
73	%	30.00%	26.99%
74	Short Sale		
75	Number	N/A	N/A
76	%	N/A	N/A
77	Deed in Lieu		
78	Number	N/A	N/A
79	%	N/A	N/A
80	Other - Borrower Still Owns Home		
81	Number	0	1
82	%	0.00%	0.35%
	Homeownership Retention		
84	Six Months Number	N/A	260
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	234
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	168
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
ŀ	Line 36: Median application processing times may be affected by applicants reapplying	for assistance.	

HFA Performance Data Reporting- Program Performance Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
1	Program Intake/Evaluation		
2	Approved		
3	Number of Borrowers Receiving Assistance	82	3072
4	% of Total Number of Applications	12.01%	17.66%
5	Denied		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	0.00%	0.00%
8	Withdrawn		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0.00%	0.00%
11	In Process		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	Total		
15	Total Number of Borrowers Applied	0	0
	Number of Borrowers Participating in Other HFA HHF Programs or		
16	Program Components	8	156
	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	878	975
20	Median 1st Lien Housing Payment After Assistance	496	564
21	Median 2nd Lien Housing Payment Before Assistance	58	103
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	124853	140724
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	31284	32174
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	657	9748
30	Assistance Characteristics		
31	Assistance Provided to Date	\$2,653,860	\$45,533,050
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	85	61
37	Current		
38	Number	7	493
39	%	8.54%	16.05%
40	Delinquent (30+)		
41	Number	5	272
42	%	6.10%	8.85%
43	Delinquent (60+)		
44	Number	13	394
45	%	15.85%	12.83%
46	Delinquent (90+)		
47	Number	57	1913
48	%	69.51%	62.27%

HFA Performance Data Reporting- Program Performance Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program		
50		160	2303
52	Foreclosure Sale		
53	Number	0	0
54		0.00%	0.00%
55			
56		5	95
57		3.13%	4.13%
58			
59		0	0
60		0.00%	0.00%
61			
62		1	65
63		0.63%	2.82%
	<u> </u>		
65	- v		
66		0	37
67		0.00%	1.61%
68			10
69		4	46
70		2.50%	2.00%
71	,	00	070
72		69	873
73		43.13%	37.91%
74 75		11/A	A 1 / A
75 70		N/A	N/A
76		N/A	N/A
77		A 1 / A	A1/A
78		N/A	N/A
79		N/A	N/A
80		04	4407
81		81 50.63%	1187
82		50.63%	51.54%
			2224
84		N/A	2981
85		N/A	99.90%
86		N/A	2764
87		N/A	98.82%
88	,	N/A	2251
89		N/A	98.64%
90		N/A	0
91		N/A	0.00%
- 1	Line 31: QTD and Cum. Asst. reporting differs QoQ due to a calculation correction from 03/31/2015 reporti	ng.	

Line 31: QTD and Cum. Asst. reporting differs QoQ due to a calculation correction from 03/31/2015 reporting Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Arizona HFA Performance Data Reporting- Program Performance **Short Sale Component** QTD Cumulative Program Intake/Evaluation Approved Number of Borrowers Receiving Assistance 139 % of Total Number of Applications 1.02% 0.80% Denied Number of Borrowers Denied 6 % of Total Number of Applications 0.00% 0.00% Withdrawn Number of Borrowers Withdrawn 10 % of Total Number of Applications 0.00% 0.00% 11 In Process Number of Borrowers In Process N/A 12 % of Total Number of Applications 0.00% N/A 13 14 Total Number of Borrowers Applied 0 15 0 Number of Borrowers Participating in Other HFA HHF Programs or **Program Components** 0 16 6 Program Characteristics 17 **General Characteristics** 18 19 Median 1st Lien Housing Payment Before Assistance 1537 1076 20 Median 1st Lien Housing Payment After Assistance N/A N/A 21 Median 2nd Lien Housing Payment Before Assistance 132 119 22 Median 2nd Lien Housing Payment After Assistance N/A N/A 23 Median 1st Lien UPB Before Program Entry 338240 167000 Median 1st Lien UPB After Program Entry N/A N/A 24 Median 2nd Lien UPB Before Program Entry 25 73533 35013 Median 2nd Lien UPB After Program Entry N/A N/A 26 Median Principal Forgiveness 27 N/A N/A 28 Median Length of time Borrower Receives Assistance N/A N/A 29 Median Assistance Amount N/A 4500 **Assistance Characteristics** 30 Assistance Provided to Date 848958 31 56445 32 Total Lender/Servicer Assistance Amount N/A N/A 33 Lender/Servicer Match (%) N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A 34 Other Characteristics 35 36 Median Length of Time from Initial Request to Assistance Granted 82 129 Current 37 Number 38 40 28.57% 28.78% 39 Delinquent (30+) 40 Number 0 41 0.00% 2.16% 42 Delinquent (60+) 43 44 Number 0.00% 5.04% 45 % Delinquent (90+) 46 Number 47 89 71.43% 64.03%

49 Prog	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program		
50	Completion/Transition or Alternative Outcomes)	7	139
51 Alter	native Outcomes		
52	Foreclosure Sale		
53	Number	0	(
54	%	0.00%	0.00%
55	Cancelled	•	
56	Number	0	(
57	%	0.00%	0.00%
58	Deed in Lieu		
59	Number	N/A	N/A
60	%	N/A	N/A
61	Short Sale		
62	Number	N/A	N/A
63	%	N/A	N/A
	ram Completion/ Transition		
65	Loan Modification Program		
66	Number	N/A	N/A
67	%	N/A	N/A
68	Re-employed/ Regain Appropriate Employment Level		
69	Number	N/A	N/A
70	%	N/A	N/A
71	Reinstatement/Current/Payoff		
72	Number	N/A	N/A
73	%	N/A	N/A
74	Short Sale		100
75 70	Number	100,000/	139
76 77	% Death to	100.00%	100.00%
77 70	Deed in Lieu	NI/A	NI/A
78	Number	N/A	N/A
79	%	N/A	N/A
80 81	Other - Borrower Still Owns Home Number	N/A	N/A
82	%	N/A	N/A
	eownership Retention	IN/A	IN/A
84	Six Months Number	N/A	N/A
84 85	Six Months %	N/A N/A	N/A N/A
86	Twelve Months Number	N/A N/A	N/A N/A
87	Twelve Months Number Twelve Months %	N/A N/A	N/A N/A
88	Twenty-four Months Number	N/A	N/A N/A
89	Twenty-four Months %	N/A	N/A N/A
90	Unreachable Number	N/A	N/A N/A
91	Unreachable %	N/A	N/A
-	6: Median application processing times may be affected by applicants reapplying for assistar		1 11/71

Arizona HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA) QTD Cumulative Program Intake/Evaluation Funded 3 Number of Borrowers Receiving Assistance 0.00% 0.00% % of Total Number of Submissions 5 Denied 6 Number of Borrowers Denied 0 7 % of Total Number of Submissions 0.00% 0.00% 8 Withdrawn 9 Number of Borrowers Withdrawn 10 % of Total Number of Submissions 0.00% 0.00% In Process 11 12 Number of Borrowers In Process N/A 13 % of Total Number of Submissions 0.00% N/A 14 Total 15 Total Number of Borrowers Submitted for Assistance 0 Number of Borrowers that Previously Participated in Other HFA HHF 0 **Programs** 16 17 Program Characteristics Loan Characteristics at Origination 19 Median Purchase Price \$0 \$0 20 Median Credit Score 0 0 21 Median DTI 0% 0% 22 Assistance Characteristics 23 Assistance Provided to Date \$0 \$0 24 Borrower Characteristics 25 **Borrower Income (\$)** 26 Above \$90,000 0.00% 0.00% 27 \$70,000-\$89,000 0.00% 0.00% 28 \$50,000-\$69,000 0.00% 0.00% 29 Below \$50,000 0.00% 0.00% 30 Borrower Income as Percent of Area Median Income (AMI) Above 120% 31 0.00% 0.00% 32 110%- 119% 0.00% 0.00% 100%- 109% 33 0.00% 0.00% 90%- 99% 34 0.00% 0.00%

0.00%

0.00%

0.00%

0.00%

80%- 89%

Below 80%

35

36

HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA)

		QTD	Cumulative
37 Home Mortga	age Disclosure Act (HMDA)		
38	Borrower		
	Race		
I	American Indian or Alaskan Native	0	0
	Asian	0	0
	Black or African American	0	0
	Native Hawaiian or other Pacific Islander	0	0
	White	0	0
	Information not provided by borrower	0	0
	Ethnicity		
	Hispanic or Latino	0	0
	Not Hispanic or Latino	0	0
	Information not provided by borrower	0	0
I -	Sex		
	Male	0	0
L	Female	0	0
53	Information not provided by borrower	0	0
54	Co-Borrower		
	Race		
	American Indian or Alaskan Native	0	0
L	Asian	0	0
	Black or African American	0	0
	Native Hawaiian or other Pacific Islander	0	0
	White	0	0
	Information not provided by borrower	0	0
	Ethnicity		
	Hispanic or Latino	0	0
64	Not Hispanic or Latino	0	0
65	Information not provided by borrower	0	0
	Sex		
67	Male	0	0
	Female	0	0
	Information not provided by borrower	0	0
70 Geographic I	Breakdown (by Targeted Area)		
71	Arizona City	0	0
72	Avondale	0	0
73	Buckeye	0	0
	Casa Grande	0	0
75	Coolidge	0	0
	Douglas	0	0
	El Mirage	0	0
	Fort Mohave	0	0
	Goodyear	0	0
	Huachuca City	0	0
	Laveen	0	0
	Maricopa	0	0
	Red Rock	0	0
	Sierra Vista	0	0
	Snowflake	0	0
86	Tuscon	0	0
87	Yuma	0	0

HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA)

		QTD	Cumulative
88	Homeownership Retention		
89	Six Months Number	N/A	0
90	Six Months %	N/A	0.00%
91	Twelve Months Number	N/A	0
92		N/A	0.00%
93	Twenty-four Months Number	N/A	0
94	Twenty-four Months %	N/A	0.00%
95	Unreachable Number	N/A	0
96	Unreachable %	N/A	0.00%

Line 23: Due to the operational flow of DPA transactions they appear in our numbers (program performance reporting) prior to the reimbursement funds being processed by accounting. To delay the reporting of these numbers in order to coordinate them with the reimbursement disbursement by accounting would inappropriately complicate the two processes (program component reporting and program financial reporting).

Dat	ta Dictionary
	Reporting - Borrower Characteristics
The Following Data Points Are T Unique Borrower Count	To Be Reported in Aggregate For All Programs:
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 number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number. This number does not include borrowers receiving Down Payment Assistance.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn. This number does not include borrowers denied for Down Payment Assistance.
Number of Unique Borrowers Withdrawn from Program Number of Unique Borrowers in Process	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. This number does not include borrowers withdrawn for Down Payment Assistance. Total number of unique borrowers who have not been decisioned for any program and are pending
Total Number of Unique Applicants	review. This should be reported in the QTD column only. This number does not include borrowers in process for Down Payment Assistance. Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers). This number does not include unique applicants for Down Payment Assistance.
Program Expenditures	- aymont riodotanoor
Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling Borrower Income	Total amount spent on administrative expenses to support the program(s).
All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI) All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)	At the time of assistance, borrower's annual income as a percentage of area median income.
All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)	Borrower
Race	
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.
All Categories	All totals for the aggregate number of borrowers assisted.
Hardship All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)	The total of the aggregate name of somewhole accided.
All Categories Current Combined Loan to Value Ratio (CLTV)	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.
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 Status (%) All Categories	Delinquency status at the time of assistance.
Household Size	Delinquency status at the time of assistance.
All Categories	Household size at the time of assistance.
	a Reporting - Program Performance To Be Reported In Aggregate For All Programs:
Program Intake/Evaluation	
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied	The total number of borrowers receiving assistance for the specific program. Total number of borrowers receiving assistance for the specific program divided by the total numbe of borrowers who applied for the specific program.
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.
Withdrawn Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications In Process	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from 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 number of borrowers who have applied for assistance from the specific program that have no been decisioned and are pending review divided by the total number of borrowers who applied for the specific program.
Total Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
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).

	acteristics (For All Approved Applicants)	
General Chara		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry Median 2nd Lien UPB Before Program Entry	Median unpaid principal balance after receiving assistance. Median second lien unpaid principal balance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
	Median Length of Time Borrower Receives Assistance Median Assistance Amount	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column. Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Ch	·	modal alloan of accidance (4) alcoaloca to the lettaches from on the school of
	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching
	Total Lender/Servicer Assistance Amount	assistance or borrower partial payments). Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer
	Borrowers Receiving Lender/Servicer Match (%)	assistance. Number of borrowers receiving lender/servicer match divided by the total number of assisted
1	Median Lender/Servicer Assistance per Borrower	borrowers. Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characte	eristics	
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
1	Current Number	Number of borrowers current at the time assistance is received.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+) Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance
	%	is received. Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total
	Delinquent (60+)	number of approved applicants.
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	Delinquent (90+) Number	Number of borrowers 90+ days delinquent at the time assistance is received.
	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Program Outco	omes Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Ou	itcomes	
	Foreclosure Sale Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative
		outcome of the program.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	Cancelled	Number of horrowers who were energed and funded, they were the well-state of the
	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
	Deed-in-Lieu	assistance under this program.
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a deed-in-lieu 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 alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
Program Com	pletion/ Transition	
	Loan Modification Program	To
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program) from PRA, SMS or UMA program components. Note: Does not include SMS assistance used in conjunction with a Short Sale
	%	Number of borrowers who transitioned into a loan modification program divided by the total numbe of borrowers no longer receiving assistance under this program.
ļ		
	Re-employed/ Regain Appropriate Employment Level	
	Re-employed/ Regain Appropriate Employment Level Number	Number borrowers who transitioned out of the UMA program component due to regaining employment and/or appropriate levels of employment.

1	Number	Number borrowers that transitioned out of the program component due to reinstating/bringing loan
	%	current or paying off their mortgage loan. Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer
		receiving assistance under this program.
	Short Sale	
	Number	Number of borrowers who transitioned out of the program into a short sale with program assistance as the desired outcome of the program.
	%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this
		program.
	Deed-in-Lieu Number	Not Applicable
	Number	Not Applicable
	%	Not Applicable
	Other - Borrower Still Owns Home	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Number of transitioned borrowers in this category divided by the total number of borrowers no
	la Patentina	longer receiving assistance under this program.
Homeownersh	Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt
		of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
	96	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months
	Twelve Months	prior to reporting period. Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-
	%	month and 12-month counts, as the two intervals are not mutually exclusive.) Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12
	Twenty-four Months	months prior to reporting period. Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in
	%	the 6-month, 12-month, and 24-month counts. Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24
	Unreachable	months prior to reporting period. Number of borrowers assisted by the program for whom homeownership retention status cannot be
	%	verified by any available means. Number of borrowers assisted by the program for whom homeownership retention status cannot be
		verified by any available means divided by the total number of borrowers assisted.
		Reporting - Program Performance
Program Intak	The Following Data Points May Be Reported	Reporting - Program Performance d in Aggregate For Down Payment Assistance Programs
Program Intak	The Following Data Points May Be Reported e/Evaluation Funded	d In Aggregate For Down Payment Assistance Programs
Program Intak	The Following Data Points May Be Reporter	
Program Intak	The Following Data Points May Be Reporter e/Evaluation Funded Number of Borrowers Receiving Assistance % of Total Number of Submissions Withdrawn	d In Aggregate For Down Payment Assistance Programs The total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
Program Intak	The Following Data Points May Be Reporter e/Evaluation Funded Number of Borrowers Receiving Assistance % of Total Number of Submissions	the total number of borrowers receiving assistance. Total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for
Program Intak	The Following Data Points May Be Reporter ### Funded Funded	The total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
Program Intak	The Following Data Points May Be Reporter e/Evaluation Funded Number of Borrowers Receiving Assistance % of Total Number of Submissions Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions	the total number of borrowers receiving assistance. Total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for
Program Intak	The Following Data Points May Be Reporter ### Evaluation Funded	The total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. The number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
Program Intak	The Following Data Points May Be Reporter ### Funded Number of Borrowers Receiving Assistance % of Total Number of Submissions ###################################	The total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Program Intak	The Following Data Points May Be Reporter ### Funded Funded	The total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. The number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other
	The Following Data Points May Be Reporter Funded	The total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Program Intak	The Following Data Points May Be Reporter Funded	The total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. The number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other
	The Following Data Points May Be Reporter ### Funded Number of Borrowers Receiving Assistance % of Total Number of Submissions ###################################	The total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. The number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
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		Co-Borrower
Race	9	
		All totals for the aggregate number of borrowers assisted.
	nicity	
		All totals for the aggregate number of borrowers assisted.
Sex		
_		All totals for the aggregate number of borrowers assisted.
	own (by County)	
		Number of aggregate borrowers assisted in each county listed.
_	tention Months	New hours the management of the distribution of the second
SIX IV		Number of borrowers assisted by the program who retain ownership at least 6 months after receip of initial assistance, including borrowers who retain their home for more than 6 months but less
		than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included
		the 6-month count, as the two intervals are not mutually exclusive.)
		the official count, as the two intervals are not mutually exclusive.
%		Number of borrowers assisted by the program who retain ownership at least 6 months after receip
/*		of initial assistance divided by the total number of households assisted by the program 6 months
		prior to reporting period.
Twel		Number of borrowers assisted by the program who retain ownership at least 12 months after
		receipt of initial assistance, including borrowers who retain their home for more than 12 months but
		less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-
		month and 12-month counts, as the two intervals are not mutually exclusive.)
%		Number of borrowers assisted by the program who retain ownership at least 12 months after
		receipt of initial assistance divided by the total number of households assisted by the program 12
		months prior to reporting period.
Twer		Number of borrowers assisted by the program who retain ownership at least 24 months after
		receipt of initial assistance. Borrowers who retain their home for 24 months should be included in
0/		the 6-month, 12-month, and 24-month counts.
%		Number of borrowers assisted by the program who retain ownership at least 24 months after
		receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Linro		Number of borrowers assisted by the program for whom homeownership retention status cannot be
Offic		verified by any available means.
%		Number of borrowers assisted by the program for whom homeownership retention status cannot be
1.0		verified by any available means divided by the total number of borrowers assisted.
1		ta Reporting - Program Notes
Uner	mployment/Underemployment/Reinstatement Mortgage Assistance	Program provides monthly mortgage payment assistance on behalf of non-delinquent homeowner
(UMA		who are unable to afford their monthly payment due to a qualified financial hardship. Program also
(0.0.		provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became
		delinquent due to a qualified financial hardship.
Princ		Program provides principal reduction assistance in conjunction with a loan modification,
		reamortization (recast), or refinance to reduce a homeowner's monthly payment; assistance may
		applied as curtailment when the homeowner is in a severe negative equity position.
Seco	ond Mortgage Assistance (SMA)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an
		affordable payment. (Or facilitate a short sale)
Shor	t Sale Assistance (SSA)	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition
		assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
Dow	n Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and
		stabilizing neighborhoods in targeted areas.



TO: Hardest Hit Fund

U.S. Department of the Treasury

FROM: Michael Trailor, Chairman

Arizona Home Foreclosure Prevention Funding Corporation

DATE: February 15, 2017

RE: Hardest Hit Fund Quarterly Performance Data

for the period ending December 31, 2016

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending December 31, 2016. The attached report provides the data sets required by the U.S. Department of the Treasury ("Treasury"). To provide further context for the figures reported in the Treasury report, we are also providing this introductory summary as a supplement to enhance the reviewer's understanding of Arizona's Hardest Hit Fund program, **Save Our Home AZ**.

The Save Our Home AZ Program is administered by the Arizona Department of Housing on behalf of the Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC). Funds for the Program come from the U.S. Department of the Treasury, Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets. The Program provides assistance to eligible Arizona homeowners in the form of Principal Reduction Assistance, Unemployment/Under-employment Mortgage Assistance, Reinstatement of delinquent payments, Second Lien Elimination, Short Sale Assistance, and beginning in March 2016 Down Payment Assistance for homebuyers.

Program Enhancements - New Down Payment Assistance Program Introduced

As the foreclosure crises in Arizona has abated, the current assistance programs have all seen declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. Additionally, many homeowners who received commitments for Under/ Unemployment Mortgage Assistance have been able to more quickly exit from receiving monthly mortgage assistance due to an improved job market. This is a good development for Arizona, as our 90+ day delinquency rate has declined dramatically since the program began and is now amongst the lowest of all Hardest Hit States. In recognition of this development, Treasury recently approved an amendment to Arizona's program to limit assistance to 12 months of monthly mortgage assistance to new applicants beginning September 15, 2016, down from as much as 30 months of assistance provided during earlier stages of the crises.

Additionally, in recognition of the fact that not all Arizona communities have rebound from the economic crises as quickly as others, we proposed and received authorization by Treasury to introduce a new component for Arizona's Hardest Hit Fund Program which launched in mid-March 2016. The purpose of this program is to address economic factors within certain geographical areas that are not recovering at the same rate as other areas of the state. Distress signals that were considered included: change in sales price from one year ago, REO sales rates, short sale rates, negative equity, and the foreclosure rate.

The Program was approved for 17 cities within the state, where homebuyer assistance of 10 percent of a home's purchase price (up to a maximum of \$20,000) may be provided to qualified homebuyers. Purchase assistance will be made available through the *Pathways to Purchase Home Mortgage Program*. By providing such assistance, the Program hopes to incentivize purchases within areas of the state that are still experiencing economic setbacks brought on by the foreclosure and economic crises in order to effect a recovery for the entire state through stimulating the real estate market within these lagging communities. Communities where homebuyers may receive such assistance are: Arizona City, Avondale, Buckeye, Casa Grande, Coolidge, Douglas, El Mirage, Fort Mohave, Goodyear, Huachuca City, Laveen, Maricopa, Red Rock, Sierra Vista, Snowflake, Tucson, and Yuma. More program information and a list of participating lenders is available on our website at www.azhousing.gov. Since this component was introduced last spring, over \$50.8 million in assistance has been provided through January 31, 2017. Given this trajectory, the Program anticipates that all homebuyer assistance will be committed by this coming spring 2017.



Household Assistance Levels Increase

During the third quarter of 2016, 1,609 new households were approved to receive assistance. From program inception through this period, a total of 7,418 households have received assistance.

Assistance Commitments by Component

The Save Our Home AZ program provides assistance under several components: Principal Reduction Assistance, Second Mortgage Settlement Assistance, Un/Underemployment/Reinstatement Mortgage Assistance, Short Sale Assistance, and Down Payment Assistance. The chart below shows the breakdown of assistance in these various components.

HHF Budget and Commitments Analysis

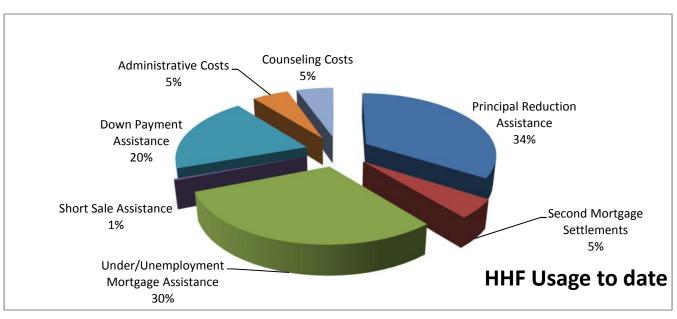
Component	Budgeted	Committed	
Principal Reduction Assistance	\$ 96,833,784	\$ 74,964,314.41 ¹	
Second Mortgage Settlements	12,803,697	10,782,707.572	
Under/Unemployment/Reinstatement Mortgage Assistance	74,251,694	66,357,394.54 ³	
Short Sale Assistance	1,011,877	916,376.174	
Down Payment Assistance	71,367,728	43,501,003.04	
Program Budget	\$ 256,268,780	\$ 196,521,795.73	
Administrative Budget	39,779,745	23,603,831.36 ⁵	
Total Budget	\$ 296,048,525	\$ 220,125,627.09	

Notes

As of December 31, 2016:

³Of the \$66.3 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, \$14.1 million remains held in escrow to be disbursed for further, future monthly payments for participating homeowners. As the economy continues to improve, a significant number of UMA participants have exited out of this component early, thereby releasing unused amounts of reserved assistance that will be recycled to assist additional households.

⁵Of the \$23.6 million spent on administrative expenses, \$11.8 million was spent on outreach and counselor services for applicants.



¹Of the \$74.9 million committed for Principal Reduction Assistance, all funds have been disbursed.

²Of the \$10.7 million committed for Second Mortgage Settlements, all assistance has been disbursed.

⁴Of the \$916K that has been committed for Short Sale Assistance, all funds have been disbursed.



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: January 2017

	Arizona					
	HFA Performance Data Reporting- Borrower Characteristics					
		QTD	Cumulative			
1 Unique	Borrower Count					
2	Number of Unique Borrowers Receiving Assistance	1581	7564			
3	Number of Unique Borrowers Denied Assistance	423	13041			
4	Number of Unique Borrowers Withdrawn from Program	61	1267			
5 6	Number of Unique Borrowers in Process Total Number of Unique Borrower Applicants	187 N/A	N/A			
	m Expenditures (\$)	IN/A	22059			
8	Total Assistance Provided to Date	\$28,367,312	\$182,317,438			
9	Total Spent on Administrative Support, Outreach, and Counseling	\$816,230	\$23,603,831			
	rer Income (\$)	φ010,200	Ψ20,000,00			
11	Above \$90,000	N/A	N/A			
12	\$70,000-\$89,000	N/A	N/A			
13	\$50,000- \$69,000	N/A	N/A			
14	Below \$50,000	N/A	N/A			
5 Borrow	er Income as Percent of Area Median Income (AMI)					
16	Above 120%	N/A	N/A			
17	110%- 119%	N/A	N/A			
18	100%- 109%	N/A	N/A			
19	90%- 99%	N/A	N/A			
20	80%- 89%	N/A	N/A			
21	Below 80%	N/A	N/A			
	phic Breakdown (by county)	1				
23	Maricopa County	533	3661			
24	Pima County	637	2042			
25 26	Pinal County Balance of State	176 235	752 1109			
-	Mortgage Disclosure Act (HMDA)	233	1108			
28	Borrower					
29	Race					
-						
3()		11	75			
30 31	American Indian or Alaskan Native Asian	11 40	75 139			
	American Indian or Alaskan Native					
31	American Indian or Alaskan Native Asian	40	139			
31 32	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	40 56	139 410			
31 32 33	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	40 56 6	139 410 36			
31 32 33 34 35 36	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity	40 56 6 1389	138 410 36 5666 1238			
31 32 33 34 35 36	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino	40 56 6 1389 79	139 410 36 5666 1238			
31 32 33 34 35 36 37 38	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino	40 56 6 1389 79 687 847	138 410 36 5666 1238 2616 4336			
31 32 33 34 35 36 37 38 39	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	40 56 6 1389 79	139 410 36 5666 1238			
31 32 33 34 35 36 37 38 39	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex	40 56 6 1389 79 687 847 47	138 410 36 5666 1238 2616 4336 612			
31 32 33 34 35 36 37 38 39 40	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male	40 56 6 1389 79 687 847 47	138 410 36 5666 1238 2616 4336 612			
31 32 33 34 35 36 37 38 39 40 41	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female	40 56 6 1389 79 687 847 47 922 651	138 410 36 5666 1238 2616 4336 612 3903 3207			
31 32 33 34 35 36 37 38 39 40 41 42	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower	40 56 6 1389 79 687 847 47	138 410 36 5666 1238 2616 4336 612			
31 32 33 34 35 36 37 38 39 40 41 42 43	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female	40 56 6 1389 79 687 847 47 922 651	138 410 36 5666 1238 2616 4336 612 3903 3207			
31 32 33 34 35 36 37 38 39 40 41 42	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower	40 56 6 1389 79 687 847 47 922 651	138 410 36 5666 1238 2616 4336 612 3903 3207			
31 32 33 34 35 36 37 38 39 40 41 42 43 44	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower	40 56 6 1389 79 687 847 47 922 651 8	138 410 36 5666 1236 2616 4336 612 3903 3207 454			
31 32 33 34 35 36 37 38 38 39 40 41 42 43 44 45	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native	40 56 6 1389 79 687 847 47 922 651 8	138 410 36 5666 1238 2616 4336 612 3903 3207 452			
31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian	40 56 6 1389 79 687 847 47 922 651 8	138 410 36 5666 1238 2616 4336 612 3900 3200 454			
31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	40 56 6 1389 79 687 847 47 922 651 8 4 8 8 17 2 390	138 410 36 5666 1238 2616 4336 612 3903 3207 454 20 44 86 10			
31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 50	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	40 56 6 1389 79 687 847 47 922 651 8	138 410 36 5666 1238 2616 4336 612 3903 3207 454			
31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 51 50 51	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity	40 56 6 1389 79 687 847 47 922 651 8 4 4 8 17 2 390 30	138 410 36 5666 1236 2611 4336 612 3903 3203 454 26 44 86 110 1640 474			
31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 51 52 53	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino	40 56 6 1389 79 687 847 47 922 651 8	133 410 36 5666 1236 2611 4336 612 3900 3200 454 44 88 110 1644 474			
31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino	40 56 6 1389 79 687 847 47 922 651 8 8 4 8 17 2 390 30 30	133 410 36 5666 1236 2610 4336 612 3900 3200 454 40 474 732 1283			
31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	40 56 6 1389 79 687 847 47 922 651 8 4 4 8 17 2 390 30	133 410 36 5666 1236 2610 4336 612 3900 3200 454 40 474 732 1283			
31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	40 56 6 1389 79 687 847 47 922 651 8 4 8 17 2 390 30 188 246 17	133 410 36 5666 1236 2616 4336 612 3900 3200 456 20 44 86 11 1644 476 732 1283			
31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	40 56 6 1389 79 687 847 47 922 651 8 8 4 8 17 2 390 30 30	133 410 36 5666 1236 2611 4336 612 3900 3200 454 44 88 110 1644 474			

ļ	Arizona HFA Performance Data Reporting- Borrower Characteristics				
-					
		QTD	Cumulative		
60	Hardship				
61	Unemployment	N/A	N/A		
62	Underemployment	N/A	N/A		
63		N/A	N/A		
64		N/A	N/A		
65		N/A	N/A		
66		N/A	N/A		
67	Current Loan to Value Ratio (LTV)				
68	<100%	N/A	N/A		
69		N/A	N/A		
70	110%-120%	N/A	N/A		
71	>120%	N/A	N/A		
72	Current Combined Loan to Value Ratio (CLTV)				
73	<100%	N/A	N/A		
74	100%-119%	N/A	N/A		
75	120%-139%	N/A	N/A		
76	140%-159%	N/A	N/A		
77	>=160%	N/A	N/A		
78	Delinquency Status (%)				
79	Current	N/A	N/A		
80	30+	N/A	N/A		
81	60+	N/A	N/A		
82	90+	N/A	N/A		
83	Household Size				
84	1	N/A	N/A		
85	2	N/A	N/A		
86	3	N/A	N/A		
87	4	N/A	N/A		
88	5+	N/A	N/A		
,					

Line 1: 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.

HFA Performance Data Reporting- Program Performance Principal Reduction Assistance

	Principal Reduction Assistance				
		QTD	Cumulative		
1 Program	Intake/Evaluation				
2	Approved				
3	Number of Borrowers Receiving Assistance	13	1336		
4	% of Total Number of Applications	N/A	6.06%		
5	Denied	•			
6	Number of Borrowers Denied	0	0		
7	% of Total Number of Applications	N/A	0.00%		
8	Withdrawn				
9	Number of Borrowers Withdrawn	0	0		
10	% of Total Number of Applications	N/A	0.00%		
11	In Process				
12	Number of Borrowers In Process	0	N/A		
13	% of Total Number of Applications	N/A	N/A		
14	Total				
15	Total Number of Borrowers Applied	N/A	0		
. •	Number of Borrowers Participating in Other HFA HHF Programs or	,			
16	Program Components	13	331		
	Characteristics	. •			
	Characteristics				
19	Median 1st Lien Housing Payment Before Assistance	1,069	1,044		
20	Median 1st Lien Housing Payment After Assistance	855	794		
21	Median 2nd Lien Housing Payment Before Assistance	199	198		
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A		
23	Median 1st Lien UPB Before Program Entry	159,051	165,257		
24	Median 1st Lien UPB After Program Entry	103,009	122,376		
25	Median 2nd Lien UPB Before Program Entry	35,399	31,694		
26	Median 2nd Lien UPB After Program Entry	N/A	N/A		
27	Median Principal Forgiveness	33,976	43,509		
28	Median Length of time Borrower Receives Assistance	N/A	N/A		
29	Median Assistance Amount				
	nce Characteristics	33,976	43,509		
	Assistance Provided to Date	¢4 070 000	Ф74 OC4 O44		
31		\$1,678,269	\$74,964,314		
32	Total Lender/Servicer Assistance Amount	N/A	N/A		
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A		
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A		
	naracteristics	N1/A	N1/A		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A		
37	Current		4400		
38	Number	7	1123		
39	%	53.85%	84.06%		
10	Delinquent (30+)				
11	Number	2	59		
12	%	15.38%	4.42%		
13	Delinquent (60+)				
14	Number	0	29		
15	%	0.00%	2.17%		
16	Delinquent (90+)				
1 7	Number	4	125		
18	%	30.77%	9.36%		

Arizona **HFA Performance Data Reporting- Program Performance Principal Reduction Assistance** QTD Cumulative 49 **Program Outcomes** Borrowers No Longer in the HHF Program (Program 13 50 Completion/Transition or Alternative Outcomes) 1336 51 **Alternative Outcomes** Foreclosure Sale 52 53 Number 0.00% 0.00% 54 Cancelled 55 56 Number 0 57 0.00% 0.00% Deed in Lieu 58 59 Number 0.00% 0.00% 60 % 61 Short Sale Number 62 0.00% 0.00% 63 64 **Program Completion/ Transition** 65 Loan Modification Program 13 1336 66 Number 100.00% 100.00% 67 % Re-employed/ Regain Appropriate Employment Level 68 N/A 69 N/A N/A N/A 70 Reinstatement/Current/Payoff 71 Number N/A N/A 72 73 % N/A N/A Short Sale 75 Number N/A N/A % N/A N/A 76 Deed in Lieu 77 Number N/A N/A 78 79 N/A N/A Other - Borrower Still Owns Home 80 81 Number 0.00% 0.00% 82 83 Homeownership Retention Six Months Number N/A 1284 84 100.00% 85 Six Months % N/A 86 Twelve Months Number N/A 1183 100.00% 87 Twelve Months % N/A

N/A

N/A

N/A

N/A

918

100.00%

0.00%

88

89 90

91

Twenty-four Months Number

Twenty-four Months %

Unreachable Number

Unreachable %

Arizona HFA Performance Data Reporting- Program Performance Second Mortgage Assistance QTD Cumulative Program Intake/Evaluation Approved 2 3 Number of Borrowers Receiving Assistance 8 318 % of Total Number of Applications 1.44% N/A 6 Number of Borrowers Denied 0 % of Total Number of Applications N/A 0.00% 8 Withdrawn 9 Number of Borrowers Withdrawn 0 10 % of Total Number of Applications 0.00% N/A 11 In Process Number of Borrowers In Process 0 N/A 12 % of Total Number of Applications N/A N/A 13 14 Total Number of Borrowers Applied 15 N/A Number of Borrowers Participating in Other HFA HHF Programs or **Program Components** 7 297 16 **Program Characteristics** 17 **General Characteristics** Median 1st Lien Housing Payment Before Assistance 19 889 1,000 20 Median 1st Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment Before Assistance 21 211 199 22 Median 2nd Lien Housing Payment After Assistance 0 0 23 Median 1st Lien UPB Before Program Entry 126,042 166,297 Median 1st Lien UPB After Program Entry 24 N/A N/A 25 Median 2nd Lien UPB Before Program Entry 35,399 32,767 26 Median 2nd Lien UPB After Program Entry 0 27 Median Principal Forgiveness 38,291 25,217 Median Length of time Borrower Receives Assistance 28 N/A N/A Median Assistance Amount 29 38,291 25,217 30 **Assistance Characteristics** Assistance Provided to Date \$10,782,708 31 \$479,114 Total Lender/Servicer Assistance Amount 32 N/A N/A 33 Borrowers Receiving Lender/Servicer Match (%) N/A N/A Median Lender/Servicer Assistance per Borrower 34 N/A N/A 35 Other Characteristics 36 Median Length of Time from Initial Request to Assistance Granted N/A N/A 37 Current 38 Number 230 75.00% 39 72.33% Delinquent (30+) 40 Number 23 41 12.50% 42 7.23% Delinquent (60+) 43 44 Number 45 0.00% 1.57% 46 Delinquent (90+) 47 Number 60 % 12.50% 18.87%

HFA Performance Data Reporting- Program Performance Second Mortgage Assistance

		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program		040
50	,	8	318
51	Alternative Outcomes		
52 53	Foreclosure Sale Number	0	0
54	%	0.00%	0.00%
55	Cancelled	0.0070	0.0070
56	Number	0	0
57	%	0.00%	0.00%
58	Deed in Lieu		
59	Number	0	0
60	%	0.00%	0.00%
61	Short Sale	- 1	
62	Number	0	9
63		0.00%	2.83%
	Program Completion/ Transition		
65 66		N/A	N/A
67	%	N/A N/A	N/A N/A
68		IN/A	IN/A
69	Number	N/A	N/A
70	%	N/A	N/A
71	Reinstatement/Current/Payoff	-	
72	Number	8	309
73	%	100.00%	97.17%
74	Short Sale		
75	Number	N/A	N/A
76	%	N/A	N/A
77	Deed in Lieu	NI/A	NI/A
78 79	Number %	N/A N/A	N/A N/A
80	Other - Borrower Still Owns Home	IN/A	IN/A
81	Number	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention		-
84	Six Months Number	N/A	302
85		N/A	100.00%
86		N/A	279
87		N/A	100.00%
88		N/A	218
89		N/A	100.00%
90		N/A	0
91	Unreachable %	N/A	0.00%

HFA Performance Data Reporting- Program Performance Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
1 Program	Intake/Evaluation	3.2	
2	Approved		
3	Number of Borrowers Receiving Assistance	105	3360
4	% of Total Number of Applications	N/A	16.82%
5	Denied	19/73	10.02 /0
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	Withdrawn	19/73	0.0070
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
	In Process	IN/A	0.00 /6
11	Number of Borrowers In Process	ما	NI/A
12		0	N/A
13	% of Total Number of Applications	N/A	N/A
14	Total Total	N1/A	0
15	Total Number of Borrowers Applied	N/A	0
	Number of Borrowers Participating in Other HFA HHF Programs or	_	400
16	Program Components	7	190
	Characteristics		
18 General	Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1008	975
20	Median 1st Lien Housing Payment After Assistance	565	564
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	1867	10446
30 Assistan	ce Characteristics		
31	Assistance Provided to Date	\$1,998,461	\$52,153,036
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
	naracteristics	14/71	14/71
		NI/A	NI/A
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	Current	40	50.4
38	Number	19	534
39	%	18.10%	15.89%
40	Delinquent (30+)		
41	Number	13	306
42	%	12.38%	9.11%
43	Delinquent (60+)		
44	Number	20	439
45	%	19.05%	13.07%
46	Delinquent (90+)		
47	Number	53	2081
48	%	50.48%	61.93%

HFA Performance Data Reporting- Program Performance Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program		
50	Completion/Transition or Alternative Outcomes)	145	2765
	Alternative Outcomes		
52	Foreclosure Sale		
53	Number	0	0
54	%	0.00%	0.00%
55	Cancelled	٥	445
56	Number	6	115
57 50	% Deed in Lieu	4.14%	4.16%
58 59	Number	0	<u> </u>
60	%	0.00%	0.00%
61	Short Sale	0.0076	0.0076
62	Number	0	65
63	%	0.00%	2.35%
	Program Completion/ Transition	0.0070	2.0070
65	Loan Modification Program		
66	Number	N/A	N/A
67	%	N/A	N/A
68	Re-employed/ Regain Appropriate Employment Level	,, .	,, .
69	Number	8	64
70	%	5.52%	2.31%
71	Reinstatement/Current/Payoff		
72	Number	35	1005
73	%	24.14%	36.35%
74	Short Sale		
75	Number	N/A	N/A
76	%	N/A	N/A
77	Deed in Lieu		
78	Number	N/A	N/A
79	%	N/A	N/A
80	Other - Borrower Still Owns Home	1	
81	Number	96	1516
82	%	66.21%	54.83%
	Homeownership Retention		
84	Six Months Number	N/A	3224
85	Six Months %	N/A	99.91%
86	Twelve Months Number	N/A	3050
87	Twelve Months %	N/A	98.93%
88	Twenty-four Months Number	N/A	2670
89 90	Twenty-four Months %	N/A N/A	98.85%
90	Unreachable Number Unreachable %	N/A N/A	0.00%
91	Uniteachable %	IN/A	0.00%
L			

Arizona HFA Performance Data Reporting- Program Performance **Short Sale Component** QTD Cumulative Program Intake/Evaluation Approved Number of Borrowers Receiving Assistance 147 % of Total Number of Applications N/A 0.74% Denied Number of Borrowers Denied 6 0 % of Total Number of Applications N/A 0.00% Withdrawn Number of Borrowers Withdrawn 10 % of Total Number of Applications N/A 0.00% 11 In Process Number of Borrowers In Process N/A 12 % of Total Number of Applications N/A 13 N/A 14 Total Number of Borrowers Applied N/A 15 0 Number of Borrowers Participating in Other HFA HHF Programs or **Program Components** 0 16 Program Characteristics 17 **General Characteristics** 18 19 Median 1st Lien Housing Payment Before Assistance N/A N/A 20 Median 1st Lien Housing Payment After Assistance N/A N/A 21 Median 2nd Lien Housing Payment Before Assistance N/A N/A 22 Median 2nd Lien Housing Payment After Assistance N/A N/A 23 Median 1st Lien UPB Before Program Entry N/A N/A Median 1st Lien UPB After Program Entry N/A N/A 24 Median 2nd Lien UPB Before Program Entry N/A 25 N/A Median 2nd Lien UPB After Program Entry 26 N/A N/A Median Principal Forgiveness 27 N/A N/A 28 Median Length of time Borrower Receives Assistance N/A N/A 29 Median Assistance Amount 4500 4500 **Assistance Characteristics** 30 Assistance Provided to Date 13368 916376 31 32 Total Lender/Servicer Assistance Amount N/A N/A 33 Lender/Servicer Match (%) N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A 34 Other Characteristics 35 36 Median Length of Time from Initial Request to Assistance Granted N/A N/A Current 37 Number 38 45 0.00% 30.61% 39 Delinquent (30+) 40 Number 0 41 0.00% 2.04% 42 Delinquent (60+) 43 44 Number 0.00% 4.76% 45 % Delinquent (90+) 46 Number 47 92 100.00% 62.59%

Program Outcomes				
	Borrowers No Longer in the HHF Program (Program			
	Completion/Transition or Alternative Outcomes)	1	14	
	tive Outcomes			
	Foreclosure Sale			
	Number	0		
	%	0.00%	0.00	
	Cancelled			
i	Number	0		
	%	0.00%	0.00	
	Deed in Lieu			
	Number	N/A	N/A	
	%	N/A	N/A	
	Short Sale			
	Number	N/A	N/A	
	%	N/A	N/A	
Prograi	m Completion/ Transition			
	Loan Modification Program			
i	Number	N/A	N/A	
	%	N/A	N/A	
	Re-employed/ Regain Appropriate Employment Level			
I	Number	N/A	N/A	
I	%	N/A	N/A	
	Reinstatement/Current/Payoff			
	Number	N/A	N/A	
	%	N/A	N/A	
	Short Sale			
	Number	1	14	
	%	100.00%	100.00	
	Deed in Lieu			
	Number	N/A	N/A	
	%	N/A	N/A	
	Other - Borrower Still Owns Home			
	Number	N/A	N/A	
	%	N/A	N/A	
Homeo	wnership Retention			
	Six Months Number	N/A	N/A	
	Six Months %	N/A	N/A	
i	Twelve Months Number	N/A	N/A	
	Twelve Months %	N/A	N/A	
	Twenty-four Months Number	N/A	N/A	
ı	Twenty-four Months %	N/A	N/A	
ı	Unreachable Number	N/A	N/A	
	Unreachable %	N/A	N/A	

Arizona HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA) QTD Cumulative Program Intake/Evaluation Funded 3 Number of Borrowers Receiving Assistance 1468 2843 % of Total Number of Submissions N/A 100.00% 5 Denied 6 Number of Borrowers Denied 0 7 % of Total Number of Submissions N/A 0.00% 8 Withdrawn 9 Number of Borrowers Withdrawn % of Total Number of Submissions N/A 0.00% 10 In Process 11 12 Number of Borrowers In Process N/A 0 13 % of Total Number of Submissions N/A N/A 14 Total 15 Total Number of Borrowers Submitted for Assistance N/A 2843 Number of Borrowers that Previously Participated in Other HFA HHF **Programs** 16 17 Program Characteristics Loan Characteristics at Origination 148850 19 Median Purchase Price 149400 20 Median Credit Score 713 712 21 Median DTI 23% 22% 22 Assistance Characteristics 23 \$24,198,100 \$43,501,003 Assistance Provided to Date 24 Borrower Characteristics 25 **Borrower Income (\$)** 26 Above \$90,000 0.89% 0.77% 27 \$70,000-\$89,000 12.19% 14.00% 28 \$50,000-\$69,000 30.59% 30.21% 29 Below \$50,000 56.34% 55.01% 30 Borrower Income as Percent of Area Median Income (AMI) 31 Above 120% 0.00% 0.00% 110%- 119% 32 0.00% 0.63% 100%- 109% 33 0.00% 29.55% 90%- 99% 34 4.22% 6.44% 35 80%- 89% 5.35% 5.65% Below 80%

90.12%

58.04%

36

37 Home Mortgage Disclosure Act (HMDA)

HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA)

		QTD	Cumulative
38	Borrower		
39	Race		
40	American Indian or Alaskan Native	11	24
41	Asian	35	56
42	Black or African American	49	
43	Native Hawaiian or other Pacific Islander	6	
44	White	1309	
45	Information not provided by borrower	58	135
46	Ethnicity		1
47	Hispanic or Latino	638	
48	Not Hispanic or Latino	788	
49	Information not provided by borrower	42	82
50	Sex		
51	Male	880	1724
52	Female	588	1119
53	Information not provided by borrower	0	(
54	Co-Borrower		
55	Race		
56	American Indian or Alaskan Native	3	7
57	Asian	8	15
58	Black or African American	15	23
59	Native Hawaiian or other Pacific Islander	2	2
60	White	372	736
61	Information not provided by borrower	22	48
62	Ethnicity		
63	Hispanic or Latino	174	340
64	Not Hispanic or Latino	233	461
65	Information not provided by borrower	15	30
66	Sex		
67	Male	118	192
68	Female	304	639
69	Information not provided by borrower	0	(
70 Geograph	nic Breakdown (by Targeted Area)		
71	Arizona City	13	22
72	Avondale	117	248
73	Buckeye	111	257
74	Casa Grande	57	
75	Coolidge	12	24
76	Douglas	3	
77	El Mirage	66	
78	Fort Mohave	4	
79	Goodyear	110	
80	Huachuca City	2	
81	Laveen	70	
32	Maricopa	85	
83	Red Rock	4	
84	Sierra Vista	34	
35 35	Snowflake	3	
36	Tuscon	603	
87	Yuma	174	

	Arizona		
	HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA)		
		QTD	Cumulative
88	Homeownership Retention		
89	Six Months Number	N/A	0
90	Six Months %	N/A	0.00%
91	Twelve Months Number	N/A	0
92	Twelve Months %	N/A	0.00%
93	Twenty-four Months Number	N/A	0
94	Twenty-four Months %	N/A	0.00%
95	Unreachable Number	N/A	0
96	Unreachable %	N/A	0.00%

	HFA Performance Data	Reporting - Borrower Characteristics
		To Be Reported In Aggregate For All Programs:
Borro	wer Count	
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one o HFA's programs. The number of borrowers represented in the other "Borrower Characteristic fields should foot to this number. This number does not include borrowers receiving Down Pa Assistance.
	Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and number withdrawn. This number does not include borrowers denied for Down Payment Assistance.
	Number of Unique Borrowers Withdrawn from Program	Total number of <i>unique</i> borrowers who <i>do not</i> receive assistance under any program becavoluntary withdrawal after approval or failure to complete application despite attempts by the This number does not include borrowers withdrawn for Down Payment Assistance.
	Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pereview. This should be reported in the QTD column only. This number does not include borrowers for Down Payment Assistance.
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using th column for in process borrowers). This number does not include unique applicants for Down Payment Assistance.
m Exp	penditures	
er Inco	Total Assistance Provided to Date Total Spent on Administrative Support, Outreach, and Counseling	Total amount of assistance disbursed by the HFA across all programs. Total amount spent on administrative expenses to support the program(s).
er micc	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
er Inco	ome as Percent of Area Median Income (AMI)	(*)
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income
ohic B	Breakdown (by County)	Number of aggregate herrowers assisted in each county listed
ortas	All Categories ge Disclosure Act (HMDA)	Number of aggregate borrowers assisted in each county listed.
Urtya	ge Disclosure Act (HMDA)	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.
	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 totals for the agreement as well as of houseways posisted
	All Categories Sex	All totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
р		
	All Categories	All totals for the aggregate number of borrowers assisted.
Loan	to Value Ratio (LTV)	
Juil	All Categories	
		Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage time of assistance divided by the most current valuation at the time of assistance.
	All Categories All Categories	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first
Comb	All Categories Status (%)	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first
Comb	All Categories Status (%) All Categories	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first
Comb	All Categories Status (%) All Categories All Categories	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance delinquency status at the time of assistance.
Comb	All Categories Status (%) All Categories All Categories Ze All Categories	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance. Delinquency status at the time of assistance.
Comb	All Categories Status (%) All Categories All Categories All Categories The Performance Data	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance. Delinquency status at the time of assistance. Household size at the time of assistance. a Reporting - Program Performance
Comb ency S	All Categories Status (%) All Categories All Categories All Categories The Performance Data	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance. Delinquency status at the time of assistance.
Comb ency S	All Categories Status (%) All Categories Ze All Categories HFA Performance Data: The Following Data Points Are Ke/Evaluation Approved	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance Delinquency status at the time of assistance. Household size at the time of assistance. Reporting - Program Performance
Comb ency S	All Categories Status (%) All Categories All Categories All Categories HFA Performance Data The Following Data Points Are ke/Evaluation Approved Number of Borrowers Receiving Assistance % of Total Number of Applications	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance. Delinquency status at the time of assistance. Household size at the time of assistance. a Reporting - Program Performance To Be Reported In Aggregate For All Programs: The total number of borrowers receiving assistance for the specific program.
ency S	All Categories Status (%) All Categories All Categories All Categories HFA Performance Data The Following Data Points Are ke/Evaluation Approved Number of Borrowers Receiving Assistance	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance leading or the time of assistance. Delinquency status at the time of assistance. Household size at the time of assistance. Reporting - Program Performance To Be Reported In Aggregate For All Programs: The total number of borrowers receiving assistance for the specific program. Total number of borrowers receiving assistance for the specific program divided by the total of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is de as a borrower who has provided the necessary information for consideration for program
ency S	All Categories Status (%) All Categories All Categories Ze All Categories HFA Performance Data The Following Data Points Are ke/Evaluation Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance loading assistance. Delinquency status at the time of assistance. Household size at the time of assistance. Reporting - Program Performance To Be Reported In Aggregate For All Programs: The total number of borrowers receiving assistance for the specific program. Total number of borrowers receiving assistance for the specific program divided by the total of borrowers who applied for the specific program. 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.
Comb	All Categories Status (%) All Categories Ze All Categories HFA Performance Data The Following Data Points Are Ke/Evaluation Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied	Itime of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance learning in the time of assistance. Delinquency status at the time of assistance. Household size at the time of assistance. Reporting - Program Performance To Be Reported In Aggregate For All Programs: The total number of borrowers receiving assistance for the specific program. Total number of borrowers receiving 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. Total number of borrowers denied for assistance for the specific program. Total number of borrowers denied for assistance for the specific program. Total number of borrowers who applied for the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the
Comb	All Categories Status (%) All Categories All Categories PA Performance Data The Following Data Points Are Ke/Evaluation Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications	Itime of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance liens at the time of assistance. Delinquency status at the time of assistance. Household size at the time of assistance. Reporting - Program Performance To Be Reported In Aggregate For All Programs: The total number of borrowers receiving assistance for the specific program. Total number of borrowers receiving assistance for the specific program divided by the total of borrowers who applied for the specific program. 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. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
Comb	All Categories Status (%) All Categories HFA Performance Data The Following Data Points Are ke/Evaluation Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn	Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance liens at the time of assistance. Delinquency status at the time of assistance. Household size at the time of assistance. Reporting - Program Performance To Be Reported In Aggregate For All Programs: The total number of borrowers receiving assistance for the specific program. Total number of borrowers receiving assistance for the specific program divided by the total of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is def as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application. Total number of borrowers withdrawn for the specific program divided by the total number of borrowers withdrawn for the specific program divided by the total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
ency S	All Categories Status (%) All Categories All Categories PA Performance Data The Following Data Points Are Ke/Evaluation Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance liquid liqui
Comb ency S	All Categories Status (%) All Categories PAPER Performance Data The Following Data Points Are Ke/Evaluation Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn Number of Borrowers Withdrawn Number of Borrowers In Process Number of Borrowers In Process	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance liquinor liens at the time of assistance. Delinquency status at the time of assistance. Household size at the time of assistance. Reporting - Program Performance To Be Reported In Aggregate For All Programs: The total number of borrowers receiving assistance for the specific program. Total number of borrowers denied for assistance for the specific program. A denial is de as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance for the specific program. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program. Total number of borrowers withdrawn from the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application. Total number of borrowers withdrawn from the specific program divided by the total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for assistance from the specific program the not been decisioned and are pending review. This should be reported in the QTD column or Total number of borrowers who have applied for assistance from the specific program that he columns are pending review. This should be reported in the QTD column or Total number of borrowers who have applied for assistance from the specific program than the decisioned and are pending review. This should be reported in the QTD column or Total number of borrowers who have applied for assistance from the specific program than the decisioned and are pending review.
ency S	All Categories Status (%) All Categories PAIL Categories HFA Performance Data The Following Data Points Are Ke/Evaluation Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications In Process Number of Borrowers In Process	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance liens at the time of assistance. Delinquency status at the time of assistance. Household size at the time of assistance. Reporting - Program Performance To Be Reported In Aggregate For All Programs: The total number of borrowers receiving assistance for the specific program. Total number of borrowers denied for assistance for the specific program. A denial is del as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program. Total number of borrowers denied for assistance for the specific program. Total number of borrowers denied for assistance for the specific program. Total number of borrowers who applied for the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application. Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers who have applied for assistance from the specific program the not been decisioned and are pending review. This should be reported in the QTD column or Total number of borrowers who have applied for assistance from the specific program than the been decisioned and are pending review divided by the total number of borrowers who applied for the specific program than the been decisioned and are pending review divided by the total number of borrowers who applied for assistance from the specific program than the been decisi

	acteristics (For All Approved Applicants)	
senerai Chara	Moding 1et Ling Housing Payment Refere Assistance	Modian first lian housing navment neid by homeowney prints receiving assistance to other
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner after receiving assistance. In other word the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner prior to receiving assistance. In othe words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	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 2nd Lien UPB After Program Entry Median Principal Forgiveness	Median second lien unpaid principal balance prior to receiving assistance. Median second lien unpaid principal balance after receiving assistance. Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien
	Median Length of Time Borrower Receives Assistance	extinguishment. Extinguished fees should only be included if those fees have been capitalized. Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in
	Median Assistance Amount	the cumulative column. Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
ssistance Ch	aracteristics	(*)
	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
ther Characte		Modion longth of time from initial gentlest with homewater and the state of the sta
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
	Current Number	Number of borrowers current at the time assistance is received.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+) Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance
	%	is received. Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total
	Delinquent (60+)	number of approved applicants.
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance
	%	is received. Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	Delinquent (90+) Number %	Number of borrowers 90+ days delinquent at the time assistance is received. Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
rogram Outco	omes	
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Iternative Ou		
	Foreclosure Sale Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative
	%	outcome of the program. Number of foreclosed borrowers divided by the total number of borrowers no longer receiving
	Cancelled	assistance under this program.
	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
	70	, ,
	Deed-in-Lieu	assistance under this program.
	Deed-in-Lieu Number	assistance under this program. Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
	Deed-in-Lieu Number %	assistance under this program. Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative
	Deed-in-Lieu Number	assistance under this program. Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program. Number of borrowers transitioned out of the HHF program into a short sale as an alternative
	Deed-in-Lieu Number % Short Sale	Assistance under this program. Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
rogram Com _l	Deed-in-Lieu Number % Short Sale Number % pletion/ Transition	Assistance under this program. Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program. Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a short sale divided by the total num
rogram Com	Deed-in-Lieu Number % Short Sale Number %	Assistance under this program. Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program. Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a short sale divided by the total num of borrowers no longer receiving assistance under this program.
rogram Comp	Deed-in-Lieu Number % Short Sale Number % pletion/ Transition Loan Modification Program	assistance under this program. Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program. Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a short sale divided by the total num of borrowers no longer receiving assistance under this program. Number of borrowers who transitioned into a loan modification program (such as the Making Hor Affordable Program) from PRA, SMS or UMA program components. Note: Does not include SMS assistance used in conjunction with a Short Sale Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned into a loan modification program divided by the total number of borrowers who transitioned
rogram Comp	Deed-in-Lieu Number % Short Sale Number % pletion/ Transition Loan Modification Program Number %	Assistance under this program. Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program. Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a short sale divided by the total num of borrowers no longer receiving assistance under this program. Number of borrowers who transitioned into a loan modification program (such as the Making Hor Affordable Program) from PRA, SMS or UMA program components. Note: Does not include SMS
rogram Com	Deed-in-Lieu Number % Short Sale Number % pletion/ Transition Loan Modification Program Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program. Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a short sale divided by the total num of borrowers no longer receiving assistance under this program. Number of borrowers who transitioned into a loan modification program (such as the Making Hor Affordable Program) from PRA, SMS or UMA program components. Note: Does not include SMS assistance used in conjunction with a Short Sale Number of borrowers who transitioned into a loan modification program divided by the total numb of borrowers no longer receiving assistance under this program.
^t rogram Com	Deed-in-Lieu Number % Short Sale Number % pletion/ Transition Loan Modification Program Number % Re-employed/ Regain Appropriate Employment Level	assistance under this program. Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program. Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program. Number of borrowers who transitioned from their homes via a short sale divided by the total num of borrowers no longer receiving assistance under this program. Number of borrowers who transitioned into a loan modification program (such as the Making Hor Affordable Program) from PRA, SMS or UMA program components. Note: Does not include SMS assistance used in conjunction with a Short Sale Number of borrowers who transitioned into a loan modification program divided by the total numb of borrowers no longer receiving assistance under this program.

	Number	Number borrowers that transitioned out of the program component due to reinstating/bringing loan
	%	current or paying off their mortgage loan. Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer
	Oh at Oak	receiving assistance under this program.
	Short Sale Number	Number of borrowers who transitioned out of the program into a short sale with program assistance
	0/	as the desired outcome of the program.
	%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
	Deed-in-Lieu	
	Number	Not Applicable
	%	Not Applicable
	Other - Borrower Still Owns Home	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Homeownersh	nip Retention	longer receiving assistance under this program.
	Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt
		of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included if the 6-month count, as the two intervals are not mutually exclusive.)
	%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt
		of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-
	%	month and 12-month counts, as the two intervals are not mutually exclusive.) Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12
	Twenty-four Months	months prior to reporting period. Number of borrowers assisted by the program who retain ownership at least 24 months after
	%	receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts. Number of borrowers assisted by the program who retain ownership at least 24 months after
	76	receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
	Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
	%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.
	HFA Performance Data	Reporting - Program Performance
		ed In Aggregate For Down Payment Assistance Programs
Program Intak	Funded	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
	% of Total Number of Submissions Denied	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
	Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was
	% of Total Number of Submissions	denied by the HFA Total number of borrowers denied divided by the total number of borrowers submitted for assistance
	Withdrawn	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
	Withdrawn Number of Borrowers Withdrawn	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage
	Withdrawn Number of Borrowers Withdrawn	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column
	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved,
	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Program Chai	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other
Program Char	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other
Program Char	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination.
Program Char	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI Assistance Characteristics	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median front-end debt-to-income ratio at the time of origination (as defined by program).
Program Char	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI Assistance Characteristics Assistance Provided	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination.
Borrower Inco	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI Assistance Characteristics Assistance Provided me All Categories	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median front-end debt-to-income ratio at the time of origination (as defined by program).
Borrower Inco	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI Assistance Characteristics Assistance Provided In DTI Assistance Provided Ali Categories Ali Categories In Process	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median credit score of all borrowers at the time of origination (as defined by program). Total amount of aggregate assistance exclusively provided by the HFA.
Borrower Inco	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median DTI Assistance Characteristics Assistance Provided me All Categories Median Income (AMI) All Categories	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median front-end debt-to-income ratio at the time of origination (as defined by program).
Borrower Inco	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI Assistance Characteristics Assistance Provided In DTI Assistance Provided Ali Categories Ali Categories In Process	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median front-end debt-to-income ratio at the time of origination (as defined by program). Total amount of aggregate assistance exclusively provided by the HFA. Total annual gross income in dollars for all borrowers on the loan as a percentage of area median income.
Borrower Inco	Withdrawn Number of Borrowers Withdrawn % of Total Number of Submissions In Process Number of Borrowers In Process % of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median DTI Assistance Characteristics Assistance Provided me All Categories Median Income (AMI) All Categories	Total number of borrowers denied divided by the total number of borrowers submitted for assistance. The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance. 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 QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median credit score of all borrowers at the time of origination (as defined by program). Total annual gross income in dollars for all borrowers on the loan as a percentage of area median. Total annual gross income in dollars for all borrowers on the loan as a percentage of area median.

		All totals for the aggregate number of borrowers assisted.
	nicity Categories	All totals for the aggregate number of borrowers assisted.
Sex		All totals for the aggregate number of borrowers assisted.
	Categories	All totals for the aggregate number of borrowers assisted.
7 (11 (Sategories	Co-Borrower
Rac	26	00 20.101101
	Categories	All totals for the aggregate number of borrowers assisted.
	nicity	
		All totals for the aggregate number of borrowers assisted.
Sex		56 0
All C	Categories	All totals for the aggregate number of borrowers assisted.
	lown (by County)	00 0
	Categories	Number of aggregate borrowers assisted in each county listed.
	etention	
Six	Months	Number of borrowers assisted by the program who retain ownership at least 6 months after recei
		of initial assistance, including borrowers who retain their home for more than 6 months but less
		than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included
		the 6-month count, as the two intervals are not mutually exclusive.)
		the o-month count, as the two intervals are not mutually exclusive.
%		Number of borrowers assisted by the program who retain ownership at least 6 months after recei
/0		of initial assistance divided by the total number of households assisted by the program 6 months
		prior to reporting period.
Two	elve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after
I WE	erve Moriuis	receipt of initial assistance, including borrowers who retain their home for more than 12 months b
		less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-
		month and 12-month counts, as the two intervals are not mutually exclusive.)
%		Number of borrowers assisted by the program who retain ownership at least 12 months after
/0		receipt of initial assistance divided by the total number of households assisted by the program 12
		months prior to reporting period.
Two	enty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after
IWE	enty-rour worths	
		receipt of initial assistance. Borrowers who retain their home for 24 months should be included in
%		the 6-month, 12-month, and 24-month counts.
%		Number of borrowers assisted by the program who retain ownership at least 24 months after
		receipt of initial assistance divided by the total number of households assisted by the program 24
		months prior to reporting period.
Unr	eachable	Number of borrowers assisted by the program for whom homeownership retention status cannot
		verified by any available means.
%		Number of borrowers assisted by the program for whom homeownership retention status cannot
		verified by any available means divided by the total number of borrowers assisted.
	HFA Performance Da	ta Reporting - Program Notes
Une	employment/Underemployment/Reinstatement Mortgage Assistance	Program provides monthly mortgage payment assistance on behalf of non-delinquent homeowners
(UN	(A)	who are unable to afford their monthly payment due to a qualified financial hardship. Program also
`	, , , , , , , , , , , , , , , , , , ,	provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became
		delinquent due to a qualified financial hardship.
Prin	ncipal Reduction Assistance (PRA)	Program provides principal reduction assistance in conjunction with a loan modification,
	(y	reamortization (recast), or refinance to reduce a homeowner's monthly payment; assistance may
		applied as curtailment when the homeowner is in a severe negative equity position.
Sec	cond Mortgage Assistance (SMA)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an
360	ona mongago / osisianos (Om/)	affordable payment. (Or facilitate a short sale)
Sh.	ort Sale Assistance (SSA)	
SIIO	in Jaie Assistance (SSA)	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition
_	December 1 Assistance (DDA)	assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
IDOM	vn Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and
DOV		stabilizing neighborhoods in targeted areas.



TO: Mark McArdle

Hardest Hit Fund

U.S. Department of the Treasury

FROM: Michael Trailor, Chairman

Arizona Home Foreclosure Prevention Funding Corporation

DATE: November 15, 2016

RE: Hardest Hit Fund Quarterly Performance Data

for the period ending September 30, 2016

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending September 30, 2016. The attached report provides the data sets required by the U.S. Department of the Treasury ("Treasury"). To provide further context for the figures reported in the Treasury report, we are also providing this introductory summary as a supplement to enhance the reviewer's understanding of Arizona's Hardest Hit Fund program, **Save Our Home AZ**.

The Save Our Home AZ Program is administered by the Arizona Department of Housing on behalf of the Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC). Funds for the Program come from the U.S. Department of the Treasury, Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets. The Program provides assistance to eligible Arizona homeowners in the form of Principal Reduction Assistance, Unemployment/Under-employment Mortgage Assistance, Reinstatement of delinquent payments, Second Lien Elimination, Short Sale Assistance, and beginning in March 2016 Down Payment Assistance for homebuyers.

Program Enhancements - New Down Payment Assistance Program Introduced

As the foreclosure crises in Arizona has abated, the current assistance programs have all seen declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. Additionally, many homeowners who received commitments for Under/ Unemployment Mortgage Assistance have been able to more quickly exit from receiving monthly mortgage assistance due to an improved job market. This is a good development for Arizona, as our 90+ day delinquency rate has declined dramatically since the program began and is now amongst the lowest of all Hardest Hit States. In recognition of this development, Treasury recently approved an amendment to Arizona's program to limit assistance to 12 months of monthly mortgage assistance to new applicants beginning September 15, 2016, down from as much as 30 months of assistance provided during earlier stages of the crises.

Additionally, in recognition of the fact that not all Arizona communities have rebound from the economic crises as quickly as others, we proposed and received authorization by Treasury to introduce a new component for Arizona's Hardest Hit Fund Program which launched in mid-March 2016. The purpose of this program is to address economic factors within certain geographical areas that are not recovering at the same rate as other areas of the state. Distress signals that were considered included: change in sales price from one year ago, REO sales rates, short sale rates, negative equity, and the foreclosure rate.

The Program was approved for 17 cities within the state, where homebuyer assistance of 10 percent of a home's purchase price (up to a maximum of \$20,000) may be provided to qualified homebuyers. Purchase assistance will be made available through the *Pathways to Purchase Home Mortgage Program*. By providing such assistance, the Program hopes to incentivize purchases within areas of the state that are still experiencing economic setbacks brought on by the foreclosure and economic crises in order to effect a recovery for the entire state through stimulating the real estate market within these lagging communities. Communities where homebuyers may receive such assistance are: Arizona City, Avondale, Buckeye, Casa Grande, Coolidge, Douglas, El Mirage, Fort Mohave, Goodyear, Huachuca City, Laveen, Maricopa, Red Rock, Sierra Vista, Snowflake, Tucson, and Yuma. More program information and a list of participating lenders is available on our website at www.azhousing.gov. Since this component was introduced last spring, over \$25.8 million in assistance has been provided through October 31, 2016. Given this trajectory, the Program anticipates that all homebuyer assistance will be committed by late spring 2017.



Household Assistance Levels Increase

During the second quarter of 2016, 942 new households were approved to receive assistance. From program inception through this period, a total of 5,809 households have received assistance.

Assistance Commitments by Component

The Save Our Home AZ program provides assistance under several components: Principal Reduction Assistance, Second Mortgage Settlement Assistance, Un/Underemployment/Reinstatement Mortgage Assistance, Short Sale Assistance, and Down Payment Assistance. The chart below shows the breakdown of assistance in these various components.

HHF Budget and Commitments Analysis

Component	Budgeted	Committed
Principal Reduction Assistance	\$ 97,334,171	\$ 73,433,489.41 ¹
Second Mortgage Settlements	12,053,697	10,303,593.99 ²
Under/Unemployment/Reinstatement Mortgage Assistance	74,251,694	64,442,439.24 ³
Short Sale Assistance	1,261,490	911,876.174
Down Payment Assistance	48,000,000	19,308,030.44
Program Budget	\$ 232,901,052	\$ 168,399,429.25
Administrative Budget	34,864,954	22,787,600.965
Total Budget	\$ 267,766,006	\$ 191,187,030.21

Notes

As of September 30, 2016:

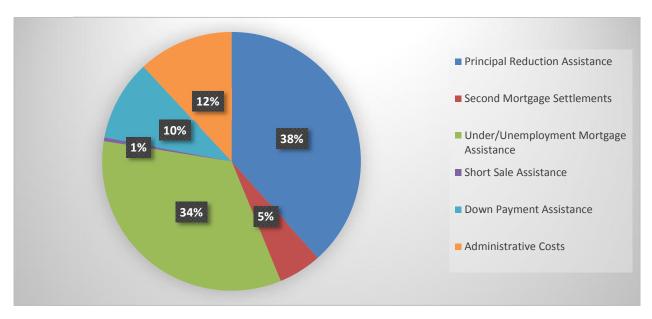
¹Of the \$73.4 million committed for Principal Reduction Assistance, \$116K remained in escrow awaiting the closing of the assistance.

²Of the \$10.3 million committed for Second Mortgage Settlements, all assistance has been disbursed.

³Of the \$64.4 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, \$257K remains held in escrow to be disbursed for further, future monthly payments for participating homeowners. As the economy continues to improve, a significant number of UMA participants have exited out of this component early, thereby releasing unused amounts of reserved assistance that will be recycled to assist additional households.

⁴Of the \$911K that has been committed for Short Sale Assistance, \$8.8K remained in escrow awaiting the closing of assistance.

⁵Of the \$22.7 million spent on administrative expenses, \$11.5 million was spent on outreach and counselor services for applicants.





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: September 2016

	Arizona				
	HFA Performance Data Reporting- Borrower Characteristics				
			QTD	Cumulative	
1	Unique Borrov				
2		Number of Unique Borrowers Receiving Assistance	1149	5983	
3		Number of Unique Borrowers Denied Assistance	473	12618	
4 5		Number of Unique Borrowers Withdrawn from Program	47 174	1206 N/A	
5 6		Number of Unique Borrowers in Process Total Number of Unique Borrower Applicants	N/A	19981	
	Program Expe		IN/A	19901	
8	r rogram Expo	Total Assistance Provided to Date	\$18,948,104	\$153,950,126	
9		Total Spent on Administrative Support, Outreach, and Counseling	\$1,003,318	\$22,787,601	
	Borrower Inco		\$1,000,010	ψ <u>=</u> =,: σ: ,σσ:	
11		Above \$90,000	N/A	N/A	
12		\$70,000-\$89,000	N/A	N/A	
13		\$50,000- \$69,000	N/A	N/A	
14		Below \$50,000	N/A	N/A	
15	Borrower Inco	me as Percent of Area Median Income (AMI)			
16		Above 120%	N/A	N/A	
17		110%- 119%	N/A	N/A	
18		100%- 109%	N/A	N/A	
19		90%- 99%	N/A	N/A	
20		80%- 89%	N/A	N/A	
21		Below 80%	N/A	N/A	
	Geographic Br	eakdown (by county)	 		
23		Maricopa County	439	3128	
24		Pima County	353	1405	
25		Pinal County	183	576	
26	Harris Mantaus	Balance of State	174	874	
	Home Wortgag	e Disclosure Act (HMDA)			
28 29		Borrower Race			
30		American Indian or Alaskan Native	13	64	
JU			10		
31		IAsian	19	99	
31 32		Asian Black or African American	19 47	99 354	
31 32 33		Black or African American	19 47 2	354	
32		1 101011	47		
32 33		Black or African American Native Hawaiian or other Pacific Islander	47 2	354 30	
32 33 34		Black or African American Native Hawaiian or other Pacific Islander White	47 2 992	354 30 4277	
32 33 34 35		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	47 2 992	354 30 4277	
32 33 34 35 36		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino	47 2 992 76	354 30 4277 1159	
32 33 34 35 36 37		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	47 2 992 76	354 30 4277 1159	
32 33 34 35 36 37 38 39 40		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex	47 2 992 76 463 652 34	354 30 4277 1159 1929 3489 565	
32 33 34 35 36 37 38 39 40 41		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male	47 2 992 76 463 652 34	354 30 4277 1159 1929 3489 565	
32 33 34 35 36 37 38 39 40 41 42		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female	477 2 992 76 463 652 34 664 471	354 30 4277 1159 1929 3489 565 2981 2556	
32 33 34 35 36 37 38 39 40 41 42 43		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower	47 2 992 76 463 652 34	354 30 4277 1159 1929 3489 565 2981 2556	
32 33 34 35 36 37 38 39 40 41 42 43 44		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower	477 2 992 76 463 652 34 664 471	354 30 4277 1159 1929 3489	
32 33 34 35 36 37 38 39 40 41 42 43 44 45		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower	47 2 992 76 463 652 34 664 471 14	354 30 4277 1159 1929 3489 565 2981 2556 446	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native	47 2 992 76 463 652 34 664 471 14	354 30 4277 1159 1929 3489 565 2981 2556 446	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian	47 2 992 76 463 652 34 664 471 14	354 30 4277 1159 1929 3489 565 2981 2556 446	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American	47 2 992 76 463 652 34 664 471 14	354 30 4277 1159 1929 3489 565 2981 2556 446	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander	47 2 992 76 463 652 34 664 471 14	354 30 4277 1159 1929 3489 565 2981 2556 446	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	47 2 992 76 463 652 34 664 471 14 5 8 8 5	354 30 4277 1159 1929 3489 565 2981 2556 446 16 33 69 8	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	47 2 992 76 463 652 34 664 471 14	354 30 4277 1159 1929 3489 565 2981 2556 446 16 33 69 8	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	47 2 992 76 463 652 34 664 471 14 5 8 8 5 0 309 24	354 30 4277 1159 1929 3489 565 2981 2556 446 16 33 69 8 1250 444	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	47 2 992 76 463 652 34 664 471 14 5 8 8 5	354 30 4277 1159 1929 3489 565 2981 2556 446 16 33 69 8 1250 444	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino	47 2 992 76 463 652 34 664 471 14 5 8 8 5 0 309 24	354 30 4277 1159 1929 3488 565 2981 2556 446 16 33 69 8 1250 444 544	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino	47 2 992 76 463 652 34 664 471 14 5 8 8 5 0 309 24	354 30 4277 1159 1929 3488 565 2981 2556 446 16 33 69 8 1250 444 544	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	47 2 992 76 463 652 34 664 471 14 5 8 8 5 0 309 24	354 30 4277 1159 1929 3489 565 2981 2556 446 16 33 69 8 1250 444 444 544	
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 55 55 56		Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	47 2 992 76 463 652 34 664 471 14 5 8 8 5 0 309 24	354 30 4277 1159 1929 3489 565 2981 2556 446	

	Arizona				
	HFA Performance Data Reporting- Borrower Characteristics				
		QTD	Cumulative		
60	Hardship				
61	Unemployment	N/A	N/A		
62	Underemployment	N/A	N/A		
63	Divorce	N/A	N/A		
64	Medical Condition	N/A	N/A		
65	Death	N/A	N/A		
66	Other	N/A	N/A		
67	Current Loan to Value Ratio (LTV)				
68	<100%	N/A	N/A		
69	100%-109%	N/A	N/A		
70	110%-120%	N/A	N/A		
71	>120%	N/A	N/A		
72	Current Combined Loan to Value Ratio (CLTV)				
73	<100%	N/A	N/A		
74	100%-119%	N/A	N/A		
75	120%-139%	N/A	N/A		
76	140%-159%	N/A	N/A		
77	>=160%	N/A	N/A		
78	Delinquency Status (%)				
79	Current	N/A	N/A		
80	30+	N/A	N/A		
81	60+	N/A	N/A		
82	90+	N/A	N/A		
83	Household Size				
84	1	N/A	N/A		
85	2	N/A	N/A		
86	3	N/A	N/A		
87	4	N/A	N/A		
88	5+	N/A	N/A		
ŀ	Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a o	change in borrower	circumstances,		
	some unique borrower counts may not sum in a quarter-over-quarter fashion.	-			

HFA Performance Data Reporting- Program Performance Principal Reduction Assistance

	Principal Reduction Assistance		
1 -	non Intelled Evoluction	QTD	Cumulative
	ram Intake/Evaluation		
2	Approved Number of Borrowers Receiving Assistance	20	4222
3	ÿ	38	1323 6.62%
4	% of Total Number of Applications Denied	N/A	0.02%
5	Number of Borrowers Denied	٥	0
6		0	0.00%
′	% of Total Number of Applications	N/A	0.00%
8	Withdrawn	٥	0
9	Number of Borrowers Withdrawn	0	0.000/
10	% of Total Number of Applications	N/A	0.00%
11	In Process		N1/A
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	N/A	N/A
14	Total		
15	Total Number of Borrowers Applied	N/A	0
	Number of Borrowers Participating in Other HFA HHF Programs or		
16	Program Components	15	318
	am Characteristics		
18 Gene	ral Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	929	1,043
20	Median 1st Lien Housing Payment After Assistance	740	792
21	Median 2nd Lien Housing Payment Before Assistance	298	198
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	158,773	165,265
24	Median 1st Lien UPB After Program Entry	114,021	122,750
25	Median 2nd Lien UPB Before Program Entry	36,751	31,690
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	43,216	43,483
28	Median Length of time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	43,216	43,483
30 Assis	tance Characteristics	,	,
31	Assistance Provided to Date	\$2,106,204	\$73,286,045
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
	* Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	Current	. 47.1	1 1// 1
38	Number	28	1116
39	%	73.68%	84.35%
40	Delinquent (30+)	7 3.00 /0	04.00/0
41	Number	2	57
42	%	5.26%	4.31%
43	Delinquent (60+)	J.2U /0	4.0170
44 44	Number	0	20
45	%	0.00%	29 2.19%
		0.00%	2.19%
46 47	Delinquent (90+)	ما	404
	Number	34.050/	121
48	%	21.05%	9.15%

Arizona **HFA Performance Data Reporting- Program Performance Principal Reduction Assistance** QTD Cumulative 49 **Program Outcomes** Borrowers No Longer in the HHF Program (Program 38 Completion/Transition or Alternative Outcomes) 1323 50 51 **Alternative Outcomes** Foreclosure Sale 52 53 Number 0.00% 0.00% 54 Cancelled 55 56 Number 0 57 0.00% 0.00% 58 Deed in Lieu 59 Number 0.00% 0.00% 60 % 61 Short Sale Number 62 0.00% 0.00% 63 64 **Program Completion/ Transition** 65 Loan Modification Program 38 1323 66 Number 100.00% 100.00% 67 % Re-employed/ Regain Appropriate Employment Level 68 N/A 69 N/A N/A N/A 70 Reinstatement/Current/Payoff 71 Number N/A N/A 72 73 % N/A N/A Short Sale 75 Number N/A N/A % 76 N/A N/A Deed in Lieu 77 Number N/A 78 N/A 79 N/A N/A Other - Borrower Still Owns Home 80 81 Number 0.00% 0.00% 82 83 Homeownership Retention Six Months Number N/A 1230 84 100.00% 85 Six Months % N/A 86 Twelve Months Number N/A 1103 87 Twelve Months % N/A 100.00% 88 Twenty-four Months Number N/A 839 Twenty-four Months % N/A 100.00% 89 90 Unreachable Number N/A 91 Unreachable % N/A 0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Arizona HFA Performance Data Reporting- Program Performance Second Mortgage Assistance QTD Cumulative Program Intake/Evaluation Approved 2 3 Number of Borrowers Receiving Assistance 8 310 % of Total Number of Applications 1.55% N/A 6 Number of Borrowers Denied 0 % of Total Number of Applications N/A 0.00% 8 Withdrawn 9 Number of Borrowers Withdrawn 0 10 % of Total Number of Applications 0.00% N/A 11 In Process Number of Borrowers In Process 0 N/A 12 % of Total Number of Applications N/A N/A 13 14 Total Number of Borrowers Applied 15 N/A Number of Borrowers Participating in Other HFA HHF Programs or **Program Components** 7 290 16 **Program Characteristics** 17 **General Characteristics** Median 1st Lien Housing Payment Before Assistance 19 1,212 1,010 20 Median 1st Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment Before Assistance 21 349 198 22 Median 2nd Lien Housing Payment After Assistance 23 Median 1st Lien UPB Before Program Entry 162,647 166,965 Median 1st Lien UPB After Program Entry 24 N/A N/A 25 Median 2nd Lien UPB Before Program Entry 36,751 32,767 26 Median 2nd Lien UPB After Program Entry 27 Median Principal Forgiveness 36,914 24,888 28 Median Length of time Borrower Receives Assistance N/A N/A 29 Median Assistance Amount 36,914 24,888 30 **Assistance Characteristics** Assistance Provided to Date \$10,303,594 31 \$362,794 Total Lender/Servicer Assistance Amount 32 N/A N/A 33 Borrowers Receiving Lender/Servicer Match (%) N/A N/A Median Lender/Servicer Assistance per Borrower 34 N/A N/A 35 Other Characteristics 36 Median Length of Time from Initial Request to Assistance Granted N/A N/A 37 Current 38 Number 224 39 87.50% 72.26% Delinquent (30+) 40 Number 0 22 41 42 0.00% 7.10% Delinquent (60+) 43 44 Number 45 0.00% 1.61% 46 Delinquent (90+) 47 Number 59 % 12.50% 19.03%

HFA Performance Data Reporting- Program Performance Second Mortgage Assistance

		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program		
50	Completion/Transition or Alternative Outcomes)	8	310
51	Alternative Outcomes		
52	Foreclosure Sale		
53	Number	0	0
54	%	0.00%	0.00%
55	Cancelled		
56	Number	0	0
57	%	0.00%	0.00%
58	Deed in Lieu		
59	Number	0	0
60	%	0.00%	0.00%
61	Short Sale		
62	Number	0	9
63	%	0.00%	2.90%
	Program Completion/ Transition		
65	Loan Modification Program		
66	Number	N/A	N/A
67	%	N/A	N/A
68	Re-employed/ Regain Appropriate Employment Level		
69	Number	N/A	N/A
70	%	N/A	N/A
71	Reinstatement/Current/Payoff		
72	Number	8	301
73	%	100.00%	97.10%
74	Short Sale		
75	Number	N/A	N/A
76	%	N/A	N/A
77	Deed in Lieu		
78	Number	N/A	N/A
79	%	N/A	N/A
80	Other - Borrower Still Owns Home		
81	Number	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention		
84	Six Months Number	N/A	289
85	Six Months %	N/A	100.00%
86		N/A	260
87	Twelve Months %	N/A	100.00%
88		N/A	204
89		N/A	100.00%
90		N/A	0
91		N/A	0.00%
	Line 36: Median application processing times may be affected by applicants reapplying for assistance.		2.2370

HFA Performance Data Reporting- Program Performance Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
1	Program Intake/Evaluation		
2	Approved		
3	Number of Borrowers Receiving Assistance	101	3255
4	% of Total Number of Applications	N/A	16.29%
5	Denied		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	Withdrawn		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	In Process		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	N/A	N/A
14	Total		
15	Total Number of Borrowers Applied	N/A	0
	Number of Borrowers Participating in Other HFA HHF Programs or		
16		9	183
	Program Characteristics		
	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	921	972
20	Median 1st Lien Housing Payment After Assistance	558	564
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of time Borrower Receives Assistance	N/A	IN/A
29	Median Assistance Amount	924	10587
	Assistance Characteristics	924	10367
		¢4.074.407	ΦΕΩ 4Ε4 Ε 7 Ε
31	Assistance Provided to Date	\$1,974,427	\$50,154,575
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33		N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
	Other Characteristics	A1/A	N1/A
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	Current		
38	Number	12	515
39		11.88%	15.82%
40	Delinquent (30+)		
41	Number	15	293
42	%	14.85%	9.00%
43	Delinquent (60+)		
44	Number	14	419
45	%	13.86%	12.87%
46	Delinquent (90+)		
47	Number	60	2028
48	%	59.41%	62.30%

HFA Performance Data Reporting- Program Performance Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

	QTD	Cumulative
49 Program Outcomes		
Borrowers No Longer in the HHF Program (Program		
Completion/Transition or Alternative Outcomes)	132	262
51 Alternative Outcomes		
Foreclosure Sale		
Number Number	0	
54 %	0.00%	0.00%
Cancelled		
Number Number	6	10
57 %	4.55%	4.169
Deed in Lieu		
Number Number	0	
60 %	0.00%	0.00%
Short Sale		
Number Number	0	6
63 %	0.00%	2.489
64 Program Completion/ Transition		
Loan Modification Program		
Number Number	N/A	N/A
67 %	N/A	N/A
Re-employed/ Regain Appropriate Employment Level		
Number Number	2	5
70 %	1.52%	2.14%
Reinstatement/Current/Payoff		
Number Number	23	97
73 %	17.42%	37.02%
Short Sale		
Number Number	N/A	N/A
76 %	N/A	N/A
Deed in Lieu		
Number Number	N/A	N/A
79	N/A	N/A
Other - Borrower Still Owns Home		
Number Number	101	142
32 %	76.52%	54.209
Homeownership Retention		
Six Months Number	N/A	313
Six Months %	N/A	99.909
Twelve Months Number	N/A	296
Twelve Months %	N/A	98.909
Twenty-four Months Number	N/A	253
Twenty-four Months %	N/A	98.799
Unreachable Number	N/A	
Unreachable %	N/A	0.00
Line 36: Median application processing times may be affected by applicants reapplying for assistance).	

Arizona HFA Performance Data Reporting- Program Performance **Short Sale Component** QTD Cumulative Program Intake/Evaluation Approved Number of Borrowers Receiving Assistance 146 % of Total Number of Applications N/A 0.73% Denied Number of Borrowers Denied 6 0 % of Total Number of Applications N/A 0.00% Withdrawn Number of Borrowers Withdrawn 10 % of Total Number of Applications N/A 0.00% 11 In Process Number of Borrowers In Process N/A 12 % of Total Number of Applications N/A 13 N/A 14 Total Number of Borrowers Applied N/A 15 0 Number of Borrowers Participating in Other HFA HHF Programs or **Program Components** 0 16 Program Characteristics 17 **General Characteristics** 18 19 Median 1st Lien Housing Payment Before Assistance N/A N/A 20 Median 1st Lien Housing Payment After Assistance N/A N/A 21 Median 2nd Lien Housing Payment Before Assistance N/A N/A 22 Median 2nd Lien Housing Payment After Assistance N/A N/A 23 Median 1st Lien UPB Before Program Entry N/A N/A Median 1st Lien UPB After Program Entry N/A N/A 24 Median 2nd Lien UPB Before Program Entry N/A 25 N/A Median 2nd Lien UPB After Program Entry 26 N/A N/A Median Principal Forgiveness 27 N/A N/A 28 Median Length of time Borrower Receives Assistance N/A N/A 29 Median Assistance Amount 3000 4500 **Assistance Characteristics** 30 Assistance Provided to Date 18941 903008 31 32 Total Lender/Servicer Assistance Amount N/A N/A 33 Lender/Servicer Match (%) N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A 34 Other Characteristics 35 36 Median Length of Time from Initial Request to Assistance Granted N/A N/A Current 37 Number 38 45 75.00% 30.82% 39 Delinquent (30+) 40 Number 0 41 0.00% 2.05% 42 Delinquent (60+) 43 44 Number 0.00% 4.79% 45 % Delinquent (90+) 46 Number 47 91 25.00% 62.33%

9 Progra	m Outcomes		
	Borrowers No Longer in the HHF Program (Program		
0	Completion/Transition or Alternative Outcomes)	4	140
Alterna	tive Outcomes		
2	Foreclosure Sale		
3	Number	0	
4	%	0.00%	0.00%
5	Cancelled	<u> </u>	
6	Number	0	
7	%	0.00%	0.00%
8	Deed in Lieu		
9	Number	N/A	N/A
)	%	N/A	N/A
1	Short Sale		
2	Number	N/A	N/A
3	%	N/A	N/A
Progra	m Completion/ Transition		
5	Loan Modification Program		
6	Number	N/A	N/A
7	%	N/A	N/A
3	Re-employed/ Regain Appropriate Employment Level		
9	Number	N/A	N/A
0	%	N/A	N/A
1	Reinstatement/Current/Payoff	<u> </u>	
2	Number	N/A	N/A
3	%	N/A	N/A
4	Short Sale		
5	Number	4	14
6	%	100.00%	100.009
7	Deed in Lieu		
3	Number	N/A	N/A
9	%	N/A	N/A
)	Other - Borrower Still Owns Home		
1	Number	N/A	N/A
2	%	N/A	N/A
Homeo	wnership Retention		
4	Six Months Number	N/A	N/A
5	Six Months %	N/A	N/A
3	Twelve Months Number	N/A	N/A
7	Twelve Months %	N/A	N/A
3	Twenty-four Months Number	N/A	N/A
9	Twenty-four Months %	N/A	N/A
0	Unreachable Number	N/A	N/A
1	Unreachable %	N/A	N/A

Arizona HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA) QTD Cumulative Program Intake/Evaluation Funded 3 Number of Borrowers Receiving Assistance 1014 1375 % of Total Number of Submissions N/A 100.00% 5 Denied 6 Number of Borrowers Denied 0 7 % of Total Number of Submissions N/A 0.00% 8 Withdrawn 9 Number of Borrowers Withdrawn 10 % of Total Number of Submissions N/A 0.00% In Process 11 12 Number of Borrowers In Process N/A 0 13 % of Total Number of Submissions N/A N/A 14 Total 15 Total Number of Borrowers Submitted for Assistance N/A 1375 Number of Borrowers that Previously Participated in Other HFA HHF **Programs** 16 17 Program Characteristics Loan Characteristics at Origination 19 Median Purchase Price 150003 150000 20 Median Credit Score 715 711 21 Median DTI 21% 22% 22 Assistance Characteristics 23 \$14,485,738 \$19,302,903 Assistance Provided to Date 24 Borrower Characteristics 25 **Borrower Income (\$)** 26 Above \$90,000 0.89% 0.65% 27 \$70,000-\$89,000 16.37% 15.93% 28 \$50,000-\$69,000 29.29% 29.82% 29 Below \$50,000 53.45% 53.60% 30 Borrower Income as Percent of Area Median Income (AMI) Above 120% 31 0.00% 0.00% 110%- 119% 32 1.78% 1.31% 100%- 109% 33 82.84% 61.09% 90%- 99% 34 8.80% 10.55% 80%- 89% 35 3.55% 5.02% Below 80% 36 1.28% 23.78%

HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA)

		QTD	Cumulative
37 Home M	Nortgage Disclosure Act (HMDA)		
38	Borrower		
39	Race		
40	American Indian or Alaskan Native	10	13
41	Asian	16	21
42	Black or African American	35	56
43	Native Hawaiian or other Pacific Islander	1	2
44	White	 900	1206
45	Information not provided by borrower	52	77
46	Ethnicity	110	
47	Hispanic or Latino	418	551
48	Not Hispanic or Latino	569	784
49	Information not provided by borrower	27	40
50	Sex	007	0.4.4
51	Male	607	844
52	Female	407	531
53	Information not provided by borrower	0	0
54	Co-Borrower		
55	Race American Indian or Alaskan Native	4	1 4
56 57		7	4
57	Asian Black or African American	3	7
58	Native Hawaiian or other Pacific Islander		8
59	White	0	0
60	Information not provided by borrower	282 16	364
61 62	Ethnicity	10	26
63	Hispanic or Latino	130	166
64	Not Hispanic or Latino	173	228
65	Information not provided by borrower	9	15
66	Sex		13
67	Male	73	74
68	Female	239	335
69	Information not provided by borrower	0	0
	phic Breakdown (by Targeted Area)		
71 Coogra	Arizona City	8	9
72	Avondale	92	131
73	Buckeye	87	146
74	Casa Grande	48	65
75	Coolidge	8	
76	Douglas	1	2
77	El Mirage	40	67
78	Fort Mohave	1	2
79	Goodyear	86	117
80	Huachuca City	2	
81	Laveen	81	119
82	Maricopa	104	160
83	Red Rock	2	3
84	Sierra Vista	44	65
85	Snowflake	6	
86	Tuscon	309	
87	Yuma	95	

	Arizona		
	HFA Performance Data Reporting- Pr Down Payment Assistan		
		QTD	Cumulative
88 Home	ownership Retention		
89	Six Months Number	N/A	0
90	Six Months %	N/A	0.00%
91	Twelve Months Number	N/A	0
92	Twelve Months %	N/A	0.00%
93	Twenty-four Months Number	N/A	0
94	Twenty-four Months %	N/A	0.00%
95	Unreachable Number	N/A	0
96	Unreachable %	N/A	0.00%
Line 21:	T&I estimation is 20% of the P&I		

	HEA Performance Data	Reporting - Borrower Characteristics			
	The Following Data Points Are To Be Reported In Aggregate For All Programs:				
Borro	ower Count				
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one o HFA's programs. The number of borrowers represented in the other "Borrower Characteristic fields should foot to this number. This number does not include borrowers receiving Down Pa Assistance.			
	Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and no withdrawn. This number does not include borrowers denied for Down Payment Assistance.			
	Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program becar voluntary withdrawal after approval or failure to complete application despite attempts by the This number does not include borrowers withdrawn for Down Payment Assistance.			
	Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are per review. This should be reported in the QTD column only. This number does not include borrowers for Down Payment Assistance.			
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using th column for in process borrowers). This number does not include unique applicants for Down Payment Assistance.			
n Exp	penditures				
r Inc.	Total Assistance Provided to Date Total Spent on Administrative Support, Outreach, and Counseling	Total amount of assistance disbursed by the HFA across all programs. Total amount spent on administrative expenses to support the program(s).			
er Inco	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.			
er Inco	ome as Percent of Area Median Income (AMI)	The first state of accordance, portroller of annual mostline (g) realized to the meanor thousand.			
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income			
ohic B	Breakdown (by County)	Number of converses howevers assisted in each county listed			
ortas	All Categories	Number of aggregate borrowers assisted in each county listed.			
Jiriya	go Diodosule Act (timbA)	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.			
	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	All totals for the aggregate number of borrowers assisted.			
	Sex	The total of the aggregate manifold of both of the accordance			
	All Categories	All totals for the aggregate number of borrowers assisted.			
р	All Octobrois	All totals for the comments work as of homeone and stated			
Loan	All Categories to Value Ratio (LTV)	All totals for the aggregate number of borrowers assisted.			
LUan	to value Ratio (LTV)				
	All Categories				
	All Categories bined Loan to Value Ratio (CLTV)	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage time of assistance divided by the most current valuation at the time of assistance.			
	•	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first			
Comb	bined Loan to Value Ratio (CLTV)	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first			
Comb	All Categories Status (%) All Categories	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first			
Comb	Status (%) All Categories Status (%) All Categories ize	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance divided by the most current valuation at the time of assistance.			
Comb	All Categories Status (%) All Categories All Categories All Categories ize All Categories	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance. Delinquency status at the time of assistance.			
Comb	All Categories Status (%) All Categories All Categories All Categories HFA Performance Data	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance. Delinquency status at the time of assistance. Household size at the time of assistance. a Reporting - Program Performance			
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Comb	Status (%) All Categories Status (%) All Categories Ize All Categories HFA Performance Data The Following Data Points Are ke/Evaluation Approved Number of Borrowers Receiving Assistance % of Total Number of Applications	time of assistance divided by the most current valuation at the time of assistance. Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of assistance. Delinquency status at the time of assistance. Household size at the time of assistance. a Reporting - Program Performance To Be Reported In Aggregate For All Programs: The total number of borrowers receiving assistance for the specific program.			
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	acteristics (For All Approved Applicants)	
General Chara		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry Median 2nd Lien UPB Before Program Entry	Median unpaid principal balance after receiving assistance. Median second lien unpaid principal balance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
	Median Length of Time Borrower Receives Assistance Median Assistance Amount	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column. Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Ch	·	modal alloan of accidance (4) alcoaloca to the lettaches from on the school of
	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching
	Total Lender/Servicer Assistance Amount	assistance or borrower partial payments). Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer
	Borrowers Receiving Lender/Servicer Match (%)	assistance. Number of borrowers receiving lender/servicer match divided by the total number of assisted
1	Median Lender/Servicer Assistance per Borrower	borrowers. Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characte	eristics	
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
1	Current Number	Number of borrowers current at the time assistance is received.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+) Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance
	%	is received. Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total
	Delinquent (60+)	number of approved applicants.
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	Delinquent (90+) Number	Number of borrowers 90+ days delinquent at the time assistance is received.
	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Program Outco	omes Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Ou	itcomes	
	Foreclosure Sale Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative
		outcome of the program.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	Cancelled	Number of horrowers who were energed and founded, they were the second of
	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
	Deed-in-Lieu	assistance under this program.
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a deed-in-lieu 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 alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
Program Com	pletion/ Transition	
	Loan Modification Program	To
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program) from PRA, SMS or UMA program components. Note: Does not include SMS assistance used in conjunction with a Short Sale
	%	Number of borrowers who transitioned into a loan modification program divided by the total numbe of borrowers no longer receiving assistance under this program.
ļ		
	Re-employed/ Regain Appropriate Employment Level	
	Re-employed/ Regain Appropriate Employment Level Number	Number borrowers who transitioned out of the UMA program component due to regaining employment and/or appropriate levels of employment.

ı	Number	Number borrowers that transitioned out of the program component due to reinstating/bringing loan
	Number	current or paying off their mortgage loan.
	%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer
	Ohard Oalla	receiving assistance under this program.
	Short Sale Number	Number of borrowers who transitioned out of the program into a short sale with program assistance
		as the desired outcome of the program.
	%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this
	Dead in Use.	program.
	Deed-in-Lieu Number	Not Applicable
	%	Not Applicable
		Тестфиналь
	Other - Borrower Still Owns Home Number	Number of borrowers who transitioned out of the program not falling into one of the transition
	%	categories above, but still maintaining ownership of the home. Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Homeowners	hip Retention	Tonger receiving accordance and rank program.
	Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
	%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
	%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
	%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
	Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be
	%	verified by any available means.
	70	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.
		Reporting - Program Performance d In Aggregate For Down Payment Assistance Programs
Program Intal	re/Evaluation	33 73 74 74 74 74 74 74 74 74 74 74 74 74 74
	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
	% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for
	% of Total Number of Submissions In Process	assistance.
	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 QTD column only.
	% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
	Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process).
	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 Cha	racteristics	1 - 0 - Sembergane from Ferral Services Apply
	Loan Characteristics at Origination Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
	Median Credit Score Median DTI	The median credit score of all borrowers at the time of origination. The median front-end debt-to-income ratio at the time of origination (as defined by program).
	Assistance Characteristics Assistance Provided	Total amount of aggregate assistance exclusively provided by the HFA.
Borrower Inco	All Categories	Total annual gross income in dollars for all borrowers on the loan.
Borrower Inco	ome as Percent of Area Median Income (AMI)	and grade materials and an appropriate on the loute
	All Categories	Total annual gross income in dollars for all borrowers on the loan as a percentage of area median income.
-		

	S. 1 (1115)	
Home Mortgag	e Disclosure Act (HMDA)	Borrower
	Race	BOTTOWEI
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	This totals for the aggregate number of benefits assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	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	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Geographic Br	eakdown (by County)	
	All Categories	Number of aggregate borrowers assisted in each county listed.
Homeownersh	ip Retention	
	Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt
		of initial assistance, including borrowers who retain their home for more than 6 months but less
		than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in
		the 6-month count, as the two intervals are not mutually exclusive.)
	%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt
		of initial assistance divided by the total number of households assisted by the program 6 months
		prior to reporting period.
	Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after
		receipt of initial assistance, including borrowers who retain their home for more than 12 months but
		less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-
		month and 12-month counts, as the two intervals are not mutually exclusive.)
	%	Number of borrowers assisted by the program who retain ownership at least 12 months after
		receipt of initial assistance divided by the total number of households assisted by the program 12
		months prior to reporting period.
	Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after
		receipt of initial assistance. Borrowers who retain their home for 24 months should be included in
		the 6-month, 12-month, and 24-month counts.
	%	Number of borrowers assisted by the program who retain ownership at least 24 months after
		receipt of initial assistance divided by the total number of households assisted by the program 24
		months prior to reporting period.
	Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be
		verified by any available means.
	%	Number of borrowers assisted by the program for whom homeownership retention status cannot be
		verified by any available means divided by the total number of borrowers assisted.
	HFA Performance Da	ata Reporting - Program Notes
	Unemployment/Underemployment/Reinstatement Mortgage Assistance	Program provides monthly mortgage payment assistance on behalf of non-delinquent homeowners
	(UMA)	who are unable to afford their monthly payment due to a qualified financial hardship. Program also
	(Cital)	provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became
		delinquent due to a qualified financial hardship.
	Principal Reduction Assistance (PRA)	Program provides principal reduction assistance in conjunction with a loan modification,
	Thiopartoduction resistance (1177)	reamortization (recast), or refinance to reduce a homeowner's monthly payment; assistance may be
		applied as curtailment when the homeowner is in a severe negative equity position.
	Second Mortgage Assistance (SMA)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an
	Cook and the state of the state	affordable payment. (Or facilitate a short sale)
	Short Sale Assistance (SSA)	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition
	Onon Jaio Assistance (SSA)	assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
	Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and
	DOWN F AYMEN ASSISTANCE (DFA)	stabilizing neighborhoods in targeted areas.
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TO: Mark McArdle

Hardest Hit Fund

U.S. Department of the Treasury

FROM: Michael Trailor, Chairman

Arizona Home Foreclosure Prevention Funding Corporation

DATE: September 1, 2016

RE: Hardest Hit Fund Quarterly Performance Data

for the period ending June 30, 2016

Arizona is pleased to provide its Quarterly Performance Data Report for the period ending June 30, 2016. The attached report provides the data sets required by the U.S. Department of the Treasury ("Treasury"). To provide further context for the figures reported in the Treasury report, we are also providing this introductory summary as a supplement to enhance the reviewer's understanding of Arizona's Hardest Hit Fund program, **Save Our Home AZ**.

The Save Our Home AZ Program is administered by the Arizona Department of Housing on behalf of the Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC). Funds for the Program come from the U.S. Department of the Treasury, Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets. The Program provides assistance to eligible Arizona homeowners in the form of Principal Reduction Assistance, Unemployment/Under-employment Mortgage Assistance, Reinstatement of delinquent payments, Second Lien Elimination, Short Sale Assistance, and beginning in March 2016 Down Payment Assistance for homebuyers.

Program Enhancements - New Down Payment Assistance Program Introduced

As the foreclosure crises in Arizona has abated, the current assistance programs have all seen declines in both the number of households seeking assistance and the assistance amounts recommended for those who do seek assistance. Additionally, many homeowners who received commitments for Under/ Unemployment Mortgage Assistance have been able to more quickly exit from receiving monthly mortgage assistance due to an improved job market. This is a good development for Arizona, as our 90+ day delinquency rate has declined dramatically since the program began and is now amongst the lowest of all Hardest Hit States. In recognition of this development, Treasury recently approved an amendment to Arizona's program to limit assistance to 12 months of monthly mortgage assistance to new applicants beginning September 15, 2016, down from as much as 30 months of assistance provided during earlier stages of the crises.

Additionally, in recognition of the fact that not all Arizona communities have rebound from the economic crises as quickly as others, we proposed and received authorization by Treasury to introduce a new component for Arizona's Hardest Hit Fund Program which launched in mid-March 2016. The purpose of this program is to address economic factors within certain geographical areas that are not recovering at the same rate as other areas of the state. Distress signals that were considered included: change in sales price from one year ago, REO sales rates, short sale rates, negative equity, and the foreclosure rate.

The Program was approved for 17 cities within the state, where homebuyer assistance of 10 percent of a home's purchase price (up to a maximum of \$20,000) may be provided to qualified homebuyers. Purchase assistance will be made available through the *Pathways to Purchase Home Mortgage Program*. By providing such assistance, the Program hopes to incentivize purchases within areas of the state that are still experiencing economic setbacks brought on by the foreclosure and economic crises in order to effect a recovery for the entire state through stimulating the real estate market within these lagging communities. Communities where homebuyers may receive such assistance are: Arizona City, Avondale, Buckeye, Casa Grande, Coolidge, Douglas, El Mirage, Fort Mohave, Goodyear, Huachuca City, Laveen, Maricopa, Red Rock, Sierra Vista, Snowflake, Tucson, and Yuma. More program information and a list of participating lenders is available on our website at www.azhousing.gov. Since this component was introduced last spring, over \$12 million in assistance has been provided through August 31, 2016.



Household Assistance Levels Increase

During the second quarter of 2016, 491 new households were approved to receive assistance. From program inception through this period, a total of 4,867 households have received assistance.

Assistance Commitments by Component

The Save Our Home AZ program provides assistance under several components: Principal Reduction Assistance, Second Mortgage Settlement Assistance, Un/Underemployment/Reinstatement Mortgage Assistance, Short Sale Assistance, and Down Payment Assistance. The chart below shows the breakdown of assistance in these various components.

HHF Budget and Commitments Analysis

Component	Budgeted	Committed	
Principal Reduction Assistance	\$ 97,334,171	\$ 71,215,841.41 ¹	
Second Mortgage Settlements	12,053,697	9,940,799.992	
Under/Unemployment/Reinstatement Mortgage Assistance	74,251,694	62,855,560.76 ³	
Short Sale Assistance	1,261,490	895,508.09 ⁴	
Down Payment Assistance	48,000,000	4,817,165.00	
Program Budget	\$ 232,901,052	\$ 149,724,875.25	
Administrative Budget	34,864,954	21,784,283.28 ⁵	
Total Budget	\$ 267,766,006	\$ 171,509,158.53	

Notes

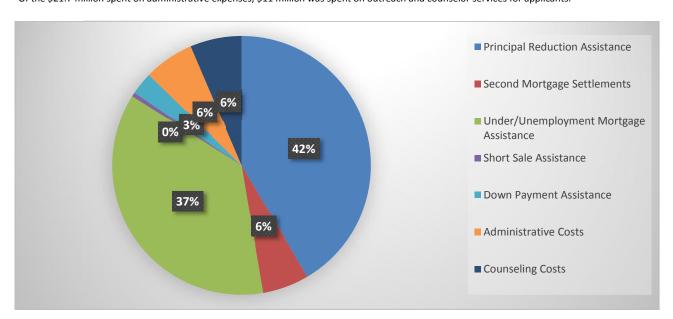
As of June 30, 2016:

¹Of the \$71.2 million committed for Principal Reduction Assistance, \$36K remained in escrow awaiting the closing of the assistance. ²Of the \$9.9 million committed for Second Mortgage Settlements, all assistance has been disbursed.

³Of the \$62.8 million committed for Un/Underemployment/Reinstatement Mortgage Assistance, \$14.6 million remains held in escrow to be disbursed for further, future monthly payments for participating homeowners. As the economy continues to improve, a significant number of UMA participants have exited out of this component early, thereby releasing unused amounts of reserved assistance that will be recycled to assist additional households.

⁴Of the \$895K that has been committed for Short Sale Assistance, \$11K remained in escrow awaiting the closing of assistance.

⁵Of the \$21.7 million spent on administrative expenses, \$11 million was spent on outreach and counselor services for applicants.





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: July 2016

	Arizona					
	HFA Performance Data Reporting- Borrower Characteristics					
		QTD	Cumulative			
Unique I	Borrower Count					
2	Number of Unique Borrowers Receiving Assistance	123	4473			
3	Number of Unique Borrowers Denied Assistance	356	12145			
4	Number of Unique Borrowers Withdrawn from Program	32	1159			
5	Number of Unique Borrowers in Process	197	N/A			
6	Total Number of Unique Borrower Applicants	708	17974			
_	n Expenditures (\$)	011 100 010	\$405,000,000			
8 9	Total Assistance Provided to Date Total Spent on Administrative Support, Outreach, and Counseling	\$11,483,818	\$135,002,02			
	er Income (\$)	\$844,055	\$21,784,28			
		0.440/	2.000			
1	Above \$90,000 \$70,000- \$89,000	2.44% 8.94%	2.869 6.289			
3	\$50,000- \$69,000	13.01%	14.13%			
4	Below \$50,000	75.61%	76.73%			
	er Income as Percent of Area Median Income (AMI)	73.0176	70.737			
6 BOITOWE	Above 120%	3.25%	4.92%			
7	110%- 119%	1.63%	4.929 1.599			
8	100%- 109%	0.81%	2.10%			
9	90%- 99%	4.07%	5.39%			
	80%- 89%	5.69%	5.16%			
1	Below 80%	84.55%	80.84%			
	phic Breakdown (by county)	000 /0	00.017			
3	Maricopa County	56	249			
4	Pima County	44	105			
5	Pinal County	6	314			
6	Balance of State	17	613			
7 Home M	ortgage Disclosure Act (HMDA)					
	ortgage Disclosure Act (HillDA)					
8	Borrower					
3 9						
_	Borrower	1	48			
9	Borrower Race	1 3	4:			
9	Borrower Race American Indian or Alaskan Native					
9 0 1 2 3	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander	3 7 0	7: 28: 2			
9 0 1 2 3 4	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	3 7 0 84	79 28 2 297			
9 0 1 2 3 4	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	3 7 0	79 28 2 297			
9 0 1 1 2 2 3 3 4 4 5 5	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity	3 7 0 84 28	7: 28: 2: 297: 105:			
9 0 1 1 2 3 3 4 5 5	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino	3 7 0 84 28	79 280 21 2979 1050			
9 0 1 1 2 3 3 4 5 6 7	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino	3 7 0 84 28	7: 28 2 297: 105: 133: 262:			
9 0 1 1 2 3 3 4 4 5 6 6 7 8 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	3 7 0 84 28	7: 28 2 297: 105: 133: 262:			
9 0 1 1 2 2 3 3 4 4 5 6 6 7 8 9 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex	3 7 0 84 28 39 74	7: 28 2 297: 105: 133: 262: 51:			
9 0 1 1 2 2 3 3 4 5 6 6 7 8 9 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male	3 7 0 84 28 39 74 10	7: 28 22 297: 105: 133: 262: 51:			
9 0 1 1 2 3 3 4 4 5 6 6 7 8 8 9 9 0 1 1	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female	3 7 0 84 28 39 74 10	77 28 29 297 105 133 262 51 208 196			
9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 2 3	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower	3 7 0 84 28 39 74 10	77 28 29 297 105 133 262 51 208 196			
9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 9 0 1 1 2 2 3 3 4 4 5 5 6 7 7 1 1 1 2 2 3 3 4 4 5 6 6 6 7 7 7 7 7 8 9 9 9 9 9 9 1 1 1 1 1 1 2 2 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower	3 7 0 84 28 39 74 10	77 28 29 297 105 133 262 51 208			
9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 4 5 5 6 7 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower	3 7 0 84 28 39 74 10 42 66 15	77 28 29 297 105 133 262 51 208 196 43			
9 0 1 1 2 3 3 4 4 5 6 6 7 8 9 9 9 9 1 1 2 2 3 3 4 4 5 6 6 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native	3 7 0 84 28 39 74 10 42 66 15	77 28 29 297 105 133 262 51 208 196 43			
9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 9 1 1 2 2 3 3 4 4 5 6 6 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian	3 7 0 84 28 39 74 10 42 66 15	77 28 297 105 133 262 51 208 196 43			
9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 4 5 6 6 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American	3 7 0 84 28 39 74 10 42 66 15	77 28 297 105 133 262 51 208 196 43			
9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 4 5 6 6 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian	3 7 0 84 28 39 74 10 42 66 15	77 28 29 297 105 133 262 51 208 196 43			
9 0 11 2 3 3 4 4 5 6 6 7 8 9 9 0 1 1 2 3 4 4 5 6 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	3 7 0 84 28 39 74 10 42 66 15	77 28 29 297 105 133 262 51 208 196 43			
9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 3 4 4 5 6 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	3 7 0 84 28 39 74 10 42 66 15	77 28 29 297 105 133 262 51 208 196 43			
9 0 11 2 3 3 4 4 5 6 6 7 8 9 9 0 1 1 2 3 4 4 5 6 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	3 7 0 84 28 39 74 10 42 66 15	28 297 105 133 262 51: 208 196 43. 1 1 2: 5:			
9 0 1 1 2 3 3 4 5 6 6 7 8 9 9 0 1 1 2 3 3 4 5 5 6 7 7 7 8 9 9 9 9 1 1 1 1 2 1 2 1 3 1 4 1 5 1 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity	3 7 0 84 28 39 74 10 42 66 15	77 28 297 105 133 262 51: 208 196 43. 1 1 2: 5 85 41:			
9 0 1 1 2 3 4 5 6 6 7 8 9 9 0 1 1 2 3 3 4 5 5 6 7 7 8 9 9 0 0 1 1 1 2 2 3 3 4 4 5 6 6 7 7 7 7 8 9 9 9 9 9 9 9 9 1 9 1 1 1 1 1 2 1 2 1 3 1 3 1 3 1 3 1 3 1 3	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino	3 7 0 84 28 39 74 10 42 66 15	28 297 105 133 262 51 208 196 43 1 2 5 5 6 85 41			
9 0 1 1 2 3 3 4 5 6 6 7 8 9 9 0 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 9 0 1 1 1 2 1 2 1 3 1 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Not Hispanic or Latino	3 7 0 84 28 39 74 10 42 66 15	28 297 105 133 262 51 208 196 43 1 2 5 5 6 85 41			
9 0 1 1 2 3 3 4 5 6 6 7 8 9 9 0 1 1 2 3 3 4 5 5 6 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 1 2 1 2 1 3 1 4 1 5 1 1 1 2 1 3 1 3 1 4 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	3 7 0 84 28 39 74 10 42 66 15	77 28 297 105 133 262 51 208 196 43 1 1 2 2 5 41 36 78			
9 0 1 1 2 3 3 4 5 6 6 7 7 8 9 9 0 1 1 2 3 3 4 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 6 6 7 7 8 9 9 0 1 1 1 2 1 2 3 3 4 4 5 6 6 6 7 7 8 9 9 0 1 1 1 2 3 6 6 6 6 7 8 7 8 9 8 9 8 9 8 9 8 9 8 9 8 9 8 9 8	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower Sex Male Female Information Not Provided by Borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information Not Provided by Borrower	3 7 0 84 28 39 74 10 42 66 15	7: 28: 2: 297: 105:			

	Arizona				
	HFA Performance Data Reporting- Borrower Characteristics				
		QTD	Cumulative		
60	Hardship				
61	Unemployment	55	2477		
62	Underemployment	36	788		
63	Divorce	5	79		
64	Medical Condition	8	225		
65	Death	0	21		
66	Other	19	883		
67	Current Loan to Value Ratio (LTV)				
68	<100%	55.28%	34.34%		
69	100%-109%	9.76%	8.34%		
70	110%-120%	7.32%	9.26%		
71	>120%	27.64%	48.07%		
72	Current Combined Loan to Value Ratio (CLTV)				
73	<100%	35.71%	21.12%		
74	100%-119%	17.86%	16.54%		
75	120%-139%	21.43%	21.34%		
76	140%-159%	17.86%	13.52%		
77	>=160%	7.14%	27.49%		
78	Delinquency Status (%)				
79	Current	37.40%	31.39%		
80	30+	8.13%	7.67%		
81	60+	8.94%	7.02%		
82	90+	45.53%	53.92%		
83	Household Size				
84	1	37	1329		
85	2	29	1144		
86	3	19	699		
87	4	19	659		
88	5+	19	642		

Line 1: 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.

Line 2 - This does not include 361 number of borrowers receiving assistance under the Down Payment Assistance program. The total number of unique borrowers assisted including Down Payment Assistance is 4834.

HFA Performance Data Reporting- Program Performance Principal Reduction Assistance

	1 Thiolpul Reduction Accidentee		
		QTD	Cumulative
	ntake/Evaluation		
2	Approved	I	
3	Number of Borrowers Receiving Assistance	54	1285
4	% of Total Number of Applications	7.63%	7.15%
5	Denied		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	0.00%	0.00%
8	Withdrawn		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0.00%	0.00%
11	In Process		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	Total		
15	Total Number of Borrowers Applied	0	0
	Number of Borrowers Participating in Other HFA HHF Programs or		
16	Program Components	26	303
17 Program C	Characteristics		
	haracteristics		
19	Median 1st Lien Housing Payment Before Assistance	930	1,046
20	Median 1st Lien Housing Payment After Assistance	820	794
21	Median 2nd Lien Housing Payment Before Assistance	211	191
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	136,201	165,501
24	Median 1st Lien UPB After Program Entry	115,608	122,943
25	Median 2nd Lien UPB Before Program Entry	39,498	30,316
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	35,450	43,483
28	Median Length of time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	35,450	43,483
	e Characteristics	33,730	70,700
31	Assistance Provided to Date	\$3,197,777	\$71,179,841
32	Total Lender/Servicer Assistance Amount	\$0	\$2,255,620
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	6.07%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$20,950
35 Other Cha		ΨΟ	\$20,930
		61	E1
36	Median Length of Time from Initial Request to Assistance Granted	01]	51
37	Current	24	4000
38	Number	34	1088
39	%	62.96%	84.67%
40	Delinquent (30+)	0	F.F.
41	Number	6	55
42	%	11.11%	4.28%
43	Delinquent (60+)		
44	Number	2	29
45	%	3.70%	2.26%
46	Delinquent (90+)		
47	Number	12	113
48	%	22.22%	8.79%

Arizona **HFA Performance Data Reporting- Program Performance Principal Reduction Assistance** QTD Cumulative 49 **Program Outcomes** Borrowers No Longer in the HHF Program (Program 54 Completion/Transition or Alternative Outcomes) 1285 50 51 **Alternative Outcomes** Foreclosure Sale 52 53 Number 0.00% 0.00% 54 Cancelled 55 56 Number 0 57 0.00% 0.00% Deed in Lieu 58 59 Number 0.00% 0.00% 60 % 61 Short Sale Number 62 0.00% 0.00% 63 64 **Program Completion/ Transition** 65 Loan Modification Program 54 1285 66 Number 100.00% 100.00% 67 % Re-employed/ Regain Appropriate Employment Level 68 69 N/A N/A N/A N/A 70 Reinstatement/Current/Payoff 71 Number 72 0.00% 0.00% 73 % Short Sale 75 Number N/A N/A % N/A N/A 76 Deed in Lieu 77 Number N/A 78 N/A 79 N/A N/A Other - Borrower Still Owns Home 80 81 Number 0.00% 0.00% 82 83 Homeownership Retention Six Months Number N/A 1183 84 100.00% 85 Six Months % N/A 86 Twelve Months Number N/A 1032 87 Twelve Months % N/A 100.00% 88 Twenty-four Months Number N/A 755 Twenty-four Months % N/A 100.00% 89 90 Unreachable Number N/A

N/A

0.00%

91

Unreachable %

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Arizona HFA Performance Data Reporting- Program Performance Second Mortgage Assistance QTD Cumulative Program Intake/Evaluation Approved 2 3 Number of Borrowers Receiving Assistance 13 302 % of Total Number of Applications 1.84% 1.68% 6 Number of Borrowers Denied 0 0.00% % of Total Number of Applications 0.00% Withdrawn 9 Number of Borrowers Withdrawn 10 % of Total Number of Applications 0.00% 0.00% In Process Number of Borrowers In Process N/A 12 % of Total Number of Applications 0.00% N/A 13 14 Total Number of Borrowers Applied 15 0 Number of Borrowers Participating in Other HFA HHF Programs or **Program Components** 12 283 16 **Program Characteristics** 17 **General Characteristics** Median 1st Lien Housing Payment Before Assistance 19 883 1,008 20 Median 1st Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment Before Assistance 21 212 196 22 Median 2nd Lien Housing Payment After Assistance 23 Median 1st Lien UPB Before Program Entry 117,157 168,104 Median 1st Lien UPB After Program Entry 24 N/A N/A 25 Median 2nd Lien UPB Before Program Entry 42,025 32,037 26 Median 2nd Lien UPB After Program Entry 27 Median Principal Forgiveness 7,350 4,500 Median Length of time Borrower Receives Assistance 28 N/A N/A Median Assistance Amount 29 4,500 7,350 30 **Assistance Characteristics** Assistance Provided to Date 31 \$786,668 \$9,940,800 Total Lender/Servicer Assistance Amount \$1,885,129 32 33 Borrowers Receiving Lender/Servicer Match (%) 0.00% 33.77% Median Lender/Servicer Assistance per Borrower 34 \$0 \$17,774 35 Other Characteristics 36 Median Length of Time from Initial Request to Assistance Granted 70 69.5 37 Current 38 Number 217 39 69.23% 71.85% Delinquent (30+) 40 Number 22 41 15.38% 42 7.28% Delinquent (60+) 43 44 Number 45 0.00% 1.66% 46 Delinquent (90+) 47 Number 58 % 15.38% 19.21%

HFA Performance Data Reporting- Program Performance Second Mortgage Assistance

		QTD	Cumulative
49 Progra	m Outcomes		
	Borrowers No Longer in the HHF Program (Program		
50	Completion/Transition or Alternative Outcomes)	13	302
	ative Outcomes		
52	Foreclosure Sale		
53	Number	0	C
54	%	0.00%	0.00%
55	Cancelled		
56	Number	0 000/	0.000
57	%	0.00%	0.00%
58	Deed in Lieu		
59	Number	0.00%	0.000
60	% Short Sale	0.00%	0.00%
61			
62	Number %	0.00%	2.000/
63 64 D		0.00%	2.98%
	m Completion/ Transition		
65	Loan Modification Program	1 441	0.10
66	Number	11	212
67	%	84.62%	70.20%
68	Re-employed/ Regain Appropriate Employment Level	N1/A	N1/A
69 70	Number	N/A	N/A
70	% Being (standard (2) and (1)	N/A	N/A
71	Reinstatement/Current/Payoff	1 41	70
72	Number %	7.000	79
73	1 1	7.69%	26.16%
74	Short Sale	NI/A	NI/A
75 76	Number	N/A N/A	N/A N/A
76 77	%	IN/A	IN/A
77	Deed in Lieu	I NI/Λ	NI/A
78 70	Number %	N/A N/A	N/A N/A
79	Other - Borrower Still Owns Home	IN/A	IN/A
80	Number	1 1	
81 82	%	7.69%	0.66%
	ownership Retention	7.0970	0.00 /
		NI/A	270
84 85	Six Months Number Six Months %	N/A N/A	279
85 86	Twelve Months Number	N/A N/A	100.00%
86 97	Twelve Months %	N/A N/A	251 100.00%
87 88		N/A N/A	
88	Twenty-four Months Number Twenty-four Months %	N/A N/A	168 100.00%
89 20	Unreachable Number		_
90 91	Unreachable %	N/A N/A	0.00%
J 1	UnitedUtable 70	IN/A	0.00%

HFA Performance Data Reporting- Program Performance Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

		QTD	Cumulative
1 Program	Intake/Evaluation		
2	Approved		
3	Number of Borrowers Receiving Assistance	82	3154
4	% of Total Number of Applications	11.58%	17.55%
5	Denied		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	0.00%	0.00%
8	Withdrawn		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0.00%	0.00%
11	In Process		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	Total		
15	Total Number of Borrowers Applied	0	0
	Number of Borrowers Participating in Other HFA HHF Programs or		
16	Program Components	18	174
17 Program	Characteristics		
	Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	993	975
20	Median 1st Lien Housing Payment After Assistance	484	564
21	Median 2nd Lien Housing Payment Before Assistance	295	104
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	132164	140094
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	30015	32174
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	614	10143
	ce Characteristics	J	.00
31	Assistance Provided to Date	\$2,647,099	\$48,180,149
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
-	aracteristics	14// (14/71
36 Other Ch	Median Length of Time from Initial Request to Assistance Granted	80	62
37	Current	00	02
38	Number	10	503
39	%	12.20%	15.95%
40	Delinquent (30+)	12.20 /0	13.9376
41	Number	6	278
42	%	7.32%	8.81%
43	Delinquent (60+)	1.3270	0.01%
43	Number	11	405
45	%	13.41%	12.84%
46	Delinquent (90+)	13.4170	12.04%
47	Number	55	1968
48	%	67.07%	62.40%
4 0	/0	07.07%	02.40%

HFA Performance Data Reporting- Program Performance Unemployment/Underemployment/Reinstatement Mortgage Assistance Component

	QTD	Cumulative
49 Program Outcomes		
Borrowers No Longer in the HHF Program (Program		
50 Completion/Transition or Alternative Outcomes)	185	2488
51 Alternative Outcomes		
52 Foreclosure Sale	1	
Number	0	0
54 %	0.00%	0.00%
Cancelled	1 0	400
Number	8	103
57 % Pood in Linu	4.32%	4.14%
58 Deed in Lieu	1 0	0
59 Number 60 %	0 00%	0.000/
	0.00%	0.00%
	1 0	CE
62 Number	0 00%	65
63 % 64 Brogram Completion/Transition	0.00%	2.61%
64 Program Completion/ Transition		
Loan Modification Program	1 0	27
66 Number	0 0000/	37
67 %	0.00%	1.49%
Re-employed/ Regain Appropriate Employment Level	1 0	F 4
69 Number	8	54
70 %	4.32%	2.17%
71 Reinstatement/Current/Payoff	7.4	0.43
72 Number	74	947
73 % Short Colo	40.00%	38.06%
74 Short Sale	1 1/6	N1/A
75 Number	N/A	N/A
76 % 	N/A	N/A
77 Deed in Lieu	1 .,,,	22/4
78 Number	N/A	N/A
79 %	N/A	N/A
Other - Borrower Still Owns Home	, orl	1006
81 Number	95	1282
82 %	51.35%	51.53%
83 Homeownership Retention		
84 Six Months Number	N/A	3066
85 Six Months %	N/A	99.90%
Twelve Months Number	N/A	2868
Twelve Months %	N/A	98.86%
88 Twenty-four Months Number	N/A	2403
89 Twenty-four Months %	N/A	98.73%
90 Unreachable Number	N/A	
91 Unreachable %	N/A	0.00%
Line 36: Median application processing times may be affected by applicants reapplying for assistance.		

Arizona HFA Performance Data Reporting- Program Performance **Short Sale Component** QTD Cumulative Program Intake/Evaluation Approved Number of Borrowers Receiving Assistance 142 % of Total Number of Applications 0.42% 0.79% Denied Number of Borrowers Denied 6 % of Total Number of Applications 0.00% 0.00% Withdrawn Number of Borrowers Withdrawn 10 % of Total Number of Applications 0.00% 0.00% 11 In Process Number of Borrowers In Process N/A 12 % of Total Number of Applications 0.00% N/A 13 14 Total Number of Borrowers Applied 0 15 0 Number of Borrowers Participating in Other HFA HHF Programs or **Program Components** 0 16 6 Program Characteristics 17 **General Characteristics** 18 19 Median 1st Lien Housing Payment Before Assistance 853 1076 20 Median 1st Lien Housing Payment After Assistance N/A N/A 21 Median 2nd Lien Housing Payment Before Assistance 0 117 22 Median 2nd Lien Housing Payment After Assistance N/A N/A 23 Median 1st Lien UPB Before Program Entry 121385 167000 Median 1st Lien UPB After Program Entry N/A N/A 24 Median 2nd Lien UPB Before Program Entry 25 42518 35248 Median 2nd Lien UPB After Program Entry N/A N/A 26 Median Principal Forgiveness 27 N/A N/A 28 Median Length of time Borrower Receives Assistance N/A N/A 29 Median Assistance Amount N/A 4500 **Assistance Characteristics** 30 Assistance Provided to Date 884067 31 35109 32 Total Lender/Servicer Assistance Amount N/A N/A 33 Lender/Servicer Match (%) N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A 34 Other Characteristics 35 36 Median Length of Time from Initial Request to Assistance Granted 277 131 Current 37 Number 38 42 66.67% 29.58% 39 Delinquent (30+) 40 Number 0 41 0.00% 2.11% 42 Delinquent (60+) 43 44 Number 0.00% 4.93% 45 % Delinquent (90+) 46 Number 47 90 33.33% 63.38%

Progra	am Outcomes		
	Borrowers No Longer in the HHF Program (Program		
50	Completion/Transition or Alternative Outcomes)	3	14:
Altern	ative Outcomes		
52	Foreclosure Sale		
53	Number	0	
54	%	0.00%	0.009
55	Cancelled		
56	Number	0	
57	%	0.00%	0.009
8	Deed in Lieu		
59	Number	N/A	N/A
60	%	N/A	N/A
61	Short Sale		
32	Number	N/A	N/A
33	%	N/A	N/A
64 Progra	am Completion/ Transition		
35	Loan Modification Program		
66	Number	N/A	N/A
67	%	N/A	N/A
88	Re-employed/ Regain Appropriate Employment Level		
69	Number	N/A	N/A
70	%	N/A	N/A
71	Reinstatement/Current/Payoff		-
72	Number	N/A	N/A
73	%	N/A	N/A
74	Short Sale		
75	Number	3	14
' 6	%	100.00%	100.009
77	Deed in Lieu		
7 8	Number	N/A	N/A
79	%	N/A	N/A
30	Other - Borrower Still Owns Home		
31	Number	N/A	N/A
32	%	N/A	N/A
3 Home	ownership Retention		
34	Six Months Number	N/A	N/A
35	Six Months %	N/A	N/A
36	Twelve Months Number	N/A	N/A
37	Twelve Months %	N/A	N/A
38	Twenty-four Months Number	N/A	N/A
39	Twenty-four Months %	N/A	N/A
90	Unreachable Number	N/A	N/A
91	Unreachable %	N/A	N/A
1 1	Median application processing times may be affected by applicants reapplying for assistan	•	

Arizona HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA) QTD Cumulative Program Intake/Evaluation Funded 3 Number of Borrowers Receiving Assistance 361 361 % of Total Number of Submissions 100.00% 100.00% 5 Denied 6 Number of Borrowers Denied 0 7 % of Total Number of Submissions 0.00% 0.00% 8 Withdrawn 9 Number of Borrowers Withdrawn 10 % of Total Number of Submissions 0.00% 0.00% In Process 11 12 Number of Borrowers In Process N/A 13 % of Total Number of Submissions 0.00% N/A 14 Total 15 Total Number of Borrowers Submitted for Assistance 361 361 Number of Borrowers that Previously Participated in Other HFA HHF **Programs** 16 17 Program Characteristics Loan Characteristics at Origination 19 Median Purchase Price 149800 149800 20 Median Credit Score 703 703 21 Median DTI 23% 23% 22 Assistance Characteristics 23 Assistance Provided to Date \$4,817,165 \$4,817,165 24 Borrower Characteristics 25 **Borrower Income (\$)** 26 Above \$90,000 0.00% 0.00% 27 \$70,000-\$89,000 14.68% 14.68% 28 \$50,000-\$69,000 31.30% 31.30% 29 Below \$50,000 54.02% 54.02% 30 Borrower Income as Percent of Area Median Income (AMI) 31 Above 120% 0.00% 0.00% 32 110%- 119% 0.00% 0.00% 100%- 109% 33 0.00% 0.00% 90%- 99% 34 3.88% 3.88% 35 80%- 89% 9.14% 9.14% Below 80% 36 86.98% 86.98%

HFA Performance Data Reporting- Program Performance Down Payment Assistance (DPA)

		QTD	Cumulative
37 Home N	Nortgage Disclosure Act (HMDA)		
38	Borrower		
39	Race		
40	American Indian or Alaskan Native	3	3
41	Asian	5	5
42	Black or African American	21	21
43	Native Hawaiian or other Pacific Islander	1	1
44	White	306	306
45	Information not provided by borrower	25	25
46	Ethnicity		100
47	Hispanic or Latino	133	133
48	Not Hispanic or Latino	215	215
49	Information not provided by borrower	13	13
50	Sex	007	007
51	Male	237	237
52	Female	124	124
53	Information not provided by borrower	0	0
54 55	Co-Borrower		
55 56	Race American Indian or Alaskan Native	0	0
56 57		0	0
57 50	Asian Black or African American	<u> </u>	5
58 50	Native Hawaiian or other Pacific Islander		
59 60	White	0	0
60 61	Information not provided by borrower	82	82
61 62	Ethnicity	10	10
63	Hispanic or Latino	36	36
64	Not Hispanic or Latino	55	55
65	Information not provided by borrower	6	6
66	Sex		0
67	Male	1	1
68	Female	96	96
69	Information not provided by borrower	0	0
	phic Breakdown (by Targeted Area)		J
71	Arizona City	1	1
72	Avondale	39	39
73	Buckeye	59	59
74	Casa Grande	17	17
75	Coolidge	4	4
76	Douglas	1	1
77	El Mirage	27	27
78	Fort Mohave	1	1
79	Goodyear	31	31
80	Huachuca City	0	0
81	Laveen	38	38
82	Maricopa	56	56
83	Red Rock	1	1
84	Sierra Vista	21	21
85	Snowflake	4	4
86	Tuscon	1	1
87	Yuma	60	60

	Arizona		
	HFA Performance Data Reporting- P Down Payment Assistan	_	
		QTD	Cumulative
88 Home	eownership Retention		
89	Six Months Number	N/A	0
90	Six Months %	N/A	0.00%
91	Twelve Months Number	N/A	0
92	Twelve Months %	N/A	0.00%
93	Twenty-four Months Number	N/A	0
94	Twenty-four Months %	N/A	0.00%
95	Unreachable Number	N/A	0
96	Unreachable %	N/A	0.00%

	Data Dictionary		
		Reporting - Borrower Characteristics	
Borro	Wer Count The Following Data Points Are 1	To Be Reported In Aggregate For All Programs:	
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of HFA's programs. The number of borrowers represented in the other "Borrower Characteristic fields should foot to this number. This number does not include borrowers receiving Down Pa Assistance.	
	Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and no withdrawn. This number does not include borrowers denied for Down Payment Assistance.	
	Number of Unique Borrowers Withdrawn from Program Number of Unique Borrowers in Process	Total number of unique borrowers who do not receive assistance under any program becau voluntary withdrawal after approval or failure to complete application despite attempts by the This number does not include borrowers withdrawn for Down Payment Assistance. Total number of unique borrowers who have not been decisioned for any program and are pe	
	Total Number of Unique Applicants	review. This should be reported in the QTD column only. This number does not include borrous in process for Down Payment Assistance. Total number of unique borrowers. This should be the total of the four above fields (using the column for in process borrowers). This number does not include unique applicants for Down	
n Evn	penditures	Payment Assistance.	
II EXP	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).	
er Inco	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.	
er Inco	ome as Percent of Area Median Income (AMI)	At the time of assistance, borrowers 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	
hic B	Breakdown (by County) All Categories	Number of aggregate borrowers assisted in each county listed.	
ortga	ge Disclosure Act (HMDA)	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.	
	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	All totals for the aggregate number of borrowers assisted.	
	Sex		
р	All Categories	All totals for the aggregate number of borrowers assisted.	
Loon	All Categories to Value Ratio (LTV)	All totals for the aggregate number of borrowers assisted.	
	All Categories	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage time of assistance divided by the most current valuation at the time of assistance.	
Comb	All Categories	Market combined loan-to-value ratio calculated using the unpaid principal balance for all first junior liens at the time of assistance divided by the most current valuation at the time of as	
ency S	Status (%) All Categories	Delinquency status at the time of assistance.	
old Siz		Dominguonoy status at the time of assistance.	
	All Categories	Household size at the time of assistance.	
		a Reporting - Program Performance To Be Reported In Aggregate For All Programs:	
ı İntak	ke/Evaluation	33 3 3 3	
	Approved Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program. Total number of borrowers receiving assistance for the specific program divided by the total	
	% of Total Number of Applications	of borrowers who applied for the specific program.	
	% of Lotal Number of Applications Denied Number of Borrowers Denied	of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is determined to the specific program of the specific program of the specific program.	
	Denied	of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is del as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.	
	Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn	of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is de as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.	
	Denied Number of Borrowers Denied % of Total Number of Applications	of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is def as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.	
	Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications	of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is del as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the	
	Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications In Process	of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is def as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application. Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.	
	Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications	of borrowers who applied for the specific program. 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. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application. Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers who have applied for assistance from the specific program the	
	Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications In Process	of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is def as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application. Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers who have applied for assistance from the specific program than to been decisioned and are pending review. This should be reported in the QTD column on Total number of borrowers who have applied for assistance from the specific program that has	
	Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications In Process Number of Borrowers In Process	of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is def as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application. Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers who have applied for assistance from the specific program than to been decisioned and are pending review. This should be reported in the QTD column on Total number of borrowers who have applied for assistance from the specific program that he been decisioned and are pending review divided by the total number of borrowers who applied for assistance from the specific program that he been decisioned and are pending review divided by the total number of borrowers who applied for program.	
	Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn Number of Borrowers Withdrawn % of Total Number of Applications In Process Number of Borrowers In Process % of Total Number of Applications Total	of borrowers who applied for the specific program. The total number of borrowers denied for assistance for the specific program. A denial is defi as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defined borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application. Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program. The total number of borrowers who have applied for assistance from the specific program that not been decisioned and are pending review. This should be reported in the QTD column on Total number of borrowers who have applied for assistance from the specific program that habeen decisioned and are pending review divided by the total number of borrowers who applied for assistance from the specific program that habeen decisioned and are pending review divided by the total number of borrowers who applied for assistance from the specific program that habeen decisioned and are pending review divided by the total number of borrowers who applied for assistance from the specific program that habeen decisioned and are pending review divided by the total number of borrowers who applied for assistance from the specific program that habeen decisioned and are pending review divided by the total number of borrowers who applied for assistance from the specific program that habeen decisioned and are pending review divided by the total number of borrowers who applied for assistance from the specific program that habeen decisioned and are pending review divided by the total number of borrowers who app	

	acteristics (For All Approved Applicants)	
General Chara		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry Median 2nd Lien UPB Before Program Entry	Median unpaid principal balance after receiving assistance. Median second lien unpaid principal balance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
	Median Length of Time Borrower Receives Assistance Median Assistance Amount	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column. Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Ch		(*)
	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching
	Total Lender/Servicer Assistance Amount	assistance or borrower partial payments). Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characte		Median length of time from initial contact with borrower to assistance provided. Please report in
	·	days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
	Current Number	Number of borrowers current at the time assistance is received.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+) Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance
	%	is received. Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total
	Delinquent (60+)	number of approved applicants.
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance
	%	is received. Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total
	Delinquent (90+)	number of approved applicants.
	Number	Number of borrowers 90+ days delinquent at the time assistance is received.
Program Outco	<u> %</u>	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Program Outco	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Out		
	Foreclosure Sale Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative
		outcome of the program.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	Cancelled	
	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
	Dood in Liqu	assistance under this program.
	Deed-in-Lieu Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a deed-in-lieu 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 alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a short sale divided by the total numbe of borrowers no longer receiving assistance under this program.
Program Com	pletion/ Transition	or contension to longer receiving assistance under this program.
	Loan Modification Program	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program) from PRA, SMS or UMA program components. Note: Does not include SMS assistance used in conjunction with a Short Sale
	%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
	Re-employed/ Regain Appropriate Employment Level	
	Number	Number borrowers who transitioned out of the UMA program component due to regaining employment and/or appropriate levels of employment.
Ĩ	%	Number of re-employed/appropriately employed borrowers divided by the total number of borrower
		no longer receiving assistance under this program.

	Number	Number borrowers that transitioned out of the program component due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longe
	Short Sale	receiving assistance under this program.
	Number	Number of borrowers who transitioned out of the program into a short sale with program assistance
	%	<u>as the desired outcome of the program.</u> Number of borrowers who transitioned from their homes via a short sale as the desired outcome of
		the program divided by the total number of borrowers no longer receiving assistance under this program.
	Deed-in-Lieu Number	Not Applicable
	%	Not Applicable
	Other - Borrower Still Owns Home	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Homeownersh	nip Retention	longer receiving assistance under this program.
	Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receip
		of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6 month counts who the true internals are act mutually acquisited.)
	%	the 6-month count, as the two intervals are not mutually exclusive.) Number of borrowers assisted by the program who retain ownership at least 6 months after receip
		of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months bu less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
	%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
	%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
	Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot b verified by any available means.
	%	Number of borrowers assisted by the program for whom homeownership retention status cannot b verified by any available means divided by the total number of borrowers assisted.
		Reporting - Program Performance
Program Intak		d In Aggregate For Down Payment Assistance Programs
	Funded	
	Number of Borrowers Receiving Assistance % of Total Number of Submissions	The total number of borrowers receiving assistance. Total number of borrowers receiving assistance divided by the total number of borrowers submitter for assistance.
	Denied	ior addictance.
	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
	% of Total Number of Submissions	transaction or sale could not be completed. Total number of borrowers withdrawn divided by the total number of borrowers submitted for
	In Process	assistance.
	Number of Borrowers In Process	
		the scheduling or execution of the mortgage closing. This should be reported in the QTD column only.
	% of Total Number of Submissions	the scheduling or execution of the mortgage closing. This should be reported in the QTD column
		the scheduling or execution of the mortgage closing. This should be reported in the QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved,
	% of Total Number of Submissions Total	the scheduling or execution of the mortgage closing. This should be reported in the QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other
Program Chara	% of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics	only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process).
Program Chara	% of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination	the scheduling or execution of the mortgage closing. This should be reported in the QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
Program Chara	% of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price	the scheduling or execution of the mortgage closing. This should be reported in the QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
Program Chara	% of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI	the scheduling or execution of the mortgage closing. This should be reported in the QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
	% of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI Assistance Characteristics Assistance Provided	the scheduling or execution of the mortgage closing. This should be reported in the QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median credit score of all borrowers at the time of origination.
Program Chara	% of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI Assistance Characteristics Assistance Provided me	the scheduling or execution of the mortgage closing. This should be reported in the QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median credit score of all borrowers at the time of origination. The median front-end debt-to-income ratio at the time of origination (as defined by program). Total amount of aggregate assistance exclusively provided by the HFA.
Borrower Inco	% of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI Assistance Characteristics Assistance Provided me All Categories	the scheduling or execution of the mortgage closing. This should be reported in the QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median credit score of all borrowers at the time of origination (as defined by program).
Borrower Inco	% of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI Assistance Characteristics Assistance Provided me	the scheduling or execution of the mortgage closing. This should be reported in the QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median credit score of all borrowers at the time of origination (as defined by program). Total amount of aggregate assistance exclusively provided by the HFA. Total annual gross income in dollars for all borrowers on the loan.
Borrower Inco	% of Total Number of Submissions Total Total Number of Borrowers Submitted for Assistance Number of Borrowers that Previously Participated in Other HFA HHF Programs acteristics Loan Characteristics at Origination Median Purchase Price Median Credit Score Median DTI Assistance Characteristics Assistance Provided Me All Categories me as Percent of Area Median Income (AMI)	the scheduling or execution of the mortgage closing. This should be reported in the QTD column only. Total number of borrowers in process divided by the total number of borrowers submitted for assistance. The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process). Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only). The median home purchase price for all borrower-assisted properties at the time of origination. The median credit score of all borrowers at the time of origination. The median front-end debt-to-income ratio at the time of origination (as defined by program). Total amount of aggregate assistance exclusively provided by the HFA. Total annual gross income in dollars for all borrowers on the loan.

	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.
		Co-Borrower
	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 totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
Coographi	c Breakdown (by County)	All totals for the aggregate number of borrowers assisted.
Jeograpili	All Categories	Number of aggregate horrowers aggisted in each county listed
Jamaauma	ership Retention	Number of aggregate borrowers assisted in each county listed.
nomeowne	Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt
	SIX WORKINS	of initial assistance, including borrowers who retain their home for more than 6 months but less
		than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in
		the 6-month count, as the two intervals are not mutually exclusive.)
		the o-month count, as the two intervals are not mutually exclusive.)
ı	%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt
	76	of initial assistance divided by the total number of households assisted by the program 6 months
		prior to reporting period.
	Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after
	T WOIVE MOTHER	receipt of initial assistance, including borrowers who retain their home for more than 12 months but
		less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-
		month and 12-month counts, as the two intervals are not mutually exclusive.)
		month and 12 month obtained, as the the mentals are not made any execution,
	%	Number of borrowers assisted by the program who retain ownership at least 12 months after
		receipt of initial assistance divided by the total number of households assisted by the program 12
		months prior to reporting period.
	Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after
	,	receipt of initial assistance. Borrowers who retain their home for 24 months should be included in
		the 6-month, 12-month, and 24-month counts.
	%	Number of borrowers assisted by the program who retain ownership at least 24 months after
		receipt of initial assistance divided by the total number of households assisted by the program 24
		months prior to reporting period.
	Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be
		verified by any available means.
	%	Number of borrowers assisted by the program for whom homeownership retention status cannot be
		verified by any available means divided by the total number of borrowers assisted.
	HFA Per	rformance Data Reporting - Program Notes
	Unampleyment/Underempleyment/Painstatement Morte	gage Assistance Program provides monthly mortgage payment assistance on behalf of non-delinquent homeowners
	(UMA)	who are unable to afford their monthly payment due to a qualified financial hardship. Program also
	(OWA)	provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became
		delinquent due to a qualified financial hardship.
	Principal Reduction Assistance (PRA)	Program provides principal reduction assistance in conjunction with a loan modification,
	i inopal reduction assistance (i iva)	reamortization (recast), or refinance to reduce a homeowner's monthly payment; assistance may b
		applied as curtailment when the homeowner is in a severe negative equity position.
	Second Mortgage Assistance (SMA)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an
	occord mortgage Assistance (OMA)	affordable payment. (Or facilitate a short sale)
	Short Sale Assistance (SSA)	
	Short Sale Assistance (SSA)	Program provides assistance to facilitate a short sale or deed-in-lieu and/or relocation/transition
	, ,	assistance to a homeowner transitioning from the home via a short sale or deed-in-lieu.
	Short Sale Assistance (SSA) Down Payment Assistance (DPA)	