U.S. Treasury's Hardest Hit Fund - Quarterly and Cumulative Activity Report



This report provides a summary of information that has been reported by the State of Arizona to the U.S. Department of Treasury in connection with the Hardest Hit Fund Program for the latest quarter, as well as cumulative data on the program.

Save Our Home AZ Program	Last Quarter 1 st Q 2012	Cumulative 9/23/2010 – 1 st Q 2012
Applications denied:	527	2204
Total Applications funded:	159	484
Principal Reductions:	\$ 35,611	\$ 155,125.57
Number of Commitments made/transaction closed	1	6
Number of Commitments made/transaction not closed	0	
Number of alternate mortgage modifications generated	0	0
Second Mortgage Settlements:	\$ 13,250	\$ 19,567
Number of Commitments made/transaction closed	3	5
Number of Commitments made/transaction not closed	6	
Under/Unemployment Assistance:	\$ 1,079,329.36	\$ 1,964,652.23
Number of Commitments made/transaction closed	157	476
Number of Commitments made/transaction not closed:	15	
Short Sale Assistance:	\$6,000.00	\$6,000.00
Number of Commitments made/transaction closed	2	2
Number of Commitments made/transaction not closed:	18	

The Arizona Department of Housing (ADOH) launched the Save Our Home AZ program on September 23, 2010 with an emphasis on the Principal Reduction and Second Mortgage Settlement components. Unfortunately, due to the lack of significant participation by the major lending/servicing community, as well as Fannie Mae and Freddie Mac, ADOH re-evaluated the types of assistance it might provide to reduce foreclosures. As a result, in the Spring/Summer of 2011 two new types of assistance were added, one of which provides monthly mortgage assistance to households experiencing under and unemployment issues, and another that provides assistance to encourage short sales in lieu of foreclosure.

Explanations and Definitions:

Applications denied means applications that were denied for assistance, and could include denials at the State, Mortgage Counseling Agency, or Lender/Servicer levels. Reasons for denial differ, depending on where the denial occurs.

- State-level denials generally occur because the application was determined ineligible for failure to meet the program requirements or the applicant provided insufficient documentation.
- Counselor-level denials generally occur because a detailed review of the application indicates that the project does not meet the financial parameters for program participation.
- Lender/Servicer-level denials generally occur because the Lender/Servicer has determined not to participate in the program. In some cases
 the Lender/Servicer may deny the HHF request, but counter offer to provide the mortgagee assistance through another modification
 method

Total Applications funded is broken down by type of transaction. The dollar figures reported only include the number of commitments made in which the transactions closed. Number of commitments made, where transactions are pending is provided for information only.



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

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

Template Version Date: August 2011

Arizona				
HFA Performance Data Reporting- Borrower Characteristics				
	, <u> </u>			
		QTD	Cumulative	
Unique Borrower Count	Describing Assistance	1450	404	
	orrowers Receiving Assistance	159 527	484 2204	
	orrowers Denied Assistance orrowers Withdrawn from Program	16	2204	
Number of Unique Bo		304	N/A	
	que Borrower Applicants	1006	3020	
Borrower Income (\$)	nac zenene. Appneante		0020	
Above \$90,000		0.00%	0.00%	
\$70,000-\$89,000		1.26%	1.06%	
\$50,000-\$69,000		7.55%	5.43%	
Below \$50,000		91.19%	93.51%	
Borrower Income as Percent of Are	a Median Income (AMI)			
Above 120%		0.00%	0.00%	
110%- 119%		0.63%	0.32%	
100%- 109%		1.26%	1.24%	
90%- 99%		0.00%	0.72%	
80%- 89%		4.40%	2.63%	
Below 80%		93.71%	95.09%	
Geographic Breakdown (by county				
Maricopa County		95	294	
Pima County		35	92	
Pinal County		15	44	
Balance of State		14	54	
Home Mortgage Disclosure Act (HM	MDA)			
	Borrower			
Race				
American Indian or A	laskan Native	4	11	
Asian		4	7	
Black or African Ame		8	25	
Native Hawaiian or o	ther Pacific Islander	1	1	
White		102	312	
Information Not Provi	ded by Borrower	40	128	
Ethnicity				
Hispanic or Latino		44	129	
Not Hispanic or Latin		88	262	
Information Not Provi	ded by Borrower	27	93	
Sex		<u>T</u>		
Male		97	269	
Female		56	190	
Information Not Provi		6	25	
	Co-Borrower			
Race	Ingles Native	14		
American Indian or A	iaskari Native	1	4	
Asian	d	1	1	
Black or African Ame		2	7	
Native Hawaiian or o	ulei Pacific Islander	0 27	0	
White	1. II. B		85	
Information Not Provi	ued by Borrower	13	37	
Ethnicity		110		
Hispanic or Latino		10	29	
Not Hispanic or Latin		23	73	
Information Not Provi	ued by Borrower	11	32	
Sex		lo	0.5	
Male		8	25	
Female Information Not Provi	ded by Borrower	32 4	97	
iniornation Not Prov	ueu by bullowel	_ -	12	

	Arizona			
	HFA Performance Data Repor		s	
	<u> </u>	QTD	Cumulative	
Hardship				
	Unemployment	131	429	
	Underemployment	18	24	
	Divorce	0	0	
	Medical Condition	3	7	
	Death	1	2	
	Other	6	22	
Current Lo	oan to Value Ratio (LTV)			
	<100%	19.49%	22.06%	
	100%-109%	8.80%	7.79%	
	110%-120%	9.45%	8.19%	
	>120%	62.26%	61.96%	
Current Co	ombined Loan to Value Ratio (CLTV)			
	<100%	19.49%	15.05%	
	100%-119%	14.47%	11.23%	
	120%-139%	20.13%	14.22%	
	140%-159%	13.21%	11.45%	
	>=160%	32.70%	48.05%	
Delinguen	cy Status (%)			
•	Current	34.25%	21.77%	
	30+	6.85%	5.75%	
	60+	12.33%	31.72%	
	90+	46.57%	40.76%	
Household	d Size			
	1	41	116	
	2	43	136	
	3	24	78	
	4	28	84	
	5+	23	70	

Arizona HFA Performance Data Reporting- Program Performance Permanent Modification Assistance

Permanent Modification Assistance	Permanent Modification Assistance			
	QTD	Cumulative		
Program Intake/Evaluation				
Approved				
Number of Applications Approved	1	6		
% of Total Number of Applications	0.10%	0.20%		
Denied				
Number of Applications Denied	0	(
% of Total Number of Applications	0.00%	0.00%		
Withdrawn				
Number of Applications Withdrawn	1 0	(
% of Total Number of Applications	0.00%	0.00%		
In Process	0.0070	0.007		
Number of Applications In Process	Ι ο	N/A		
% of Total Number of Applications	0.00%			
Total	0.0070]1W/73		
Total Number of Applications Received	T 0			
Number of Borrowers Participating in Other HFA HHF Programs or	0			
Program Components	0	١ .		
	0	The state of the s		
Program Characteristics				
General Characteristics		1		
Median 1st Lien Housing Payment Before Assistance	1022.74			
Median 1st Lien Housing Payment After Assistance	666.27	660.99		
Median 2nd Lien Housing Payment Before Assistance	0	C		
Median 2nd Lien Housing Payment After Assistance	N/A	N/A		
Median 1st Lien UPB Before Program Entry	146786	145621.41		
Median 1st Lien UPB After Program Entry	44000	63952.22		
Median 2nd Lien UPB Before Program Entry	0	(
Median 2nd Lien UPB After Program Entry	N/A	N/A		
Median Principal Forgiveness ¹	102786	76328.66		
Median Length of time Borrower Receives Assistance	N/A	N/A		
Median Assistance Amount	35611			
Assistance Characteristics	00011	00010.02		
Assistance Provided to Date	35611	155,125.57		
Total Lender/Servicer Assistance Amount	67175			
Borrowers Receiving Lender/Servicer Match (%) Median Lender/Servicer Assistance per Borrower	100.00% 67175			
	0/1/0	46625.52		
Other Characteristics	1	1		
Median Length of Time from Initial Request to Assistance Granted	30	24		
Current				
Number	1	1		
%	100.00%	16.66%		
Delinquent (30+)				
Number	0			
%	0.00%	0.00%		
Delinquent (60+)				
Number	0	<u>'</u>		
%	0.00%	0.00%		
Delinquent (90+)				
Number	0	!		
%	0.00%	83.34%		

Arizona HFA Performance Data Reporting- Program Performance Permanent Modification Assistance QTD Cumulative Program Outcomes Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) 0 **Alternative Outcomes** Foreclosure Sale Number 0.00% 0.00% % Cancelled Number 0.00% 0.00% Deed in Lieu Number 0 % 0.00% 0.00% Short Sale Number 0 0 0.00% 0.00% **Program Completion/ Transition** Loan Modification Program Number 0 0.00% 0.00% Re-employed/ Regain Appropriate Employment Level N/A N/A N/A N/A Reinstatement/Current/Payoff Number 0 % 0.00% 0.00% Short Sale Number N/A N/A % N/A N/A Deed in Lieu N/A N/A Number N/A N/A Other - Borrower Still Owns Home Number 0.00% 0.00% Homeownership Retention² Six Months Number N/A Six Months % N/A 100.00% Twelve Months Number N/A Twelve Months % 100.00% N/A Unreachable Number N/A Unreachable % N/A 0.00% 1. Includes second mortgage settlement 2. Borrower still owns home

	Arizona				
	HFA Performance Data Reporting- Program Performance				
	Second Mortgage Assistance				
	Occord mortgage Assistance				
		QTD	Cumulative		
Program Inta	ake/Evaluation	QID	Cumulative		
i rogram ma	Approved				
	Number of Applications Approved	3	5		
	% of Total Number of Applications	0.30%	0.17%		
	Denied	0.0070	0.1170		
	Number of Applications Denied	0	0		
	% of Total Number of Applications	0%	0%		
	Withdrawn				
	Number of Applications Withdrawn	0	0		
	% of Total Number of Applications	0%	0%		
ĺ	In Process				
ĺ	Number of Applications In Process	0	N/A		
	% of Total Number of Applications	0%	N/A		
	Total				
	Total Number of Applications Received	0	0		
	Number of Borrowers Participating in Other HFA HHF Programs or				
	Program Components	3	4		
Program Ch	aracteristics				
General Cha	racteristics				
	Median 1st Lien Housing Payment Before Assistance	1242.62	1376.93		
	Median 1st Lien Housing Payment After Assistance	N/A	N/A		
	Median 2nd Lien Housing Payment Before Assistance	510	451.17		
	Median 2nd Lien Housing Payment After Assistance	0	0		
	Median 1st Lien UPB Before Program Entry	287530.07	251492.53		
	Median 1st Lien UPB After Program Entry	N/A	N/A		
	Median 2nd Lien UPB Before Program Entry	52452	40615		
	Median 2nd Lien UPB After Program Entry	0	0		
	Median Principal Forgiveness ¹	52452			
	Median Length of time Borrower Receives Assistance	N/A	N/A		
	Median Assistance Amount	5000	4079.25		
Assistance (Characteristics				
	Assistance Provided to Date	13250			
	Total Lender/Servicer Assistance Amount	116581.9			
	Borrowers Receiving Lender/Servicer Match (%)	100.00%			
	Median Lender/Servicer Assistance per Borrower	47452	73071.5		
Other Chara		1			
	Median Length of Time from Initial Request to Assistance Granted	78	60		
	Current	1	Ī		
	Number	1	1		
	%	33.33%	20.00%		
	Delinquent (30+)	1			
	Number	1	1		
	% Dell'anne (60)	33.34%	20.00%		
	Delinquent (60+)	1 -			
	Number	0 000/	0 2221		
	% Dell'anne (00)	0.00%	0.00%		
	Delinquent (90+)	1 .			
	Number	1 22 222	3		
	%	33.33%	60.00%		

Arizona HFA Performance Data Reporting- Program Performance Second Mortgage Assistance QTD Cumulative **Program Outcomes** Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) 0 0 **Alternative Outcomes** Foreclosure Sale Number 0 0% 0% Cancelled Number 0% 0% % Deed in Lieu Number 0 0 0% 0% Short Sale Number 0 0 0% 0% **Program Completion/ Transition** Loan Modification Program Number 0% 0% Re-employed/ Regain Appropriate Employment Level Number N/A N/A N/A N/A Reinstatement/Current/Payoff Number 0% 0% Short Sale Number N/A N/A N/A N/A Deed in Lieu Number N/A N/A N/A N/A Other - Borrower Still Owns Home Number 0% 0% Homeownership Retention² Six Months Number N/A Six Months % N/A 100.00% Twelve Months Number N/A Twelve Months % N/A 0.00% Unreachable Number N/A 0.00% Unreachable % N/A 1. Includes second mortgage settlement 2. Borrower still owns home

Arizona

HFA Performance Data Reporting- Program Performance Unemployment Mortgage Assistance Component

	Unemployment Mortgage Assistance	T	1
		QTD	Cumulative
Program Intal	ke/Evaluation		
,	Approved		
<u> </u>	Number of Applications Approved	15	
¢	% of Total Number of Applications	15.619	% 15.76%
1	Denied		
<u> </u>	Number of Applications Denied		0
C	% of Total Number of Applications	00	% 0%
	Withdrawn		
<u> </u>	Number of Applications Withdrawn		0
C	% of Total Number of Applications	00	% 0%
	In Process		
Ī	Number of Applications In Process		0 N/A
	% of Total Number of Applications	00	% N/A
	Total		
-	Total Number of Applications Received		0 0
Ī	Number of Borrowers Participating in Other HFA HHF Programs or		
	Program Components		3 18
Program Cha	<u> </u>		<u> </u>
General Char			
		1074.8	0 1102.26
	Median 1st Lien Housing Payment Before Assistance	n e e e e e e e e e e e e e e e e e e e	
	Median 1st Lien Housing Payment After Assistance	483.	
	Median 2nd Lien Housing Payment Before Assistance	416.2	
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	15301	
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	47544.0	
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness ¹		0 0
<u> </u>	Median Length of time Borrower Receives Assistance	N/A	4
I	Median Assistance Amount	823.9	3938.86
Assistance C	haracteristics		
,	Assistance Provided to Date	1,079,329.3	6 1,964,652.23
F	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Charac			
	Median Length of Time from Initial Request to Assistance Granted	Δ	8 45
	Current		<u> </u>
_	Number	T	3 89
	Willipel	39.62	
	Delinquent (30+)	39.02	18.09 /
		1 1	ما عو
-	Number	6.29	0 23
	% Dell'enced (001)	6.29	4.84%
	Delinquent (60+)	T .	ol =-
	Number		8 73
<u> </u>	%	11.329	% 15.34%
	Delinquent (90+)	1	-1
	Number		6 291
	%	42.77	61.13%
Program Outo			
	Borrowers No Longer in the HHF Program (Program		
	Completion/Transition or Alternative Outcomes)		

Arizona HFA Performance Data Reporting- Program Performance Unemployment Mortgage Assistance Component

	QTD	Cumulati
ve Outcomes		
Foreclosure Sale		
Number		0
%	00	%
Cancelled		
Number		9
%	70.38°	%
Deed in Lieu		
Number		0
%	00	%
Short Sale		_
Number		0
%	00	%
Completion/ Transition		
Loan Modification Program		
Number		0
%	09	%
Re-employed/ Regain Appropriate Employment Level		
Number		4
%	14.819	%
Reinstatement/Current/Payoff		
Number		4
%	14.819	%
Short Sale		
Number	N/	A
%	N/	Α
Deed in Lieu		
Number	N/	Α
%	N/	Α
Other - Borrower Still Owns Home		
Number		0
%	00	%
nership Retention ²		
Six Months Number	N/A	
Six Months %	N/A	
Twelve Months Number	N/A	
Twelve Months %	N/A	
Unreachable Number	N/A	
Unreachable %	N/A	

Arizona HFA Performance Data Reporting- Program Performance Short Sale Component QTD Cumulative Program Intake/Evaluation Approved Number of Applications Approved % of Total Number of Applications 0.20% 0.07% Denied Number of Applications Denied % of Total Number of Applications 0% 0% Withdrawn Number of Applications Withdrawn 0 0% % of Total Number of Applications 0% In Process Number of Applications In Process 0 N/A % of Total Number of Applications 0% N/A Total Total Number of Applications Received 0 0 Number of Borrowers Participating in Other HFA HHF Programs or Program Components 0 **Program Characteristics General Characteristics** Median 1st Lien Housing Payment Before Assistance 1205.6 1205.6 Median 1st Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment Before Assistance 0 N/A Median 2nd Lien Housing Payment After Assistance N/A 194442 194442 Median 1st Lien UPB Before Program Entry Median 1st Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB Before Program Entry Median 2nd Lien UPB After Program Entry N/A N/A Median Principal Forgiveness¹ N/A N/A Median Length of time Borrower Receives Assistance N/A N/A 3000 3000 Median Assistance Amount **Assistance Characteristics** Assistance Provided to Date 6000 6000 Total Lender/Servicer Assistance Amount N/A N/A Lender/Servicer Match (%) N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A Other Characteristics Median Length of Time from Initial Request to Assistance Granted 24 24 Current Number 0 0.00% 0.00% Delinguent (30+) Number 0 0.00% 0.00% Delinguent (60+) Number 0.00% 0.00% Delinguent (90+) Number % 100.00% 100.00%

Completion/Transition or Alternative Outcomes	. rogiun	Borrowers No Longer in the HHF Program (Program			
				0	(
Foreclosure Sale	Δlternat			<u> </u>	
Number	Aiteinat				
Mumber			I	٥	(
Cancelled Number 0 0 0 0 0 0 0 0 0					
Number				0.0070	0.007
				n	
Deed in Lieu Number Ni/A Ni/A Ni/A Short Sale Number Ni/A Ni/					0.009
Number				0.0070	0.007
N/A N/A N/A Short Sale N/A N/A			N/Δ	N/Δ	
Short Sale Number					
Number			JIN/A	J1W/73	
N/A			N/Δ	N/A	
Loan Modification Program NI/A	Progran		J1N/75		
Number	Togran	<u> </u>			
% N/A N/A Re-employed/ Regain Appropriate Employment Level N/A N/A Number N/A N/A % N/A N/A Number N/A N/A % N/A N/A Short Sale Number 0 Number 0 0.00% 0.00 Deed in Lieu Number 0 0.00% 0.00 Other - Borrower Still Owns Home N/A N/A N/A Number N/A N/A N/A % N/A N/A N/A Nomeownership Retention² N/A N/A N/A Six Months Number N/A N/A N/A Twelve Months Number N/A N/A N/A Twelve Months Number N/A N/A N/A Unreachable Number N/A N/A N/A Unreachable % N/A N/A N/A			INI/A	INI/A	
Re-employed/ Regain Appropriate Employment Level Number Ni/A Ni/					
Number			JIN/A	IN/A	
% N/A N/A Reinstatement/Current/Payoff N/A N/A Number N/A N/A % N/A N/A Short Sale Number 0 % 0.00% 0.00 Deed in Lieu Number 0 % 0.00% 0.00 Other - Borrower Still Owns Home N/A N/A Number N/A N/A N/A % N/A N/A N/A Identification N/A N/A N/A Identif			INI/A	INI/A	
Reinstatement/Current/Payoff Number N/A					
Number			IN/A	IN/A	
% N/A N/A Short Sale Number 0 % 0.00% 0.00 Deed in Lieu Number 0 % 0.00% 0.00 Other - Borrower Still Owns Home N/A N/A Number N/A N/A N/A Nomeownership Retention ² Six Months Number N/A N/A Six Months Number N/A N/A N/A Twelve Months Number N/A N/A N/A Twelve Months % N/A N/A N/A Unreachable Number N/A N/A N/A Unreachable % N/A N/A N/A			INI/A	INI/A	
Short Sale Number 0					
Number			IN/A	IN/A	
% 0.00% 0.00 Deed in Lieu 0 0.00% 0.00 % 0.00% 0.00 0.00 Other - Borrower Still Owns Home N/A N/A N/A Number N/A N/A N/A Nomeownership Retention ² Six Months Number N/A N/A Six Months Number N/A N/A N/A Twelve Months Number N/A N/A N/A Twelve Months % N/A N/A N/A Unreachable Number N/A N/A N/A Unreachable % N/A N/A N/A					
Deed in Lieu Number 0 % 0.00% 0.00 Other - Borrower Still Owns Home N/A N/A Number N/A N/A % N/A N/A Homeownership Retention² N/A N/A Six Months Number N/A N/A Six Months % N/A N/A Twelve Months Number N/A N/A Twelve Months % N/A N/A Unreachable Number N/A N/A Unreachable % N/A N/A					
Number 0				0.00%	0.009
% 0.00% 0.00 Other - Borrower Still Owns Home N/A N/A Number N/A N/A % N/A N/A Homeownership Retention² Six Months Number N/A Six Months Number N/A N/A Twelve Months Number N/A N/A Twelve Months Number N/A N/A Twelve Months % N/A N/A Unreachable Number N/A N/A Unreachable % N/A N/A					
Other - Borrower Still Owns Home Number N/A N/A % N/A N/A Homeownership Retention² N/A N/A Six Months Number N/A N/A Six Months % N/A N/A Twelve Months Number N/A N/A Twelve Months Number N/A N/A Twelve Months % N/A N/A Unreachable Number N/A N/A Unreachable % N/A N/A					0.000
Number N/A N/A % N/A N/A Homeownership Retention ² N/A N/A Six Months Number N/A N/A Six Months % N/A N/A Twelve Months Number N/A N/A Twelve Months % N/A N/A Unreachable Number N/A N/A Unreachable % N/A N/A				0.00%]	0.009
% N/A N/A Homeownership Retention² N/A N/A Six Months Number N/A N/A Six Months % N/A N/A Twelve Months Number N/A N/A Twelve Months % N/A N/A Unreachable Number N/A N/A Unreachable % N/A N/A			INIZA	In.r/a	
Six Months Number					
Six Months NumberN/AN/ASix Months %N/AN/ATwelve Months NumberN/AN/ATwelve Months %N/AN/AUnreachable NumberN/AN/AUnreachable %N/AN/A			JN/A	IN/A	
Six Months % N/A N/A Twelve Months Number N/A N/A Twelve Months % N/A N/A Unreachable Number N/A N/A Unreachable % N/A N/A	lomeov				
Twelve Months NumberN/AN/ATwelve Months %N/AN/AUnreachable NumberN/AN/AUnreachable %N/AN/A					
Twelve Months %N/AN/AUnreachable NumberN/AN/AUnreachable %N/AN/A					
Unreachable NumberN/AN/AUnreachable %N/AN/A					
Unreachable % N/A N/A					
			N/A	N/A	
	. Borrowe	er still owns home			

	Da	ta Dictionary
	HFA Performance Data	Reporting- Borrower Characteristics
		To Be Reported in Aggregate For All Programs:
Unique Borro	wer Count	Total number of <i>unique</i> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower
	Number of Unique Borrowers Receiving Assistance	Characteristics" fields should foot to this number. Total number of <i>unique</i> borrowers <i>not</i> receiving assistance under any of the programs and not
	Number of Unique Borrowers Denied Assistance	withdrawn Total number of <i>unique</i> borrowers who <i>do not</i> receive assistance under any program because
	Number of Unique Borrowers Withdrawn from Program	of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Totoal number of <i>unique</i> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only. Total number of <i>unique</i> borrowers. This should be the total of the four above fields (using the
Borrower Inco	Total Number of Unique Applicants	QTD column for in process borrowers).
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower 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.
Geographic B	reakdown (by County)	Number of aggregate harmous assisted in each sounts listed
Home Mortga	All Categories ge Disclosure Act (HMDA)	Number of aggregate borrowers assisted in each county listed.
	Race	Borrower
	All Categories Ethnicity	All totals for the aggregate number of borrowers assisted.
	All Categories Sex	All totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted. Co-Borrower
	Race All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
Hardship	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan	All Categories to Value Ratio (LTV)	All totals for the aggregate number of borrowers assisted.
Odifent Loan	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Comb	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency S	Status (%) All Categories	Delinquency status at the time of assistance.
Household Siz		Definiquency 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 Intak		
	Approved Number of Applications Approved	The total number of applications approved for assistance for the specific program
	% of Total Number of Applications	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
	<u>Denied</u>	The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not
	Number of Applications Denied	approved for this assistance. Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
	% of Total Number of Applications Withdrawn	The total number of applications withdrawn from the specific program. A withdrawl is defined as
	Number of Applications Withdrawn	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	Total number of applications for assistance withdrawn for the specific program divided by the tota number of applications received for the specific program.
	In Process Number of Applications In Process	The total number of applications for the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
	% of Total Number of Applications	Total number of applications for the specific program that have not been decisioned and are pending review divided by the total number of applications received for the specific program.
	Total	Total number of applicantions received for the specific program (approved, denied, withdrawn and
	Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs o	
	Program Components	program components.

Program Ch	aracteristics	
General Cha		
		Median first lien housing payment paid by homeowner for all approved applicants prior to
	Median 1st Lien Housing Payment Before Assistance	receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment before Assistance	Median first lien housing payment <i>paid by homeowner</i> for after receiving assistance. In other
	Median 1st Lien Housing Payment After Assistance	words, the median contractual first lien payment less HFA contribution. Median second lien housing payment paid by homeowner for all approved applicants prior to
	Median 2nd Lien Housing Payment Before Assistance	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 for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Madian Principal Services	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in
	Median Principal Forgiveness	the event that those fees have been capitalized. *Includes second lien extinguishment Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the
	Median Length of Time Borrower Receives Assistance	cumulative column.
Acciet	Median Assistance Amount	Median amount of assistance (\$).
Assistance (Characteristics Assistance Provided	assistance).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Chara	cteristics	
	Median Langth of Time from Initial Degreet to Assistance Crant	Median length of time from initial contact with borrower (general eligibility determination) to
	Median Length of Time from Initial Request to Assistance Grante Current	granted assistance. Please report in days (round up to closest integer).
	Number	Number of households current at the time assistance is received.
	%	Percent of current households divided by the total number of approved applicants.
	Delinquent (30+) Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	Delinquent (60+)	
	Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	% Delinquent (90+)	number of approved applicants.
	Number	Number of households 90+ Days delinquent at the time assistance is received.
	9%	Percent of 90+ days delinquent households divided by the total number of approved applicants
Program Ou	tcomes	Percent of 90+ days delinquent households divided by the total number of approved applicants.
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative (
	Foreclosure Sale	
1		Number of barrachalds transitioned out of the LUID
	Number %	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program. Percent of transitioned households that resulted in foreclosure.
	Number % Cancelled	, ,
	% Cancelled	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily
	%	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	% Cancelled Number %	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily
	% Cancelled	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	% Cancelled Number % Deed in Lieu Number %	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were approved and funded, then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition. Percent of transitioned households that were cancelled from the program. Number of households transitioned out of the HHF program into a deed in lieu as an alternative
	% Cancelled Number % Deed in Lieu Number	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition. Percent of transitioned households that were cancelled from the program. Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program. Percent of transitioned households that resulted in deed in lieu.
	% Cancelled Number % Deed in Lieu Number %	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition. Percent of transitioned households that were cancelled from the program. Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.

Lean Madification Dragger	
Loan Modification Program	Number of the second death of the second interest of the second s
Missahar	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
Number %	
	Percent of transitioned households entering a loan modification program.
Re-employed/ Regain Appropriate Employment L	
	Number of households transitioned out of the program due to regaining employment and/or
Number	appropriate levels of employment.
0/	Percent of transitioned households that resulted in re-employment or regained employment
%	levels.
Reinstatement/Current/Payoff	
	Number of households transitioned out of the program due to reinstating/bringing loan current or
Number	paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
Short Sale	
	Number of households transitioned out of the HHF program into a short sale as the desired
Number	outcome of the program.
%	Percent of transitioned households that resulted in short sale.
Deed in Lieu	
	Number of households transitioned out of the HHF program into a deed in lieu as the desired
Number	outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
Other - Borrower Still Owns Home	
	Number of households transitioned out of the HHF program not falling into one of the transition
Number	categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category
rship Retention ¹	
	Number of households assisted by the program in which the borrower retains ownership 6
Six Months	months post receipt of initial assistance.
	Percent of households assisted by the program in which the borrower retains ownership 6 month
	post receipt of initial assistance divided by the total number of households assisted by the
%	program 6 months prior to reporting period.
	Number of households assisted by the program in which borrower retains ownership 12 months
Twelve Months	post receipt of initial assistance.
	Percent of households assisted by the program in which the borrower retains ownership 12
	months post receipt of initial assistance divided by the total number of households assisted by the
lo.	program 12 months prior to reporting period.
%	Number of homes assisted by the program that are unable to be verified by any means.
% Unreachable	indiffuel of florites assisted by the program that are unable to be verified by any means.

U.S. Treasury's Hardest Hit Fund - Quarterly and Cumulative Activity Report



This report provides a summary of information that has been reported by the State of Arizona to the U.S. Department of Treasury in connection with the Hardest Hit Fund Program for the latest quarter, as well as cumulative data on the program.

	Last Quarter	Cumulative
Save Our Home AZ Program	2 nd Q 2012	9/23/2010 – 2 nd Q 2012
Applications denied:	481	2685
Total Applications funded:	219	703
Principal Reductions:	\$ 26,368	\$ 153,609
Number of Commitments made/transaction closed	2	8
Number of Commitments made/transaction not closed	0	
Number of alternate mortgage modifications generated	0	0
Second Mortgage Settlements:	\$ 46,161	\$ 65,728
Number of Commitments made/transaction closed	4	9
Number of Commitments made/transaction not closed	0	
Under/Unemployment Assistance:	\$ 1,524,433.74	\$ 3,489,085.97
Number of Commitments made/transaction closed	208	684
Number of Commitments made/transaction not closed:	33	
Short Sale Assistance:	\$55,695.44	\$61,695.44
Number of Commitments made/transaction closed	9	11
Number of Commitments made/transaction not closed:	4	

The Arizona Department of Housing issues a quarterly report on the Save Our Home AZ program, as required by the U.S. Department of the Treasury ("Treasury"). For Treasury reporting purposes, only those amounts of assistance that have already been remitted to a lending institute are counted in the program statistics. Arizona's program, however, has committed significant resources to assist households beyond those reported above and throughout this report. As of June 30, 2012, the cumulative commitments for assistance to households includes: Principal Reductions: \$153,609; Second Mortgage Settlements: \$497,719; Unemployment/Underemployment Assistance: \$13,428,028; and Short Sale Assistance: \$61,695.

Explanations and Definitions:

Applications denied means applications that were denied for assistance, and could include denials at the State, Mortgage Counseling Agency, or Lender/Servicer levels. Reasons for denial differ, depending on where the denial occurs.

- State-level denials generally occur because the application was determined ineligible for failure to meet the program requirements or the applicant provided insufficient documentation.
- Counselor-level denials generally occur because a detailed review of the application indicates that the project does not meet the financial parameters for program participation.
- Lender/Servicer-level denials generally occur because the Lender/Servicer has determined not to participate in the program. In some cases the Lender/Servicer may deny the HHF request, but counter offer to provide the mortgagee assistance through another modification method.

Total Applications funded is broken down by type of transaction. The dollar figures reported only include the number of commitments made in which the transactions closed. Number of commitments made, where transactions are pending is provided for information only.



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

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

Template Version Date: April 2012

	Arizona		
Н	FA Performance Data Reporting- Borrower	Characteristi	cs
		QTD	Cumulative
Unique Borrowe		<u> </u>	1
	Number of Unique Borrowers Receiving Assistance	219	703
	Number of Unique Borrowers Denied Assistance	481	2685
	Number of Unique Borrowers Withdrawn from Program	60	88
	Number of Unique Borrowers in Process	353	N/A
Borrower Incom	otal Number of Unique Borrower Applicants	1113	3829
		4.070/	4.000/
	Above \$90,000	1.37% 1.37%	1.20%
	570,000- \$89,000 550,000- \$69,000	6.39%	1.05% 5.74%
	30,000- \$69,000 Below \$50,000	90.87%	92.01%
	e as Percent of Area Median Income (AMI)	90.07 /6	92.0170
	Above 120%	1.83%	0.81%
I -	10%- 119%	0.91%	0.51%
	00%- 109%	0.00%	1.14%
	00%- 99%	2.28%	1.40%
	30%- 89%	1.83%	2.13%
I -	Below 80%	93.15%	94.01%
	akdown (by county)	00.1070	0 1.0 1 70
	Maricopa County	124	418
I —	Pima County	52	144
	Pinal County	22	66
	Balance of State	21	75
Home Mortgage	Disclosure Act (HMDA)		
	Borrower		
F	Race		
A	American Indian or Alaskan Native	1	12
-	Asian	4	11
	Black or African American	17	42
	Native Hawaiian or other Pacific Islander	1	2
_	Vhite	146	458
	nformation Not Provided by Borrower	50	178
	Ethnicity	Tee	104
	Hispanic or Latino	55	184
I —	Not Hispanic or Latino	127 37	389
	nformation Not Provided by Borrower	31	130
_	nale √ale	114	383
I -	Female	94	284
<u> </u>	nformation Not Provided by Borrower	11	36
l "	Co-Borrower		
ļ ,	Race		
	American Indian or Alaskan Native	0	4
I -	Asian	1	2
	Black or African American	3	10
	Native Hawaiian or other Pacific Islander	0	0
	Vhite	39	124
Ī	nformation Not Provided by Borrower	10	47
E	Ethnicity		
Į F	Hispanic or Latino	12	41
N	Not Hispanic or Latino	34	107
	nformation Not Provided by Borrower	7	39
	Sex		
N	Male	6	31
l F	Female	41	138
	nformation Not Provided by Borrower	6	18

	Arizo	ona	
	HFA Performance Data Reporting- Borrower Characteristics		
		QTD	Cumulative
Hardship			
	Unemployment	145	574
	Underemployment	50	74
	Divorce	0	0
	Medical Condition	11	18
	Death	4	6
	Other	9	31
Current L	oan to Value Ratio (LTV)		
	<100%	20.55%	21.31%
	100%-109%	6.39%	7.09%
	110%-120%	6.39%	7.29%
	>120%	66.67%	64.31%
Current C	Combined Loan to Value Ratio (CLTV)		
	<100%	19.63%	17.34%
	100%-119%	10.50%	10.86%
	120%-139%	17.81%	16.02%
	140%-159%	10.96%	11.21%
	>=160%	41.10%	44.57%
Delinguer	ncy Status (%)		
	Current	32.84%	27.31%
	30+	6.37%	6.06%
	60+	10.78%	21.25%
	90+	50.01%	45.38%
Househol	ld Size		
	1	64	180
	2	50	186
	3	38	116
	4	33	117
	5+	34	104

HFA Perfo	Arizona ormance Data Reporting- Program F Permanent Modification Assistance	Performance ce	
		QTD	Cumulative
Program Intake/Evaluation			
Approved			
Number of Borrowers F		2	8
% of Total Number of A	pplications	0.18%	0.21%
Denied			
Number of Borrowers I		0	0
% of Total Number of A	pplications	0.00%	0.00%
Withdrawn		1	
Number of Borrowers V		0	0
% of Total Number of A	applications	0.00%	0.00%
In Process	a Dragge	1 0	NI/A
Number of Borrowers I		0.00%	N/A
% of Total Number of A	applications	0.00%	N/A
	vara Appliad	0	0
Total Number of Borrowers F	vers Applied Participating in Other HFA HHF Programs or	U	0
Program Components	articipating in Other Hi A Hill 1 Tograms of	1	2
Program Characteristics			۷
General Characteristics			
	ng Payment Before Assistance	759.4	877.55
	ng Payment After Assistance	319.64	490.32
	ng Payment Before Assistance	158.3	158.30
	ng Payment After Assistance	N/A	N/A
Median 1st Lien UPB B		90130.87	117876.14
Median 1st Lien UPB A		47500	70449.55
Median 2nd Lien UPB I		16607.5	16607.50
Median 2nd Lien UPB		N/A	N/A
Median Principal Forgiv		42630.87	59479.77
	Borrower Receives Assistance	N/A	N/A
Median Assistance Am		13184	26614
Assistance Characteristics	ount	10101	20011
Assistance Provided to	Date	26368	153609
Total Lender/Servicer A		58893.74	245583.30
	ender/Servicer Match (%)	100.00%	100.00%
	r Assistance per Borrower	29446.87	38036.20
Other Characteristics			
Median Length of Time	from Initial Request to Assistance Granted	61	43
Current	·		
Number		0	1
%		0.00%	12.50%
Delinquent (30+)			
Number		0	0
%		0.00%	0.00%
Delinquent (60+)			
Number		0	0
%		0.00%	0.00%
Delinquent (90+)		•	
Number		2	7
%		100.00%	87.50%

Arizona HFA Performance Data Reporting- Program Permanent Modification Assistar	Performance ace	
	QTD	Cumulative
Program Outcomes		
Borrowers No Longer in the HHF Program (Program		
Completion/Transition or Alternative Outcomes)	1	1
Alternative Outcomes		
Foreclosure Sale		
Number	0	0
%	0.00%	0.00%
Cancelled	0.0070	0.0070
Number	1	1
%	100.00%	100.00%
Deed in Lieu	100.00%	100.00%
Number	T 0	0
Number %	0.00%	0.00%
	0.00%	0.00%
Short Sale	1 0	0
Number	0	0.000/
%	0.00%	0.00%
Program Completion/ Transition		
Loan Modification Program		
Number	0	0
%	0.00%	0.00%
Re-employed/ Regain Appropriate Employment Level		
Number	N/A	N/A
%	N/A	N/A
Reinstatement/Current/Payoff		
Number	0	0
%	0.00%	0.00%
Short Sale		
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu	1	
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home	1477	14/7
Number	0	0
%	0.00%	0.00%
,	0.00 /0	0.00 /0
Homeownership Retention ²	INI/A	
Six Months Number	N/A	2
Six Months %	N/A	100.00%
Twelve Months Number	N/A	3
Twelve Months %	N/A	100.00%
Twenty-four Months Number	N/A	0
Twenty-four Months %	N/A	0.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%
Includes second mortgage settlement		
2. Borrower still owns home		

	Arizona		
	HFA Performance Data Reporting- Program Perfor	mance	
	Second Mortgage Assistance		
		QTD	Cumulative
Program Inta	ake/Evaluation		
	Approved	_	
	Number of Borrowers Receiving Assistance	4	9
	% of Total Number of Applications	0.55%	0.36%
	Denied	•	
	Number of Borrowers Denied	0	
	% of Total Number of Applications	0.00%	0.00%
	Withdrawn	_	
	Number of Borrowers Withdrawn	0	·
	% of Total Number of Applications	0.00%	0.00%
	In Process	1 .	.
	Number of Borrowers In Process		N/A
	% of Total Number of Applications	0.00%	N/A
	Total Control of Contr	1 .	
	Total Number of Borrowers Applied Number of Borrowers Participating in Other HFA HHF Programs or	0	0
D Ob.	Program Components	4	8
Program Cha General Cha			
General Cha		1222.42	1254.60
	Median 1st Lien Housing Payment Before Assistance	1332.43	
	Median 1st Lien Housing Payment After Assistance	N/A 187.05	N/A
	Median 2nd Lien Housing Payment Before Assistance	167.05	319.11
	Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry	179303.54	215398.04
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	38434.57	39524.79
	Median 2nd Lien UPB After Program Entry	30434.37	
	Median Principal Forgiveness ¹	38434.57	58235.04
	Median Length of time Borrower Receives Assistance	N/A	08235.04 N/A
	Median Assistance Amount	14830.5	9454.88
Assistance (Characteristics	14030.5	9454.00
Assistance (40404	65700
	Assistance Provided to Date	46161	
	Total Lender/Servicer Assistance Amount	91367.04	
	Borrowers Receiving Lender/Servicer Match (%)	100.00%	
Other Chara	Median Lender/Servicer Assistance per Borrower	23604.07	48337.79
Other Chara		1 04	C4
	Median Length of Time from Initial Request to Assistance Granted	61	61
	Current Number	1	2
	%	25.00%	22.22%
		25.00%	ZZ.ZZ%
	Delinquent (30+) Number	T 1	2
	%	25.00%	22.22%
	Delinquent (60+)	20.00%	ZZ.ZZ%
	Number	1	
	%	25.00%	11.11%
	Delinquent (90+)	20.00%	11.11%
	Number	1	1
	%	25.00%	44.45%
	1/0	25.00%	44.43%

	Arizona			
	HFA Performance Data Reporting- Program Second Mortgage Assistance			
		QTD		Cumulative
Program (Outcomes			
	Borrowers No Longer in the HHF Program (Program		_	
	Completion/Transition or Alternative Outcomes)		0	0
Alternativ	e Outcomes			
	Foreclosure Sale			
	Number		0	0 2224
	%	0.0	0%	0.00%
	Cancelled			
	Number		0	0 2224
	%		0%	0.00%
	Deed in Lieu		ام	
	Number	0.0	0	0.00%
	% Short Sale	[0.0	0%	0.00%
		<u> </u>		0
	Number %	0.0	0	0.00%
Due avere /	্ৰিত Completion/ Transition	0.0	0%	0.00%
Program				
	Loan Modification Program			0
	Number %	0.0	0	0.00%
		1 0.0	0%	0.00%
	Re-employed/ Regain Appropriate Employment Level Number	N/A	Τ,	N/A
	%	N/A		v/A V/A
	Reinstatement/Current/Payoff	JIN/A		N/A
	Number		0	0
	%	0.0	0%	0.00%
	Short Sale	1 0.0	0 70	0.0076
	Number	N/A	T,	N/A
	%	N/A		V/A
	Deed in Lieu	JIN/A		N//\(\tau\)
	Number	N/A	Ti	V/A
	%	N/A		V/A
	Other - Borrower Still Owns Home		!	4// X
	Number		0	n
	%	0.0	0%	0.00%
Homeowr	nership Retention ²		•	2.5570
HOMEOWI	Six Months Number	N/A		3
	Six Months %	N/A		100.00%
	Twelve Months Number	N/A		100.00 /0
	Twelve Months %	N/A		100.00%
	Twenty-four Months Number	N/A		100.00 /0 0
	Twenty-four Months %	N/A		0.00%
	Unreachable Number	N/A		0.00 <i>7</i> 0
	Unreachable %	N/A		0.00%
1 Includes s	econd mortgage settlement	14// 1		0.0070
	still owns home			

Arizona HFA Performance Data Reporting- Program Unemployment Mortgage Assistance (
	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	208	684
% of Total Number of Applications	18.69%	
Denied	10.0070	17.5576
Number of Borrowers Denied	0	n .
% of Total Number of Applications	0.00%	
Withdrawn	0.0070	0.0070
Number of Borrowers Withdrawn	0	0
% of Total Number of Applications	0.00%	•
In Process	0.0070	0.0070
Number of Borrowers In Process	1	N/A
% of Total Number of Applications	0.00%	
Total	0.0070	TI W/ V
Total Number of Borrowers Applied	0	0
Number of Borrowers Participating in Other HFA HHF Programs or		
Program Components	4	. 22
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1006.07	1099.22
Median 1st Lien Housing Payment After Assistance	117.87	
Median 2nd Lien Housing Payment Before Assistance Median 2nd Lien Housing Payment After Assistance	N/A	259.12 N/A
Median 1st Lien UPB Before Program Entry	150833.37	1
Median 1st Lien UPB After Program Entry Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	32000	
		N/A
Median 2nd Lien UPB After Program Entry	N/A	
Median Principal Forgiveness ¹	0	0
Median Length of time Borrower Receives Assistance	N/A	1450.07
Median Assistance Amount	1972.56	4456.87
Assistance Characteristics	1	
Assistance Provided to Date	1524433.74	
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics	1	
Median Length of Time from Initial Request to Assistance Granted	59	52
Current	T	
Number	66	
%	31.73%	22.66%
Delinquent (30+)	1	
Number	22	
%	10.58%	6.57%
Delinquent (60+)		
Number	20	
%	9.62%	13.61%
Delinquent (90+)		
Number	100	
%	48.07%	57.16%
Program Outcomes		
Borrowers No Longer in the HHF Program (Program		
Completion/Transition or Alternative Outcomes)	52	83

		izona	
		porting- Program Performance	
	Unemployment Mortga	ge Assistance Component	1
		QTD	Cumulative
lternat	tive Outcomes		
	Foreclosure Sale		
	Number		0
	%	0.00	% 0.0
	Cancelled		
	Number		5
	%	9.629	6 30.1
	Deed in Lieu		
	Number		0
	%	0.009	% 0.0
	Short Sale		
	Number		0
	%	0.009	% 0.0
rogran	n Completion/ Transition		
_	Loan Modification Program		
	Number		0
	%	0.00	% 0.0
	Re-employed/ Regain Appropriate Employment	•	<u> </u>
	Number	i	3
	%	5.779	
	Reinstatement/Current/Payoff	<u> </u>	<u>., </u>
	Number	4	4
	%	84.619	
	Short Sale	5 5	<u> </u>
	Number	N/A	N/A
	%	N/A	N/A
	Deed in Lieu	1. 10.7 %	11.11.1
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home	1	
	Number		0
	%	0.009	
omeos	wnership Retention ²		0.0
SILIEON	Six Months Number	N/A	
	Six Months %	N/A N/A	10
	Twelve Months Number	N/A	
	Twelve Months %	N/A	10
	Twenty-four Months Number		10
		N/A	40
	Twenty-four Months %	N/A	10
	Unreachable Number	N/A	40
	Unreachable % s second mortgage settlement	N/A	10

	Arizona				
	HFA Performance Data Reporting- Program Perfor	man	ce		
			QTD	Cun	nulative
Program Intal	ke/Evaluation				
	Approved				
	Number of Borrowers Receiving Assistance		9		11
	% of Total Number of Applications		0.81%		28.00%
	Denied				
	Number of Borrowers Denied		0		0
	% of Total Number of Applications		0.00%		0.00%
	Withdrawn	1			
	Number of Borrowers Withdrawn		0		0
	% of Total Number of Applications		0.00%		0.00%
	In Process	ı		l	
	Number of Borrowers In Process			N/A	
	% of Total Number of Applications		0.00%	IN/A	
	Total Number of Degreevers Applied	1	^	I	
	Total Number of Borrowers Applied Number of Borrowers Participating in Other HFA HHF Programs or		0		0
	Program Components		0		0
Program Cha	· ·		U		U
General Char					
ocheral onal	Median 1st Lien Housing Payment Before Assistance	1	923	l	1064.3
	Median 1st Lien Housing Payment After Assistance	N/A	920	N/A	1004.5
	Median 2nd Lien Housing Payment Before Assistance	IN//	231.51	14//	115.76
	Median 2nd Lien Housing Payment After Assistance	N/A	201.01	N/A	110.70
	Median 1st Lien UPB Before Program Entry	1 177 (165718		180080
	Median 1st Lien UPB After Program Entry	N/A		N/A	.00000
	Median 2nd Lien UPB Before Program Entry		27542		13771
	Median 2nd Lien UPB After Program Entry	N/A		N/A	
	Median Principal Forgiveness ¹	N/A		N/A	
	Median Length of time Borrower Receives Assistance	N/A		N/A	
	Median Assistance Amount		4500		4500
Assistance C	haracteristics				
	Assistance Provided to Date	5	5695.44	6	61695.44
	Total Lender/Servicer Assistance Amount	N/A		N/A	
	Lender/Servicer Match (%)	N/A		N/A	
	Median Lender/Servicer Assistance per Borrower	N/A		N/A	
Other Charac	teristics				
	Median Length of Time from Initial Request to Assistance Granted		90		57
	Current	1		T	
	Number		5		5
	%		55.56%		45.45%
	Delinquent (30+)	I		Г	
	Number		1 1 1 1 1 1 1 1		1 0 400/
ĺ	% Delinquent (601)		11.11%	<u> </u>	9.10%
ĺ	Delinquent (60+)	l		I	
ĺ	Number %		22.22%		18.18%
ĺ	% Delinguent (90+)		<u> </u>		10.18%
ĺ	Number		1		3
ĺ	%		11.11%		27.27%
1	1.*		1 1 1 1 70	<u> </u>	<u>-11</u> /0

Program Outcomes			
Borrowers No Longer in the HHF Program (Program			
Completion/Transition or Alternative Outcomes)		0	0
Alternative Outcomes			
Foreclosure Sale			
Number		0	0
%	0.0	00%	0.00%
Cancelled			
Number		0	0
%	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	
Program Completion/ Transition			
Loan Modification Program			
Number	N/A	N/A	
%	N/A	N/A	
Re-employed/ Regain Appropriate Employment Level			
Number	N/A	N/A	
%	N/A	N/A	
Reinstatement/Current/Payoff	1		
Number	N/A	N/A	
%	N/A	N/A	
Short Sale			
Number		0	0
%	0.0	00%	0.00%
Deed in Lieu	1		
Number	0.0	0	0 000/
% Other - Borrower Still Owns Home] 0.0	00%	0.00%
Number	INI/A	INI/A	
%	N/A N/A	N/A N/A	
	IN/A	IN/A	
Homeownership Retention ²		la sura	
Six Months Number	N/A	N/A	
Six Months %	N/A	N/A	
Twelve Months Number	N/A	N/A	
Twelve Months %	N/A	N/A	
Twenty-four Months Number	N/A	N/A	
Twenty-four Months %	N/A	N/A	
Unreachable Number	N/A	N/A	
Unreachable %	N/A	N/A	
Includes second mortgage settlement			
2. Borrower still owns home			

	Di	ata Dictionary
		a Reporting- Borrower Characteristics
Unique Borro		e To Be Reported In Aggregate For All Programs:
omque Borro		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
	Number of Unique Borrowers Receiving Assistance Number of Unique Borrowers Denied Assistance	Characteristics" fields should foot to this number. Total number of <i>unique</i> borrowers <i>not</i> receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of <i>unique</i> borrowers who <i>do not</i> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Total number of <i>unique</i> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
Borrower Inco	Total Number of Unique Applicants	Total number of <i>unique</i> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Inco	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic B	Reakdown (by County) All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortga	ge Disclosure Act (HMDA)	
	Race	Borrower
	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.
	Race	Co-Borrower Co-Borrower
	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.
Hardship		
Current Loan	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 at the time of assistance divided by the most current valuation at the time of assistance.
Current Comb	pined Loan to Value Ratio (CLTV)	divided by the most earners valuation at the time of abolicance.
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency S		Delia managa a dada a dada dina a fa a sistema
Household Siz	All Categories	Delinquency status at the time of assistance.
	All Categories	Household size at the time of assistance.
		ata Reporting- Program Performance re To Be Reported In Aggregate For All Programs
Program Intak		
	Approved Number of Borrowers Receiving Assistance	The total number of applications approved for assistance for the specific program
	% of Total Number of Applications Denied	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
	30.1100	The total number of applications denied for assistance for the specific program. A borrower that
	Number of Borrowers Denied	has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of applications denied for assistance for the specific program divided by the total
	% of Total Number of Applications	number of applications received for the specific program.
	Withdrawn	The total number of applications 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
	Number of Borrowers Withdrawn % of Total Number of Applications	 process despite attempts by the HFA to complete application. Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
	In Process	The total number of applications for the specific program that have not been decisioned and are
	Number of Borrowers In Process	pending review. This should be reported in the QTD column only.
	% of Total Number of Applications Total	Total number of applications for the specific program that have not been decisioned and are pending review divided by the total number of applications received for the specific program.
	Total Number of Borrowers Applied Number of Borrowers Participating in Other HFA HHF Programs	Total number of applications received for the specific program (approved, denied, withdrawn and QTD in process). or Number of households participating in other HFA sponsored HHF programs or other HHF
	Program Components	program components.

Program Ch	aracteristics	
General Cha		
		Median first lien housing payment paid by homeowner for all approved applicants prior to
	Median 1st Lien Housing Payment Before Assistance	receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment before Assistance	Median first lien housing payment <i>paid by homeowner</i> for after receiving assistance. In other
	Median 1st Lien Housing Payment After Assistance	words, the median contractual first lien payment less HFA contribution. Median second lien housing payment paid by homeowner for all approved applicants prior to
	Median 2nd Lien Housing Payment Before Assistance	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 for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Madian Principal Services	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in
	Median Principal Forgiveness	the event that those fees have been capitalized. *Includes second lien extinguishment Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the
	Median Length of Time Borrower Receives Assistance	cumulative column.
Acciet	Median Assistance Amount	Median amount of assistance (\$).
Assistance (Characteristics Assistance Provided	assistance).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Chara	cteristics	
	Median Langth of Time from Initial Degreet to Assistance Crant	Median length of time from initial contact with borrower (general eligibility determination) to
	Median Length of Time from Initial Request to Assistance Grante Current	granted assistance. Please report in days (round up to closest integer).
	Number	Number of households current at the time assistance is received.
	%	Percent of current households divided by the total number of approved applicants.
	Delinquent (30+) Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	Delinquent (60+)	
	Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	% Delinquent (90+)	number of approved applicants.
	Number	Number of households 90+ Days delinquent at the time assistance is received.
	9%	Percent of 90+ days delinquent households divided by the total number of approved applicants
Program Ou	tcomes	Percent of 90+ days delinquent households divided by the total number of approved applicants.
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative (
	Foreclosure Sale	
1		Number of barrachalds transitioned out of the LUID
	Number %	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program. Percent of transitioned households that resulted in foreclosure.
	Number % Cancelled	, ,
	% Cancelled	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily
	%	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	% Cancelled Number %	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily
	% Cancelled	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	% Cancelled Number % Deed in Lieu Number %	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were approved and funded, then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition. Percent of transitioned households that were cancelled from the program. Number of households transitioned out of the HHF program into a deed in lieu as an alternative
	% Cancelled Number % Deed in Lieu Number	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition. Percent of transitioned households that were cancelled from the program. Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program. Percent of transitioned households that resulted in deed in lieu.
	% Cancelled Number % Deed in Lieu Number %	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure. Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition. Percent of transitioned households that were cancelled from the program. Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.

Loan Modification Program	The state of the s		
	Number of households that transitioned into a loan modification program (such as		
Number	Home Affordable Program)		
%	Percent of transitioned households entering a loan modification program.		
employed/ Regain Appropriate Employment Level			
	Number of households transitioned out of the program due to regaining employme		
Number	appropriate levels of employment.		
	Percent of transitioned households that resulted in re-employment or regained em		
%	levels.		
Reinstatement/Current/Payoff			
-	Number of households transitioned out of the program due to reinstating/bringing l		
Number	paying off their mortgage loan.		
%	Percent of transitioned households that resulted in reinstatement/current or payoff.		
Short Sale	,		
Onort out	Number of households transitioned out of the HHF program into a short sale as the		
Number	outcome of the program.		
number n/			
70	Percent of transitioned households that resulted in short sale.		
Deed in Lieu			
	Number of households transitioned out of the HHF program into a deed in lieu as t		
Number	outcome of the program.		
%	Percent of transitioned households that resulted in a deed in lieu		
Other - Borrower Still Owns Home			
	Number of households transitioned out of the HHF program not falling into one of t		
Number	categories above, but still maintaining ownership of the home.		
%	Percent of transitioned households in this category		
nip Retention ¹			
	Number of households assisted by the program in which the borrower retains own		
Six Months	months post receipt of initial assistance.		
	Percent of households assisted by the program in which the borrower retains owner		
	post receipt of initial assistance divided by the total number of households assisted		
%	program 6 months prior to reporting period.		
	Number of households assisted by the program in which borrower retains ownersh		
Twelve Months	post receipt of initial assistance.		
I MEIAE MOUTIN	Percent of households assisted by the program in which the borrower retains owner		
0/	months post receipt of initial assistance divided by the total number of households		
%	program 12 months prior to reporting period.		
	Number of households assisted by the program in which borrower retains ownersh		
Twenty-four Months	post receipt of initial assistance.		
	Percent of households assisted by the program in which the borrower retains own		
	months post receipt of initial assistance divided by the total number of households		
%	program 24 months prior to reporting period.		
	Number of homes assisted by the program that are unable to be verified by any more		
Unreachable			

U.S. Treasury's Hardest Hit Fund - Quarterly and Cumulative Activity Report



This report provides a summary of information that has been reported by the State of Arizona to the U.S. Department of Treasury in connection with the Hardest Hit Fund Program for the latest quarter, as well as cumulative data on the program.

Save Our Home AZ Program	Last Quarter 3 rd Q 2012	9/23/2010 – 3 rd Q 2012
Applications denied:	500	3185
Number of Commitments Made/Transaction Not Closed:	21	
Total Applications funded:	244	947
Principal Reductions:	\$ 0.00	\$ 153,609.00
Number of Commitments made/transaction closed	0	8
Number of alternate mortgage modifications generated	0	
Second Mortgage Settlements:	\$ 70,135	\$ 135,863.00
Number of Commitments made/transaction closed	5	14
Under/Unemployment/Reinstatement Assistance:	\$ 1,788,082.96	\$ 5,277,168.93
Number of Commitments made/transaction closed	233	917
Short Sale Assistance:	\$ 57,995.57	\$ 119,691.01
Number of Commitments made/transaction closed	11	22

The Arizona Department of Housing issues a quarterly report on the Save Our Home AZ program, as required by the U.S. Department of the Treasury ("Treasury"). For Treasury reporting purposes, only those amounts of assistance that have already been remitted to a lending institute are counted in the program statistics. Arizona's program, however, has committed significant resources to assist households beyond those reported above and throughout this report. As of September 30, 2012, the cumulative commitments for assistance to households includes: Principal Reductions: \$153,609.00; Second Mortgage Settlements: \$1,173,554.00; Unemployment/Underemployment/Reinstatement Assistance: \$19,372,287.49; and Short Sale Assistance: \$119,691.01.

Explanations and Definitions:

Applications denied means applications that were denied for assistance, and could include denials at the State, Mortgage Counseling Agency, or Lender/Servicer levels. Reasons for denial differ, depending on where the denial occurs.

- State-level denials generally occur because the application was determined ineligible for failure to meet the program requirements or the applicant provided insufficient documentation.
- Counselor-level denials generally occur because a detailed review of the application indicates that the project does not meet the financial parameters for program participation.
- Lender/Servicer-level denials generally occur because the Lender/Servicer has determined not to participate in the program. In some cases
 the Lender/Servicer may deny the HHF request, but counter offer to provide the mortgagee assistance through another modification
 method.

Total Applications funded is broken down by type of transaction. The dollar figures reported only include the number of commitments made in which the transactions closed. Number of commitments made, where transactions are pending is provided for information only.



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

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

Template Version Date: June 2012

	Arizona		
	HFA Performance Data Reporting- Borrower Char	acteristics	
iguo Bor	rower Count	QTD	Cumulative
ique boi	Number of Unique Borrowers Receiving Assistance	244	94
	Number of Unique Borrowers Receiving Assistance	500	318
	Number of Unique Borrowers Withdrawn from Program	47	1:
	Number of Unique Borrowers in Process	548	N/A
	Total Number of Unique Borrower Applicants	1339	48
ogram Ex	xpenditures (\$)	.000	.0
J	Total Assistance Provided to Date	1916213.53	5686331.
	Total Spent on Administrative Support, Outreach, and Counseling	956939.21	5957144.
rrower Ir	ncome (\$)	000000:21	0001111
	Above \$90,000	2.46%	1.83
	\$70,000- \$89,000	1.64%	1.35
	\$50,000-\$69,000	9.43%	7.58
	Below \$50,000	86.48%	89.24
rrower Ir	ncome as Percent of Area Median Income (AMI)	100.4070	03.2-
IIOWEI II	Above 120%	2.87%	1.84
	110%- 119%	0.82%	0.67
	100%- 109%	0.82%	0.67
	90%- 99%	1.64%	1.52
		5.74%	
	80%- 89% Below 80%	88.52%	3.93 91.26
		00.32%	91.20
ograpnic	C Breakdown (by county)	1	_
	Maricopa County	143	5
	Pima County	49	1
	Pinal County	27	.
M	Balance of State	25	1
me Mort	gage Disclosure Act (HMDA)	25	
me Mort	gage Disclosure Act (HMDA) Borrower	25	
me Mort	gage Disclosure Act (HMDA) Borrower Race		
me Mort	gage Disclosure Act (HMDA) Borrower Race American Indian or Alaskan Native	5	
me Mort	gage Disclosure Act (HMDA) Borrower Race American Indian or Alaskan Native Asian	5 2	
me Mort	Race American Indian or Alaskan Native Asian Black or African American	5 2 22	
me Mort	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander	5 2 22 0	
me Mort	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	5 2 22 22 0 146	
me Mort	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	5 2 22 0	
me Mort	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	5 2 22 22 0 146 69	6
me Mort	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	5 2 22 22 0 146 69	6 2
me Mort	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	5 2 22 0 146 69	6
me Mort	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	5 2 22 22 0 146 69	66 22
me Mort	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	5 2 22 0 146 69	66 22 55
me Mort	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	5 2 22 0 146 69	22 55 1
me Mort	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	5 2 22 0 146 69 70 120 54	66 22 55
me Mort	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	5 2 22 0 146 69 70 120 54	66 22 55 1
me Mort	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	5 2 22 0 146 69 70 120 54	66 22 55 1
me Mort	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	5 2 22 0 146 69 70 120 54	66 22 55 1
me Mort	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	5 2 22 0 146 69 70 120 54	66 22 55 1
me Mort	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	5 2 22 0 146 69 70 120 54	66 22 55 1
me Mort	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	5 2 2 22 0 146 69 70 120 54 129 100 15	66 22 55 1
me Mort	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	5 2 22 0 146 69 70 120 54 129 100 15	66 22 55 1
me Mort	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	5 2 22 0 146 69 70 120 54 129 100 15	22 5 5 1
me Mort	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	5 2 22 0 146 69 70 120 54 129 100 15	66 22 55 1
me Mort	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	5 2 22 0 146 69 70 120 54 129 100 15	22 5 5 1
me Mort	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	5 2 22 0 146 69 70 120 54 129 100 15	2 5 5 1
me Mort	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 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	5 2 22 0 146 69 70 120 54 129 100 15	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
me Mort	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 Not Hispanic or Latino	5 2 22 0 146 69 70 120 54 129 100 15	5 5 3
me Mort	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	5 2 22 0 146 69 70 120 54 129 100 15	5 3
me Mort	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	5 2 2 22 0 146 69 70 120 54 129 100 15	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
me Mort	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	5 2 22 0 146 69 70 120 54 129 100 15	5 5 3

	Arizo	na	
	HFA Performance Data Reporting- Borrower Characteristics		
		QTD	Cumulative
Hardshi	ip		
	Unemployment	169	743
	Underemployment	50	124
	Divorce	0	(
	Medical Condition	12	30
	Death	5	1.
	Other	8	39
Current	t Loan to Value Ratio (LTV)		
	<100%	26.64%	23.97%
	100%-109%	6.15%	6.62%
	110%-120%	10.25%	8.77%
	>120%	56.97%	60.64%
Current	t Combined Loan to Value Ratio (CLTV)		
	<100%	24.18%	20.76%
	100%-119%	15.57%	13.21%
	120%-139%	21.31%	18.67%
	140%-159%	11.07%	11.14%
	>=160%	27.87%	36.22%
Delingu	iency Status (%)		
	Current	35.02%	31.17%
	30+	5.53%	5.79%
	60+	9.22%	15.23%
	90+	50.23%	47.81%
Househ	nold Size		
	1	59	239
	2	79	265
	3	32	148
	4	29	146
	5+	45	149

Arizona HFA Performance Data Reporting- Program Performance Principal Reduction Assistance			
	QTD	Cumulative	
Program Intake/Evaluation			
Approved	1		
Number of Borrowers Receiving Assistance	0	8	
% of Total Number of Applications	0.00%	0.21%	
Denied	1 -1	_	
Number of Borrowers Denied	0	0	
% of Total Number of Applications	0.00%	0.00%	
Withdrawn	1		
Number of Borrowers Withdrawn	0	0	
% of Total Number of Applications	0.00%	0.00%	
In Process		N1/A	
Number of Borrowers In Process		N/A	
% of Total Number of Applications	0.00%	N/A	
Total			
Total Number of Borrowers Applied Number of Borrowers Participating in Other HFA HHF Programs or	0	0	
Program Components		0	
·	0	2	
Program Characteristics General Characteristics			
	l 0	077.55	
Median 1st Lien Housing Payment Before Assistance	0	877.55	
Median 1st Lien Housing Payment After Assistance	0	490.32	
Median 2nd Lien Housing Payment After Assistance	-	158.30	
Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry	N/A 0	N/A 117876.14	
Median 1st Lien UPB After Program Entry	0	70449.55	
Median 2nd Lien UPB Before Program Entry	0	70449.55 16607.50	
Median 2nd Lien UPB After Program Entry	·	N/A	
4	0		
Median Principal Forgiveness ¹ Median Length of time Borrower Receives Assistance	_	59479.77	
Median Assistance Amount	N/A 0	N/A 26614	
	U	20014	
Assistance Characteristics	l ol	450000	
Assistance Provided to Date	0	153609	
Total Lender/Servicer Assistance Amount	0 00%	245583.30	
Borrowers Receiving Lender/Servicer Match (%) Median Lender/Servicer Assistance per Borrower	0.00%	100.00% 38036.20	
Other Characteristics	U	30030.20	
	0	42	
Median Length of Time from Initial Request to Assistance Granted	<u>U</u>	43	
Current Number	0	1	
Number	0.00%	12.50%	
	0.00%	12.50%	
Delinquent (30+) Number	0	0	
%	0.00%	0.00%	
Delinguent (60+)	0.00%	0.00%	
Number	0	0	
%	0.00%	0.00%	
Delinguent (90+)	0.00%	0.00 /0	
Number	0	7	
%	0.00%	87.50%	
1/0	0.0076	07.5070	

Arizona HFA Performance Data Reporting- Program Performance Principal Reduction Assistance		
	QTD	Cumulative
Program Outcomes		
Borrowers No Longer in the HHF Program (Program		
Completion/Transition or Alternative Outcomes)		0 1
Alternative Outcomes		
Foreclosure Sale		
Number		0 0
%	0.009	-
Cancelled	0.00	0.0070
Number		0 1
%	0.009	•
Deed in Lieu	0.007	0.00%
Number		0 0
%	0.009	ŭ .
	0.009	6 U.UU%
Short Sale	T	
Number		0 0
%	0.009	6 0.00%
Program Completion/ Transition		
Loan Modification Program		
Number		0
%	0.00%	6 0.00%
Re-employed/ Regain Appropriate Employment Level		
Number	N/A	N/A
%	N/A	N/A
Reinstatement/Current/Payoff		
Number		0 0
%	0.009	6 0.00%
Short Sale		
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu	11.07.1	
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home	[1 3 // 1	13// \
Number		0 0
%	0.009	•
	0.007	0.0076
Homeownership Retention ²	1	
Six Months Number	N/A	5
Six Months %	N/A	100.00%
Twelve Months Number	N/A	4
Twelve Months %	N/A	100.00%
Twenty-four Months Number	N/A	0
Twenty-four Months %	N/A	0.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%
Includes second mortgage settlement		
2. Borrower still owns home		

Worf Total Number of Applications	Arizona					
Number of Borrowers Receiving Assistance	HFA Performance Data Reporting- Program Performance					
Approved Number of Borrowers Receiving Assistance 5 14	·					
Approved Number of Borrowers Receiving Assistance 5 14			ı			
Approved Number of Borrowers Receiving Assistance 5 14			ОТО	Cumulative		
Approved Number of Borrowers Receiving Assistance 5 1.44	Program Intake/Ev	valuation	Q.D	Cumanaciro		
Number of Borrowers Receiving Assistance 5						
% of Total Number of Applications 0.52% 0.44% Denied Number of Borrowers Denied 0 0 % of Total Number of Applications 0.00% 0.00% Withdrawn 0 0 0 Number of Borrowers Withdrawn 0 0.00% 0.00% Number of Borrowers Withdrawn 0 0.00% 0.00% In Process 0 N/A 0.00% 0.00% Number of Borrowers In Process 0 N/A 0.00% N/A % of Total Number of Applications 0.00% N/A N/A 0.00% N/A Total Total Number of Borrowers Applied 0 0 0 0 Number of Borrowers Applied 0 0 0 0 0 Redian 1st Lien Housing Payment Before Assistance 0			5	14		
Denied Number of Borrowers Denied 0 0 0 0 0 0 0 0 0			0.52%	0.44%		
% of Total Number of Applications 0.00% 0.00% Withdrawn 0 0 % of Total Number of Borrowers Withdrawn 0 0.00% In Process 0.00% 0.00% Number of Borrowers In Process 0 N/A Number of Borrowers In Process 0 N/A We of Total Number of Applications 0.00% N/A Total Number of Borrowers Applied 0 0 Number of Borrowers Participating in Other HFA HHF Programs or Program Components 0 8 Program Characteristics 8 8 General Characteristics 8 8 Median 1st Lien Housing Payment Before Assistance 1036.62 1195.65 Median 1st Lien Using Payment Before Assistance N/A N/A Median 2nd Lien Housing Payment After Assistance 0 0 Median 1st Lien UPB Before Program Entry 169469.47 192433.75 Median 1st Lien UPB After Program Entry 169469.47 192433.75 Median Length of Lien UPB After Program Entry 42696 4110.35 Median Drial English Program						
Withdrawn Number of Borrowers Withdrawn 0 0.00% 0.00% 0.00% 0.00% in Process 0.00% 0.0	Numl	per of Borrowers Denied	0	0		
Number of Borrowers Withdrawn 0 0.00% 0.00% 10.	% of	Total Number of Applications	0.00%	0.00%		
% of Total Number of Applications 0.00% 0.00% In Process 0 N/A Number of Borrowers In Process 0 N/A % of Total Number of Applications 0.00% N/A Total Total Number of Borrowers Applied 0 0 0 Number of Borrowers Participating in Other HFA HHF Programs or Program Components 0 0 0 Program Characteristics 0 0 0 Median 1st Lien Housing Payment Before Assistance N/A N/A Median 1st Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment After Assistance 318 318.55 Median 2nd Lien UPB Before Program Entry 169469.47 192433.75 Median 1st Lien UPB Before Program Entry N/A N/A Median 1st Lien UPB Before Program Entry N/A N/A Median 2nd Lien UPB After Program Entry 42696 41110.33 Median Principal Forgiveness¹ 42696 50465.52 Median Principal Forgiveness¹ 42696 50465.52 Median Length of time Borrower Receives Assistance N/A N/A Median Length of time Borrower Receives Assistance N/A N/A Assistance Provided to Date 70135 135865 Total Lender/Servicer Assistance Amo	Witho	drawn				
In Process Number of Borrowers In Process 0 N/A % of Total Number of Applications 0.00% N/A	Numl	per of Borrowers Withdrawn				
Number of Borrowers In Process 0 N/A % of Total Number of Applications 0.00% N/A Total Total Total Number of Borrowers Applied 0 0 0 Number of Borrowers Participating in Other HFA HHF Programs or Program Components 0 8 Program Characteristics	% of	Total Number of Applications	0.00%	0.00%		
We of Total Number of Applications						
Total Total Number of Borrowers Applied Number of Borrowers Participating in Other HFA HHF Programs or Program Components 0 0 6						
Total Number of Borrowers Applied Number of Borrowers Participating in Other HFA HHF Programs or Program Components 0 8			0.00%	N/A		
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Total			_		
Program Components 0 8	Total	Number of Borrowers Applied	0	0		
Median 1st Lien Housing Payment Before Assistance 1036.62 1195.65						
Median 1st Lien Housing Payment Before Assistance 1036.62 1195.65		·	0	8		
Median 1st Lien Housing Payment Before Assistance 1036.62 1195.65 Median 1st Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment Before Assistance 318 318.55 Median 2nd Lien Housing Payment After Assistance 0 0 Median 1st Lien UPB Before Program Entry 169469.47 192433.75 Median 1st Lien UPB After Program Entry N/A N/A Median 1st Lien UPB After Program Entry 42696 41110.35 Median 2nd Lien UPB After Program Entry 0 0 0 Median 2nd Lien UPB After Program Entry 0 0 0 0 Median Principal Forgiveness¹ 42696 50465.52 Median Length of time Borrower Receives Assistance N/A N/A N/A Median Length of time Borrower Receives Assistance N/A N/A N/A N/A Assistance Characteristics Assistance Provided to Date 70135 135863 135863 135863 135863 135863 135863 135863 135863 135863 135863 135863 135863 135863 135863 1	Program Characte	eristics				
Median 1st Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment Before Assistance 318 318.55 Median 2nd Lien Housing Payment After Assistance 0 0 Median 1st Lien UPB Before Program Entry 169469.47 192433.75 Median 1st Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB Before Program Entry 42696 41110.35 Median 2nd Lien UPB After Program Entry 0 0 Median 2nd Lien UPB After Program Entry 0 0 Median 2nd Lien UPB After Program Entry 0 0 Median Principal Forgiveness¹ 42696 50465.52 Median Length of time Borrower Receives Assistance N/A N/A Median Length of time Borrower Receives Assistance N/A N/A Assistance Provided to Date 70135 135863 Total Lender/Servicer Assistance Amount 241242.49 500430.43 Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Length of Time from Initial Request to Assistance Granted 49 55 Current Number	General Character	ristics				
Median 2nd Lien Housing Payment Before Assistance 318 318.55 Median 2nd Lien Housing Payment After Assistance 0 0 Median 1st Lien UPB Before Program Entry 169469.47 192433.75 Median 1st Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB Before Program Entry 42696 41110.35 Median 2nd Lien UPB After Program Entry 0 0 Median Principal Forgiveness¹ 42696 50465.52 Median Length of time Borrower Receives Assistance N/A N/A Median Length of time Borrower Receives Assistance N/A N/A Assistance Provided to Date 70135 135863 Total Lender/Servicer Assistance Amount 241242.49 500430.43 Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Length of Time from Initial Request to Assistance Granted 49 55 Current Number 2 4 % 40.00% 28.57% Delinquent (30+) Number 0 2 % 0.00% 21.43% D	Media	an 1st Lien Housing Payment Before Assistance	1036.62	1195.65		
Median 2nd Lien Housing Payment After Assistance 0 0 Median 1st Lien UPB Before Program Entry 169469.47 192433.75 Median 1st Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB Before Program Entry 42696 41110.35 Median 2nd Lien UPB After Program Entry 0 0 0 Median Principal Forgiveness ¹ 42696 50465.52 Median Length of time Borrower Receives Assistance N/A N/A N/A Median Length of time Borrower Receives Assistance N/A N/A N/A N/A Assistance Characteristics Assistance Provided to Date 70135 135863 <	Medi	an 1st Lien Housing Payment After Assistance	N/A	N/A		
Median 1st Lien UPB Before Program Entry 169469.47 192433.75	Medi	an 2nd Lien Housing Payment Before Assistance	318	318.55		
Median 1st Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB Before Program Entry 42696 41110.35 Median 2nd Lien UPB After Program Entry 0 0 Median Principal Forgiveness¹ 42696 50465.52 Median Length of time Borrower Receives Assistance N/A N/A Median Assistance Amount 16500 12977.44 Assistance Provided to Date 70135 135863 Total Lender/Servicer Assistance Amount 241242.49 500430.43 Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Lender/Servicer Assistance per Borrower 26196 74533.75 Other Characteristics Median Length of Time from Initial Request to Assistance Granted 49 55 Current 2 4 Number 0 2 % 40.00% 28.57% Delinquent (30+) 0 2 Number 0 0 2 % 0 0.00% 14.29% Delinquent (60+) 0 <td>Medi</td> <td>an 2nd Lien Housing Payment After Assistance</td> <td>0</td> <td>0</td>	Medi	an 2nd Lien Housing Payment After Assistance	0	0		
Median 2nd Lien UPB Before Program Entry	Medi	an 1st Lien UPB Before Program Entry	169469.47	192433.75		
Median 2nd Lien UPB After Program Entry 0 0 Median Principal Forgiveness¹ 42696 50465.52 Median Length of time Borrower Receives Assistance N/A N/A Median Assistance Amount 16500 12977.44 Assistance Characteristics Total Lender/Servicer Assistance Amount 241242.49 500430.43 Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Lender/Servicer Assistance per Borrower 26196 74533.79 Other Characteristics Median Length of Time from Initial Request to Assistance Granted 49 55 Current Number 2 4 % 40.00% 28.57% Delinquent (30+) Number 0 2 % 0.00% 14.29% Delinquent (60+) Number 2 3 % 40.00% 21.43% Delinquent (90+) Number 1 5	Medi	an 1st Lien UPB After Program Entry	N/A	N/A		
Median Principal Forgiveness¹ 42696 50465.52 Median Length of time Borrower Receives Assistance N/A N/A Median Assistance Amount 16500 12977.44 Assistance Provided to Date 70135 135863 Total Lender/Servicer Assistance Amount 241242.49 500430.43 Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Lender/Servicer Assistance per Borrower 26196 74533.79 Other Characteristics Median Length of Time from Initial Request to Assistance Granted 49 55 Current Number 2 4 % 40.00% 28.57% Delinquent (30+) Number 0 2 % 0.00% 14.29% Delinquent (60+) Number 2 3 % 40.00% 21.43% Delinquent (90+) Number 1 5	Medi	an 2nd Lien UPB Before Program Entry	42696	41110.39		
Median Length of time Borrower Receives Assistance N/A N/A Median Assistance Amount 16500 12977.44 Assistance Characteristics Assistance Provided to Date 70135 135863 Total Lender/Servicer Assistance Amount 241242.49 500430.43 Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Lender/Servicer Assistance per Borrower 26196 74533.79 Other Characteristics Median Length of Time from Initial Request to Assistance Granted 49 55 Current 2 4 Number 2 4 % 40.00% 28.57% Delinquent (30+) 0 2 Number 0 2 % 0.00% 14.29% Delinquent (60+) 0.00% 21.43% Delinquent (90+) 0.00% 21.43% Delinquent (90+) 1 5	Medi	an 2nd Lien UPB After Program Entry	0	0		
Median Length of time Borrower Receives Assistance N/A N/A Median Assistance Amount 16500 12977.44 Assistance Characteristics Assistance Provided to Date 70135 135863 Total Lender/Servicer Assistance Amount 241242.49 500430.43 Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Lender/Servicer Assistance per Borrower 26196 74533.79 Other Characteristics Median Length of Time from Initial Request to Assistance Granted 49 55 Current 2 4 Number 2 4 % 40.00% 28.57% Delinquent (30+) 0 2 Number 0 2 % 0.00% 14.29% Delinquent (60+) 0.00% 21.43% Delinquent (90+) 0.00% 21.43% Delinquent (90+) 1 5	Medi	an Principal Forgiveness ¹	42696	50465.52		
Assistance Characteristics	Media	an Length of time Borrower Receives Assistance	N/A	N/A		
Assistance Provided to Date 70135 135863 Total Lender/Servicer Assistance Amount 241242.49 500430.43 Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Lender/Servicer Assistance per Borrower 26196 74533.75	Media	an Assistance Amount	16500	12977.44		
Total Lender/Servicer Assistance Amount 241242.49 500430.43 Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Lender/Servicer Assistance per Borrower 26196 74533.75	Assistance Chara	cteristics				
Total Lender/Servicer Assistance Amount 241242.49 500430.43 Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Lender/Servicer Assistance per Borrower 26196 74533.75	Assis	tance Provided to Date	70135	135863		
Borrowers Receiving Lender/Servicer Match (%) 100.00% 100.00% Median Lender/Servicer Assistance per Borrower 26196 74533.79						
Median Lender/Servicer Assistance per Borrower 26196 74533.79 Other Characteristics Median Length of Time from Initial Request to Assistance Granted 49 55 Current Number 2 4 % 40.00% 28.57% Delinquent (30+) Number 0 2 % 0.00% 14.29% Delinquent (60+) 2 3 % 40.00% 21.43% Delinquent (90+) Number 1 5						
Other Characteristics Median Length of Time from Initial Request to Assistance Granted 49 55 Current 2 4 Number 2 4 Delinquent (30+) 0 2 Number 0 2 Delinquent (60+) 0 2 Number 2 3 % 40.00% 21.43% Delinquent (90+) Number 1 5						
Current Number 2 4 % 40.00% 28.57% Delinquent (30+) 0 2 Number 0 2 % 0.00% 14.29% Delinquent (60+) 2 3 % 40.00% 21.43% Delinquent (90+) Number 1 5	Other Characteris	tics				
Current Number 2 4 % 40.00% 28.57% Delinquent (30+) 0 2 Number 0 2 % 0.00% 14.29% Delinquent (60+) 2 3 % 40.00% 21.43% Delinquent (90+) Number 1 5	Medi	an Length of Time from Initial Request to Assistance Granted	49	55		
Number 2 4 % 40.00% 28.57% Delinquent (30+) 0 2 % 0.00% 14.29% Delinquent (60+) 2 3 % 40.00% 21.43% Delinquent (90+) Number 1 5						
% 40.00% 28.57% Delinquent (30+) 0 2 % 0.00% 14.29% Delinquent (60+) 2 3 % 40.00% 21.43% Delinquent (90+) 1 5 Number 1 5			2	4		
Delinquent (30+) Number 0 2 % 0.00% 14.29% Delinquent (60+) 2 3 % 40.00% 21.43% Delinquent (90+) 1 5 Number 1 5			40.00%	28.57%		
Number 0 2 % 0.00% 14.29% Delinquent (60+) 2 3 % 40.00% 21.43% Delinquent (90+) Number 1 5		quent (30+)				
% 0.00% 14.29% Delinquent (60+) 2 3 % 40.00% 21.43% Delinquent (90+) Number 1 5			0	2		
Number 2 3 % 40.00% 21.43% Delinquent (90+) 1 5 Number 1 5			0.00%	14.29%		
Number 2 3 % 40.00% 21.43% Delinquent (90+) 1 5 Number 1 5	Delin	quent (60+)				
Delinquent (90+) Number 1 5			2	3		
Delinquent (90+) Number 1 5	%		40.00%	21.43%		
Number 1 5	Delin	quent (90+)				
% 20.00% 35.71%			1	5		
	%		20.00%	35.71%		

Arizona HFA Performance Data Reporting- Program Performance			
S	econd Mortgage Assistance		
	QTD	Cumulative	
Program Outcomes			
Borrowers No Longer in the			
Completion/Transition or A	Iternative Outcomes)	0 0	
Alternative Outcomes			
Foreclosure Sale			
Number		0 0	
%	0.004	0.00%	
Cancelled			
Number		0 C	
%	0.004	0.00%	
Deed in Lieu		_	
Number		0 0	
%	0.00	% 0.00%	
Short Sale			
Number		0 0	
%	0.004	% 0.00%	
Program Completion/ Transition			
Loan Modification Program			
Number		0 0	
%	0.004	0.00%	
	ropriate Employment Level	Ta L/A	
Number	N/A	N/A	
%	N/A	N/A	
Reinstatement/Current/Pay		ol o	
Number %	0.00	0 (
% Short Sale	0.00	0.00%	
	NI/A	N/A	
Number %	N/A	N/A N/A	
	N/A	IN/A	
<i>Deed in Lieu</i> Number	N/A	N/A	
%	N/A N/A	N/A	
Other - Borrower Still Owns		JIN/A	
Number		ol c	
%	0.00		
	0.00	0.007	
Homeownership Retention ²	lat/a		
Six Months Number	N/A	400,000	
Six Months %	N/A	100.00%	
Twelve Months Number	N/A N/A	100.000	
Twelve Months %		100.00%	
Twenty-four Months Numb Twenty-four Months %	er N/A N/A	100.00%	
-		100.00%	
Unreachable Number	N/A	0.000/	
Unreachable %	N/A	0.00%	
Includes second mortgage settlement Borrower still owns home			

Arizona HFA Performance Data Reporting- Prograr Unemployment/Underemployment/Reinstatement Mortg			Component
		QTD	Cumulative
Program Intake/Evaluation		<u> </u>	Camalativo
Approved			
Number of Borrowers Receiving Assistance	1	233	917
% of Total Number of Applications		17.40%	
Denied		17.1070	17.0070
Number of Borrowers Denied	1	0	(
% of Total Number of Applications		0.00%	•
Withdrawn		0.00 /0	0.0070
Number of Borrowers Withdrawn	I	0	
% of Total Number of Applications		0.00%	
In Process		0.00 /0	0.0070
Number of Borrowers In Process	1	0	N/A
% of Total Number of Applications	+	0.00%	
7% of Lotal Number of Applications Total		0.00%	IIV/A
	1		1 /
Total Number of Borrowers Applied Number of Borrowers Participating in Other HFA HHF Programs or		0	(
Program Components		0	000
		0	22
Program Characteristics			
General Characteristics	1		1
Median 1st Lien Housing Payment Before Assistance		1063.33	
Median 1st Lien Housing Payment After Assistance		191.58	
Median 2nd Lien Housing Payment Before Assistance		204.5	
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		148696.26	153902.76
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		40495.17	48042.5
Median 2nd Lien UPB After Program Entry	N/A		N/A
Median Principal Forgiveness ¹		0	
Median Length of time Borrower Receives Assistance	N/A		8
Median Assistance Amount		1677.85	4737
Assistance Characteristics			
Assistance Provided to Date		1788082.96	5277168.93
Total Lender/Servicer Assistance Amount	N/A	1700002.30	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A		N/A
Median Lender/Servicer Assistance per Borrower	N/A		N/A
Other Characteristics	111/7		[1V/73
	T	60	I FG
Median Length of Time from Initial Request to Assistance Granted		60	56
Current	1	70	I 00-
Number		72	
%		30.90%	24.75%
Delinquent (30+)	T		T
Number		10	
%		4.29%	6.00%
Delinquent (60+)			1
Number		20	
%	<u> </u>	8.58%	12.32%
Delinquent (90+)			
Number		131	522
%		56.23%	56.92%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program			
Completion/Transition or Alternative Outcomes)		50	133

		zona orting- Program Performance	
	•		
U	Inemployment/Underemployment/Reinst	atement wortgage Assistance	e Component
		QTD	Cumulative
native	Outcomes		
	Foreclosure Sale		
	Number		0
	%	0.00	0.0
	Cancelled		
	Number		0
	%	0.00	0% 18.8
	Deed in Lieu		
	Number		0
	%	0.00	0.0
	Short Sale		
	Number		1
	%	2.00	0.7
ram C	ompletion/ Transition		
	Loan Modification Program		
	Number		2
	%	4.00	0% 1.5
	Re-employed/ Regain Appropriate Employment L	evel	
	Number		5
	%	10.00	9.0
	Reinstatement/Current/Payoff		
	Number		36
	%	72.00	0% 65.4
	Short Sale		
	Number	N/A	N/A
	%	N/A	N/A
	Deed in Lieu		
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home		
	Number	40.00	6
	%	12.00	0% 4.9
eowne	ership Retention ²		
	Six Months Number	N/A	
	Six Months %	N/A	100.0
	Twelve Months Number	N/A	
	Twelve Months %	N/A	100.0
	Twenty-four Months Number	N/A	
	Twenty-four Months %	N/A	100.0
	Unreachable Number	N/A	
	Unreachable %	N/A	0.0

	Arizona				
	HFA Performance Data Reporting- Program Performance Short Sale Component				
	Chert Gaile Compension				
			QTD	Cui	nulative
Program Intak					
	Approved	Т	4.4	ı	00
	Number of Borrowers Receiving Assistance		11		22
	% of Total Number of Applications		0.81%		1.64%
	Denied Newstand Removes Registed	I		1	
	Number of Borrowers Denied	1	0.00%		0 000/
	% of Total Number of Applications		0.00%		0.00%
	Withdrawn	Т		I	
	Number of Borrowers Withdrawn		0 000/		0 0000
	% of Total Number of Applications		0.00%		0.00%
	In Process	I		I	
	Number of Borrowers In Process	1		N/A	
	% of Total Number of Applications		0.00%	IIV/A	
	Total	I		1	
	Total Number of Borrowers Applied Number of Borrowers Participating in Other HFA HHF Programs or		0		0
	Program Components		0		_
Draguen Char			0		0
Program Char					
General Chara		T	4000	ı	4.470.45
	Median 1st Lien Housing Payment Before Assistance		1280		1172.15
	Median 1st Lien Housing Payment After Assistance	N/A	040	N/A	400.00
	Median 2nd Lien Housing Payment Before Assistance		210		162.88
	Median 2nd Lien Housing Payment After Assistance	N/A	004070	N/A	404000
	Median 1st Lien UPB Before Program Entry	N1/A	201978		191029
	Median 1st Lien UPB After Program Entry	N/A	00050	N/A	47004 5
	Median 2nd Lien UPB Before Program Entry	N1/A	20952		17361.5
	Median 2nd Lien UPB After Program Entry	N/A		N/A	
	Median Principal Forgiveness ¹	N/A		N/A	
	Median Length of time Borrower Receives Assistance	N/A		N/A	
	Median Assistance Amount		4500		4500
Assistance CI		1			
	Assistance Provided to Date		<u>7995.57</u>		19691.01
	Total Lender/Servicer Assistance Amount	N/A		N/A	
	Lender/Servicer Match (%)	N/A		N/A	
- · · · · ·	Median Lender/Servicer Assistance per Borrower	N/A		N/A	
Other Charact		1		1	
	Median Length of Time from Initial Request to Assistance Granted		108		82.5
	Current	1		1	
	Number		3		8
	%		27.27%		36.36%
	Delinquent (30+)	ı		1	
	Number		1		2
	%		9.09%		9.09%
	Delinquent (60+)	ı			
	Number	1	1		3
	%		9.09%		13.64%
	Delinguent (90+)	1		1	
	Number	1	6		9
	%		54.55%		40.91%

Program Outcomes			
Borrowers No Longer in the HHF Program (Program			
Completion/Transition or Alternative Outcomes)		0	0
Alternative Outcomes			
Foreclosure Sale			
Number		0	0
%	0.0	00%	0.00%
Cancelled			
Number		0	0
%	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	
Program Completion/ Transition			
Loan Modification Program			
Number	N/A	N/A	
%	N/A	N/A	
Re-employed/ Regain Appropriate Employment Level			
Number	N/A	N/A	
%	N/A	N/A	
Reinstatement/Current/Payoff	1		
Number	N/A	N/A	
%	N/A	N/A	
Short Sale			
Number		0	0
%	0.0	00%	0.00%
Deed in Lieu	1		
Number	0.0	0	0 000/
% Other - Borrower Still Owns Home] 0.0	00%	0.00%
Number	INI/A	INI/A	
%	N/A N/A	N/A N/A	
	IN/A	IN/A	
Homeownership Retention ²		la sura	
Six Months Number	N/A	N/A	
Six Months %	N/A	N/A	
Twelve Months Number	N/A	N/A	
Twelve Months %	N/A	N/A	
Twenty-four Months Number	N/A	N/A	
Twenty-four Months %	N/A	N/A	
Unreachable Number	N/A	N/A	
Unreachable %	N/A	N/A	
Includes second mortgage settlement			
2. Borrower still owns home			

		Data Dictionary
	The Following Data Points	ata Reporting- Borrower Characteristics Are To Be Reported In Aggregate For All Programs:
3orro\	wer Count	Total number of <i>unique</i> borrowers having received some form of assistance under any one
		the HFA's programs. The number of borrowers represented in the other "Borrower
	Number of Unique Borrowers Receiving Assistance	Characteristics" fields should foot to this number.
	Number of Unique Perrowers Denied Assistance	Total number of <i>unique</i> borrowers <i>not</i> receiving assistance under any of the programs and withdrawn
	Number of Unique Borrowers Denied Assistance	Total number of <i>unique</i> borrowers who <i>do not</i> receive assistance under any program beca
		of voluntary withdrawal after approval or failure to complete application despite attempts by
	Number of Unique Borrowers Withdrawn from Program	HFA
	Number of Unique Borrowers in Process	Total number of <i>unique</i> borrowers who have not been decisioned for any program and are
	Number of Unique Borrowers in Process	pending review. This should be reported in the QTD column only. Total number of <i>unique</i> borrowers. This should be the total of the four above fields (using t
	Total Number of Unique Applicants	QTD column for in process borrowers).
n Exp	enditures	
	Total Assistance Provided to Date	Total amount of assistance provided to borrowers through HHF program(s).
er Inco	Total Spent on Administrative Support, Outreach, and Counse	Total amount spent on administrative expenses to support the program(s).
ii iiico	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
r 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
hic B	reakdown (by County)	Number of aggregate barraways assisted is each county listed
ortaa	All Categories ge Disclosure Act (HMDA)	Number of aggregate borrowers assisted in each county listed.
J. rga(50 - 100 Oddi V Adv (HillipA)	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	An totals for the aggregate number of bonowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
		Co-Borrower
	Race	
	All Categories Ethnicity	All totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
р	All Catagories	All totals for the aggregate number of harrowers assisted
Loan	All Categories to Value Ratio (LTV)	All totals for the aggregate number of borrowers assisted.
LUaii	Value Ratio (LTV)	Market loan to value ratio calculated using the unpaid principal balance at the time of assist
	All Categories	divided by the most current valuation at the time of assistance.
Comb	pined Loan to Value Ratio (CLTV)	
		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
	All Categories	assistance.
encv §	Status (%)	addition.
	All Categories	Delinquency status at the time of assistance.
ld Siz		
	All Categories	Household size at the time of assistance.
	HFA Performance	
		Data Reporting- Program Performance
Intole		Data Reporting- Program Performance Are To Be Reported in Aggregate For All Programs
ı Intak	ke/Evaluation	
ı Intak	Ke/Evaluation Approved	Are To Be Reported In Aggregate For All Programs
ı Intak	ke/Evaluation	Are 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
ı Intak	Approved Number of Borrowers Receiving Assistance % of Total Number of Applications	Are To Be Reported In Aggregate For All Programs The total number of borrowers receiving assistance for the specific program
n Intak	Approved Number of Borrowers Receiving Assistance	Are 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 number of borrowers who have applied for the specific program.
ı Intak	Approved Number of Borrowers Receiving Assistance % of Total Number of Applications	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower the specific program is a program of the specific program.
ı İntak	Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower the specific program.
Intak	Approved Number of Borrowers Receiving Assistance % of Total Number of Applications	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower thas provided the necessary information for consideration for program assistance, but is not approved for this assistance.
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Intal	Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower thas provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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
Intal	Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied % of Total Number of Applications	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower thas provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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.
Intai	Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower the has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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.
Intak	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	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower thas provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 have applied for the specific program.
Intak	Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied Number of Total Number of Applications Withdrawn Number of Borrowers Withdrawn Number of Total Number of Applications	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower thas provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 have applied for the specific program. The total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
Intak	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	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower the has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program the have not been decisioned and are pending review. This should be reported in the QTD colu
Intak	Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied Number of Total Number of Applications Withdrawn Number of Borrowers Withdrawn Number of Total Number of Applications	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower the has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 have applied for the specific program divided by the total number of borrowers who have applied for assistance from the specific program the have not been decisioned and are pending review. This should be reported in the QTD coluptive.
Intak	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	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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower thas provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program the have not been decisioned and are pending review. This should be reported in the QTD coluption. Total number of borrowers who have applied for assistance from the specific program the have not been decisioned and are pending review. This should be reported in the QTD coluption.
Intak	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	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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower thas provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program the have not been decisioned and are pending review. This should be reported in the QTD coluption. Total number of borrowers who have applied for assistance from the specific program the have not been decisioned and are pending review. This should be reported in the QTD coluption.
Intak	Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied Number of Borrowers Denied Number of Borrowers Withdrawn Number of Borrowers Withdrawn Number of Total Number of Applications In Process Number of Borrowers In Process	Are To Be Reported In Aggregate For All Programs The total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower the has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program the have not been decisioned and are pending review. This should be reported in the QTD colucity. Total number of borrowers who have applied for assistance from the specific program that hot been decisioned and are pending review divided by the total number of borrowers who have applied for assistance from the specific program that hot been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program that hot been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program that hot been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
n Intak	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 % of Total Number of Applications	Are 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 number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower the has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program the have not been decisioned and are pending review. This should be reported in the QTD coluonly. Total number of borrowers who have applied for assistance from the specific program that hot been decisioned and are pending review divided by the total number of borrowers who have applied for assistance from the specific program that hot been decisioned and are pending review divided by the total number of borrowers who have applied for assistance from the specific program that hot been decisioned and are pending review divided by the total number of borrowers who have applied for assistance from the specific program that hot been decisioned and are pending review divided by the total number of borrowers who have applied for assistance from the specific program that hot been decisioned and are pending review divided by the total number of borrowers who have applied for assistance from the specific pro

Program Chara	acteristics	
General Chara		
	Madica 44 Line Havring Promote Profess Assistance	Median first lien housing payment <i>paid by homeowner</i> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner for after receiving assistance. In other
	Median 1st Lien Housing Payment After Assistance	words, the median contractual first lien payment less HFA contribution. Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second
	Median 2nd Lien Housing Payment Before Assistance	lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment <i>paid by homeowner</i> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance. Median second lien principal balance of all applicants approved for assistance prior to receiving
	Median 2nd Lien UPB Before Program Entry	assistance. Median second lien principal balance of all applicants approved for assistance after receiving
	Median 2nd Lien UPB After Program Entry	assistance.
	Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
	Median Length of Time Porrower Peceives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
	Median Length of Time Borrower Receives Assistance Median Assistance Amount	Median amount of assistance (\$).
Assistance Ch		
	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Characte	Median Length of Time from Initial Request to Assistance Granted Current	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
	Number	Number of households current at the time assistance is received.
	%	Percent of current households divided by the total number of approved applicants.
	Delinquent (30+) Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	Delinquent (60+)	Number of households 60+ days delinquent but less than 90 days delinquent at the time
	Number	assistance is received.
	% Delinquent (90+)	number of approved applicants.
	Number	Number of households 90+ Days delinquent at the time assistance is received.
Program Outco	% omes	Percent of 90+ days delinquent households divided by the total number of approved applicants.
- rogram outco	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Ou		
	Foreclosure Sale	Number of households transitioned out of the HHF program into a foreclosure sale as an
	Number %	alternative outcome of the program. Percent of transitioned households that resulted in foreclosure.
ĺ	Cancelled	
	Number %	Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition. Percent of transitioned households that were cancelled from the program.
	Deed in Lieu	Number of households transitioned out of the HHF program into a deed in lieu as an alternative
	Number or	outcome of the program.
	% Short Sale	Percent of transitioned households that resulted in deed in lieu.
	Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in short sale.

Loan Modification Program	
	Number of households that transitioned into a loan modification program (such as the Making
Number	Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
Re-employed/ Regain Appropriate Employment Level	
Re-employed/ Regain Appropriate Employment Level	Number of households transitioned out of the program due to regaining employment and/or
Normaliana	
Number	appropriate levels of employment.
	Percent of transitioned households that resulted in re-employment or regained employment
%	levels.
Reinstatement/Current/Payoff	
	Number of households transitioned out of the program due to reinstating/bringing loan currer
Number	paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
Short Sale	
	Number of households transitioned out of the HHF program into a short sale as the desired
Number	outcome of the program.
%	Percent of transitioned households that resulted in short sale.
Deed in Lieu	
	Number of households transitioned out of the HHF program into a deed in lieu as the desired
Number	outcome of the program.
0/4	Percent of transitioned households that resulted in a deed in lieu
Other - Borrower Still Owns Home	To credit of transitioned modernoids that resulted in a deed in field
Other - Borrower Still Owns Florite	Number of households transitioned out of the HHF program not falling into one of the transiti
Number	categories above, but still maintaining ownership of the home.
Number	Percent of transitioned households in this category
in Determinant	If election transitioned households in this category
ip Retention ¹	
	Number of households assisted by the program in which the borrower retains ownership 6
	months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to
Six Months	rolled into the 6-mo category; the two intervals are not mutually exclusive)
	Percent of households assisted by the program in which the borrower retains ownership 6 m
	post receipt of initial assistance divided by the total number of households assisted by the
%	program 6 months prior to reporting period.
	Number of households assisted by the program in which borrower retains ownership 12 mor
	post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled
Twelve Months	the 12-mo category; the two intervals are not mutually exclusive)
TWOIVE MONITO	Percent of households assisted by the program in which the borrower retains ownership 12
	months post receipt of initial assistance divided by the total number of households assisted to
%	program 12 months prior to reporting period.
76	, , , ,
	Number of households assisted by the program in which borrower retains ownership 24 mon
Twenty-four Months	post receipt of initial assistance.
	Percent of households assisted by the program in which the borrower retains ownership 24
	months post receipt of initial assistance divided by the total number of households assisted by
%	program 24 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
0/	Percent of homes assisted by the Program that are unable to be verified by any means.
%	

U.S. Treasury's Hardest Hit Fund - Quarterly and Cumulative Activity Report



This report provides a summary of information that has been reported by the State of Arizona to the U.S. Department of Treasury in connection with the Hardest Hit Fund Program for the latest quarter, as well as cumulative data on the program.

Save Our Home AZ Program	Last Quarter 4 th Q 2012	Cumulative 9/23/2010 – 4 th Q 2012
Applications denied:	765	3950
Number of Commitments Made/Transaction Not Closed:	20	
Total Applications funded:	272	1219
Principal Reductions:	\$ 1,835,503.62	\$ 1,989,112.62
Number of Commitments made/transaction closed	40	48
Number of alternate mortgage modifications generated	0	
Second Mortgage Settlements:	\$ 179,602.64	\$ 315,465.64
Number of Commitments made/transaction closed	11	25
Under/Unemployment/Reinstatement Assistance:	\$ 2,242,966.47	\$ 7,520,135.40
Number of Commitments made/transaction closed	229	1146
Short Sale Assistance:	\$ 83,422.00	\$ 203,113.01
Number of Commitments made/transaction closed	17	39

The Arizona Department of Housing issues a quarterly report on the Save Our Home AZ program, as required by the U.S. Department of the Treasury ("Treasury"). For Treasury reporting purposes, only those amounts of assistance that have already been remitted to a lending institute are counted in the program statistics. Arizona's program, however, has committed significant resources to assist households beyond those reported above and throughout this report. As of December 31, 2012, the cumulative commitments for assistance to households includes: Principal Reductions: \$ 1,989,112.62; Second Mortgage Settlements: \$ 1,640,954.14; Unemployment/Underemployment/Reinstatement Assistance: \$ 25,163,095.89; and Short Sale Assistance: \$ 203,113.01.

Explanations and Definitions:

Applications denied means applications that were denied for assistance, and could include denials at the State, Mortgage Counseling Agency, or Lender/Servicer levels. Reasons for denial differ, depending on where the denial occurs.

- State-level denials generally occur because the application was determined ineligible for failure to meet the program requirements or the applicant provided insufficient documentation.
- Counselor-level denials generally occur because a detailed review of the application indicates that the project does not meet the financial parameters for program participation.
- Lender/Servicer-level denials generally occur because the Lender/Servicer has determined not to participate in the program. In some cases the Lender/Servicer may deny the HHF request, but counter offer to provide the mortgagee assistance through another modification method.

Total Applications funded is broken down by type of transaction. The dollar figures reported only include the number of commitments made in which the transactions closed. Number of commitments made, where transactions are pending is provided for information only.



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 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: June 2012

	Arizona		
	HFA Performance Data Reporting- Borrower Char	racteristics	
		QTD	Cumulative
Unique Borrov	ver Count		
	Number of Unique Borrowers Receiving Assistance	272	1219
	Number of Unique Borrowers Denied Assistance	765	3950
	Number of Unique Borrowers Withdrawn from Program	63	198
	Number of Unique Borrowers in Process	610	N/A
	Total Number of Unique Borrower Applicants	1710	5977
Program Expe	nditures (\$)		
	Total Assistance Provided to Date	4341494.73	10027826.67
	Total Spent on Administrative Support, Outreach, and Counseling	1171656.14	7128800.66
Borrower Inco	me (\$)		
	Above \$90,000	1.10%	1.46%
	\$70,000- \$89,000	3.68%	2.52%
	\$50,000-\$69,000	5.88%	6.73%
	Below \$50,000	89.34%	89.29%
Borrower Inco	me as Percent of Area Median Income (AMI)		
	Above 120%	1.10%	1.47%
	110%- 119%	1.10%	0.89%
	100%- 109%	1.84%	1.31%
	90%- 99%	2.94%	2.23%
	80%- 89%	3.31%	3.62%
	Below 80%	89.71%	90.48%
Geographic Bu	eakdown (by county)		
ocograpino Bi	Maricopa County	166	727
	Pima County	58	251
	Pinal County	18	111
	Balance of State	30	130
Home Mortgag	pe Disclosure Act (HMDA)	00	100
rionio mortgag	Borrower		
	Race		
	American Indian or Alaskan Native	3	20
	Asian	4	17
	Asian Black or African American	4 15	17 79
	Asian Black or African American Native Hawaiian or other Pacific Islander	4 15 0	17 79 2
	Asian Black or African American Native Hawaiian or other Pacific Islander White	4 15 0 172	17 79 2 776
	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower	4 15 0	17 79 2
	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity	4 15 0 172 78	17 79 2 776 325
	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino	4 15 0 172 78	17 79 2 776 325
	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	4 15 0 172 78	17 79 2 776 325 344 637
	Asian Black or African American Native Hawaiian or other Pacific Islander White Information Not Provided by Borrower Ethnicity Hispanic or Latino	4 15 0 172 78	17 79 2 776 325
	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	4 15 0 172 78 90 128 54	17 79 2 776 325 344 637 238
	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	4 15 0 172 78 90 128 54	17 79 2 776 325 344 637 238
	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	4 15 0 172 78 90 128 54	1779 29776 325 344 637 238
	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	4 15 0 172 78 90 128 54 128 131	17 79 2 776 325 344 637 238
	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	4 15 0 172 78 90 128 54 128 131	1779 29776 325 344 637 238
	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	4 15 0 172 78 90 128 54 128 131	17 79 2 776 325 344 637 238 640 515 64
	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	4 15 0 172 78 90 128 54 128 131 13	177 79 2 776 325 344 637 238 640 515 64
	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	4	177 79 2 776 325 344 637 238 640 515 64
	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	4 15 0 172 78 90 128 54 128 131 13 0 3 2	177 79 2 776 325 344 637 238 640 515 64
	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	4	1776 227776 325 344 637 238 640 515 64
	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	4 15 0 172 78 90 128 54 128 131 13 0 3 2	1776 227776 325 344 637 238 640 515 64
	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	4	1779 22776 325 344 637 238 640 515 64
	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	4	177 79 277 776 325 344 637 238 640 515 64 18
	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	4	177 79 776 325 344 637 238 640 515 64 515 64 215 89
	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	4	1776 325 344 637 238 640 515 64 515 64 215 89
	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	4	177 79 277 776 325 344 637 238 640 515 64 18
	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	4	177 79 776 325 344 637 238 640 515 64 215 89
	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 Male	4	177 79 776 325 344 637 238 640 515 64 215 89
	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	4	1776 325 344 637 238 640 515 64 515 64 215 89

	Arizona			
	HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative	
Hardship				
	Unemployment	151	894	
	Underemployment	50	174	
	Divorce	1	1	
	Medical Condition	12	42	
	Death	10	21	
	Other	48	87	
Current Loan	to Value Ratio (LTV)			
	<100%	33.46%	28.71%	
	100%-109%	8.46%	7.54%	
	110%-120%	8.82%	8.80%	
	>120%	49.26%	54.95%	
Current Comb	pined Loan to Value Ratio (CLTV)			
	<100%	30.14%	25.45%	
	100%-119%	14.71%	13.96%	
	120%-139%	14.71%	16.69%	
	140%-159%	12.13%	11.64%	
	>=160%	28.31%	32.26%	
Delinquency	Status (%)			
	Current	36.34%	33.76%	
	30+	4.27%	5.03%	
	60+	6.93%	11.08%	
	90+	52.46%	50.13%	
Household Si	ze			
	1	83	322	
	2	60	325	
	3	46	194	
	4	40	186	
	5+	43	192	

Arizona

HFA Performance Data Reporting- Program Performance Principal Reduction Assistance

Principal Reduction Assistance		
	QTD	Cumulative
Program Intake/Evaluation	<u>. </u>	
Approved		
Number of Borrowers Receiving Assistance	40	48
% of Total Number of Applications	2.34%	0.80%
Denied		
Number of Borrowers Denied	0	0
% of Total Number of Applications	0.00%	0.00%
Number of Borrowers Withdrawn	0	0
% of Total Number of Applications	0.00%	0.00%
In Process		
Number of Borrowers In Process	0	N/A
% of Total Number of Applications	0.00%	
Total		
Total Number of Borrowers Applied	0	0
Number of Borrowers Participating in Other HFA HHF Programs or	-	-
Program Components	7	9
Program Characteristics		<u>, </u>
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	945.36	911.45
Median 1st Lien Housing Payment After Assistance	765	
Median 2nd Lien Housing Payment Before Assistance	270	
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	168833.07	
Median 1st Lien UPB After Program Entry	120386	
Median 2nd Lien UPB Before Program Entry	31845.24	
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	4335.03	
Median Length of time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	37824.15	
Assistance Characteristics	37024.13	32213.07
Assistance Provided to Date	1835503.62	1989112.62
Total Lender/Servicer Assistance Amount	579423.58	
Borrowers Receiving Lender/Servicer Match (%)	55.00%	
Median Lender/Servicer Assistance per Borrower	4335.03	
Other Characteristics	4555.05	21103.02
Median Length of Time from Initial Request to Assistance Granted	31	37
Current	31	31
	1 24	. 25
Number	24	
% Delinguant (20.1)	60.00%	52.08%
Delinquent (30+)	10	10
Number %	10 25.00%	
	25.00%	20.83%
Delinquent (60+)		
Number	45.00%	
% Deline and (00)	15.00%	12.50%
Delinquent (90+)		.1 =
Number	0	•
%	0.00%	14.58%

Arizona HFA Performance Data Reporting- Program Performance Principal Reduction Assistance QTD Cumulative **Program Outcomes** Borrowers No Longer in the HHF Program (Program 40 Completion/Transition or Alternative Outcomes) 48 **Alternative Outcomes** Foreclosure Sale Number 0 0.00% 0.00% Cancelled Number 0 0.00% 100.00% Deed in Lieu Number 0 0.00% 0.00% % Short Sale Number 0 0.00% 0.00% **Program Completion/ Transition** Loan Modification Program Number 0.00% 0.00% Re-employed/ Regain Appropriate Employment Level N/A N/A N/A N/A Reinstatement/Current/Payoff Number 0 0.00% 0.00% Short Sale Number N/A N/A N/A N/A % Deed in Lieu Number N/A N/A N/A N/A Other - Borrower Still Owns Home Number 0 0.00% 0.00% Homeownership Retention² Six Months Number N/A Six Months % N/A 100.00% Twelve Months Number N/A Twelve Months % N/A 100.00% Twenty-four Months Number N/A Twenty-four Months % N/A 100.00% Unreachable Number N/A Unreachable % 100.00% N/A 1. Includes second mortgage settlement 2. Borrower still owns home

	Arizona			
	HFA Performance Data Reporting- Program Perfor	mance		
	Second Mortgage Assistance			
		ı	l	
		QTD	Cumulative	
Program Into	ke/Evaluation	QID	Cumulative	
Frogram mit				
	Approved Number of Borrowers Receiving Assistance	11	25	
	% of Total Number of Applications	0.64%	0.42%	
	Denied	0.0470	0.4270	
	Number of Borrowers Denied	1 0	l 0	
	% of Total Number of Applications	0.00%	v	
	700.1014.114.1140.017.15.114	0.0070	3.3375	
	Number of Borrowers Withdrawn	0	0	
	% of Total Number of Applications	0.00%	0.00%	
	In Process			
	Number of Borrowers In Process	0	N/A	
	% of Total Number of Applications	0.00%	N/A	
	Total			
	Total Number of Borrowers Applied	0	0	
	Number of Borrowers Participating in Other HFA HHF Programs or			
	Program Components	11	19	
Program Cha	aracteristics			
General Cha	racteristics			
	Median 1st Lien Housing Payment Before Assistance	1373.89	1284.77	
	Median 1st Lien Housing Payment After Assistance	N/A	N/A	
	Median 2nd Lien Housing Payment Before Assistance	461.16	389.86	
	Median 2nd Lien Housing Payment After Assistance	0	v	
	Median 1st Lien UPB Before Program Entry	221496.24		
	Median 1st Lien UPB After Program Entry	N/A	N/A	
	Median 2nd Lien UPB Before Program Entry	50000		
	Median 2nd Lien UPB After Program Entry	0	ŭ	
	Median Principal Forgiveness ¹	50000		
	Median Length of time Borrower Receives Assistance	N/A	N/A	
	Median Assistance Amount	16288.5	16500	
	Characteristics			
ĺ	Assistance Provided to Date	179602.64		
ĺ	Total Lender/Servicer Assistance Amount	428139.75		
ĺ	Borrowers Receiving Lender/Servicer Match (%)	100.00%		
	Median Lender/Servicer Assistance per Borrower	35446	54989.89	
Other Chara			1	
	Median Length of Time from Initial Request to Assistance Granted	70	63	
	Current	1 ^	10	
	Number	8		
	% Palianuari (201)	72.73%	48.00%	
	Delinquent (30+)	1 2	1 4	
	Number %	10 100/	-	
		18.18%	16.00%	
	Delinquent (60+) Number	0	2	
	%	0.00%	ŭ	
	% Delinquent (90+)	0.00%	12.00%	
	Number	1	6	
	%	9.09%	24.00%	
	1. ²²	3.03/0	۷ ۲۰۰۰ کے	

Arizona HFA Performance Data Reporting- Program Performance Second Mortgage Assistance QTD Cumulative **Program Outcomes** Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) 11 25 **Alternative Outcomes** Foreclosure Sale Number 0.00% 0.00% % Cancelled Number 0.00% 0.00% Deed in Lieu Number 0.00% 0.00% % Short Sale Number 0.00% 0.00% **Program Completion/ Transition** Loan Modification Program Number 0.00% 0.00% Re-employed/ Regain Appropriate Employment Level Number N/A N/A N/A N/A Reinstatement/Current/Payoff Number 0 0.00% 0.00% % Short Sale Number N/A N/A N/A N/A Deed in Lieu Number N/A N/A % N/A N/A Other - Borrower Still Owns Home Number 0.00% 0.00% % Homeownership Retention² Six Months Number N/A Six Months % N/A 100.00% Twelve Months Number N/A Twelve Months % N/A 100.00% Twenty-four Months Number N/A Twenty-four Months % 100.00% N/A Unreachable Number N/A Unreachable % N/A 0.00% 1. Includes second mortgage settlement 2. Borrower still owns home

Arizona

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

			QTD	Cumulative
Program Inta	ke/Evaluation			
	Approved			
	Number of Borrowers Receiving Assistance		229	1146
	% of Total Number of Applications		13.39%	19.17%
	Denied			
	Number of Borrowers Denied		0	0
	% of Total Number of Applications		0.00%	0.00%
	Withdrawn			
	Number of Borrowers Withdrawn		0	0
	% of Total Number of Applications		0.00%	0.00%
	In Process			
	Number of Borrowers In Process			N/A
	% of Total Number of Applications		0.00%	N/A
	Total			
	Total Number of Borrowers Applied		0	0
	Number of Borrowers Participating in Other HFA HHF Programs or			
	Program Components		8	30
Program Cha	aracteristics			
General Cha				
	Median 1st Lien Housing Payment Before Assistance		1003.97	1042.62
	Median 1st Lien Housing Payment After Assistance		242.62	
	Median 2nd Lien Housing Payment Before Assistance		151.64	
	Median 2nd Lien Housing Payment After Assistance	N/A	101.04	N/A
	Median 1st Lien UPB Before Program Entry	14// (139725.71	
	Median 1st Lien UPB After Program Entry	N/A	100720.71	N/A
	Median 2nd Lien UPB Before Program Entry	14// (34132.59	
	Median 2nd Lien UPB After Program Entry	N/A	04102.00	N/A
	Median Principal Forgiveness ¹	14// (0	
	Median Length of time Borrower Receives Assistance	N/A	0	Ο 0
	Median Assistance Amount	IN/A	1644.18	4959.81
Assistance (Characteristics		1044.10	4909.01
Assistance C		1	0040000 47	7500405.4
	Assistance Provided to Date	N1/A	2242966.47	
	Total Lender/Servicer Assistance Amount	N/A		N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A		N/A
	Median Lender/Servicer Assistance per Borrower	N/A		N/A
Other Charac				_
	Median Length of Time from Initial Request to Assistance Granted		57	57
	Current			T .
	Number		2	
	%		0.87%	19.98%
	Delinquent (30+)			
	Number		11	
	%		4.80%	5.76%
	Delinquent (60+)			
	Number		41	
	%		17.90%	13.44%
	Delinquent (90+)			
	Number		175	
	%		76.43%	60.82%
Program Out	comes			
	Borrowers No Longer in the HHF Program (Program			
■	Completion/Transition or Alternative Outcomes)	1	70	250

Arizona

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

		QTD	Cumulative
rnative Outcomes			
Foreclosure	: Sale		
Number		0	
%		0.00%	0.0
Cancelled			
Number		0	
%		0.00%	13.3
Deed in Lie	u		
Number		0	
%		0.00%	0.0
Short Sale			
Number		2	
%		3.70%	1.6
gram Completion/ Ti			
Loan Modifi	ication Program		
Number		5	
%		9.26%	3.7
Re-employe	ed/ Regain Appropriate Employment Level		
Number		2	
%		3.70%	7.4
Reinstatem	ent/Current/Payoff		
Number		37	
%		68.52%	66.3
Short Sale			
Number		N/A	N/A
%		N/A	N/A
Deed in Lie	и		
Number		N/A	N/A
%		N/A	N/A
Other - Bor	rower Still Owns Home	•	
Number		8	
%		14.82%	
eownership Retent	ion ²		
Six Months		N/A	
Six Months		N/A	100.0
	nths Number	N/A	
Twelve Mor		N/A	100.0
	Months Number	N/A	100.0
Twenty-four		N/A	100.0
Unreachabl		N/A	130.0
Unreachabl		N/A	100.0

Arizona			
HFA Performance Data Reporting- Program Performance Short Sale Component	rmanc	e	
Chort due Component		TD	Cumulative
rogram Intake/Evaluation			
Approved			
Number of Borrowers Receiving Assistance		17	39
% of Total Number of Applications		0.99%	0.65%
Denied			
Number of Borrowers Denied		0	(
% of Total Number of Applications		0.00%	0.00%
Withdrawn			
Number of Borrowers Withdrawn		0	(
% of Total Number of Applications		0.00%	0.00%
In Process			
Number of Borrowers In Process		0	N/A
% of Total Number of Applications		0.00%	N/A
Total			
Total Number of Borrowers Applied		0	(
Number of Borrowers Participating in Other HFA HHF Programs or			
Program Components		0	(
ogram Characteristics			
eneral Characteristics			
Median 1st Lien Housing Payment Before Assistance	1 1	1063.33	1117.74
Median 1st Lien Housing Payment After Assistance	N/A		N/A
Median 2nd Lien Housing Payment Before Assistance	1	204.75	
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		1326.12	
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		36596.5	
Median 2nd Lien UPB After Program Entry	N/A		N/A
Median Principal Forgiveness ¹	N/A		N/A
Median Length of time Borrower Receives Assistance	N/A		N/A
Median Assistance Amount	14// (4500	
sistance Characteristics		1000	1000
Assistance Provided to Date	1	83422	203113.0
Total Lender/Servicer Assistance Amount	N/A	00722	N/A
Lender/Servicer Match (%)	N/A		N/A
Median Lender/Servicer Assistance per Borrower	N/A		N/A
ther Characteristics	14/73		13/73
Median Length of Time from Initial Request to Assistance Granted	1	126	104
Current		120	102
Number	T	1	12
%		2 3.53%	
Delinquent (30+)		23.53%	30.77%
	T	1	Ι ,
Number %		5.88%	7.69%
		5.66%	7.69%
Delinquent (60+)	1		1 ,
Number	-	<u>2</u>	40.000
% Polinguant (00.)		11.76%	12.82%
Delinquent (90+)	1	4.0	1 42
Number		10	
%		58.83%	48.72%

m Outcomes		
Borrowers No Longer in the HHF Program (Program	4-	
Completion/Transition or Alternative Outcomes)	17	39
tive Outcomes		
Foreclosure Sale		T
Number	0	
%	0.00%	0.00%
Cancelled		T -
Number	0	
%	0.00%	0.00%
Deed in Lieu	la.co	I
Number	N/A	N/A
%	N/A	N/A
Short Sale	Ta 1/A	In 1/A
Number	N/A	N/A
%	N/A	N/A
m Completion/ Transition		
Loan Modification Program		
Number	N/A	N/A
%	N/A	N/A
Re-employed/ Regain Appropriate Employment Level		
Number	N/A	N/A
%	N/A	N/A
Reinstatement/Current/Payoff		
Number	N/A	N/A
%	N/A	N/A
Short Sale		
Number	0	-
%	0.00%	0.00%
Deed in Lieu		
Number	0	-
%	0.00%	0.00%
Other - Borrower Still Owns Home		
Number	N/A	N/A
%	N/A	N/A
wnership Retention ²		
Six Months Number	N/A	N/A
Six Months %	N/A	N/A
Twelve Months Number	N/A	N/A
Twelve Months %	N/A	N/A
Twenty-four Months Number	N/A	N/A
Twenty-four Months %	N/A	N/A
Unreachable Number	N/A	N/A
Unreachable %	N/A	N/A
s second mortgage settlement	14/7	. 47. 1

	Data Dictionary ta Reporting- Borrower Characteristics
	ra Reporting- Borrower Characteristics are To Be Reported in Aggregate For All Programs:
wer Count	The state of the s
Number of Union Programs Provides Assistant	Total number of <i>unique</i> borrowers having received some form of assistance under any or the HFA's programs. The number of borrowers represented in the other "Borrower Objects of the control of the cont
Number of Unique Borrowers Receiving Assistance	Characteristics" fields should foot to this number. Total number of <i>unique</i> borrowers <i>not</i> receiving assistance under any of the programs an
Number of Unique Borrowers Denied Assistance	withdrawn Total number of <i>unique</i> borrowers who <i>do not</i> receive assistance under any program be
Number of Unique Borrowers Withdrawn from Program	of voluntary withdrawal after approval or failure to complete application despite attempts be
Number of Unique Borrowers in Process	Total number of <i>unique</i> borrowers who have not been decisioned for any program and ar pending review. This should be reported in the QTD column only. Total number of <i>unique</i> borrowers. This should be the total of the four above fields (using the content of t
Total Number of Unique Applicants	QTD column for in process borrowers).
enditures Total Assistance Provided to Date	Total amount of assistance provided to borrowers through HHF program(s).
Total Spent on Administrative Support, Outreach, and Counseling	ng 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.
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
reakdown (by County)	Number of aggregate herrowers assisted in each sounty listed
All Categories ge Disclosure Act (HMDA)	Number of aggregate borrowers assisted in each county listed.
go = 105.00di o Hot (tillion)	Borrower
Race	All totals for the aggregate purely and the second of the
All Categories Ethnicity	All totals for the aggregate number of borrowers 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 totals for the aggregate purples of hours
All Categories Ethnicity	All totals for the aggregate number of borrowers assisted.
All Categories	All totals for the aggregate number of borrowers assisted.
Sex All Catagories	All totals for the aggregate number of horreuper assisted
All Categories	All totals for the aggregate number of borrowers assisted.
All Categories	All totals for the aggregate number of borrowers assisted.
to Value Ratio (LTV)	
All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assist divided by the most current valuation at the time of assistance.
pined Loan to Value Ratio (CLTV)	and the most carrow randation at the time of additione.
	Market combined loan to value ratio calculated using the unpaid principal balance for all fil junior liens at the time of assistance divided by the most current valuation at the time of
All Categories	assistance.
Status (%)	
All Categories	Delinquency status at the time of assistance.
All Categories	Household size at the time of assistance.
	Data Reporting- Program Performance
The Following Data Points A	Are To Be Reported In Aggregate For All Programs
ke/Evaluation	
Approved	The total number of borrowers receiving assistance for the specific program
	The total number of borrowers receiving assistance for the specific program Total number of borrowers receiving assistance for the specific program divided by the tot
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications	
Approved Number of Borrowers Receiving Assistance	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program.
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is no approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total number of borrowers denied for assistance for the specific program divided by the total nu
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied % of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is no approved for this assistance.
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is no approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the to number of borrowers who have applied for the specific program.
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied % of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is no approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the to number of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defined to the specific program.
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied % of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the tonumber of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defin 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.
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	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the tonumber of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defin 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.
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied % of Total Number of Applications Withdrawn	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is define 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.
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	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is define 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 borrowers who have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program.
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	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the tonumber of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is define 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 borrowers who have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program have not been decisioned and are pending review. This should be reported in the QTD control of the specific program.
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	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the tonumber of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defin 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 borrowers who have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program have not been decisioned and are pending review. This should be reported in the QTD connection.
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	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is no approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defin 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 borrowers who have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program have not been decisioned and are pending review. This should be reported in the QTD conly. Total number of borrowers who have applied for assistance from the specific program that
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 % of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is no approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defin 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 borrowers who have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program have not been decisioned and are pending review. This should be reported in the QTD conly. Total number of borrowers who have applied for assistance from the specific program that
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	Total number of borrowers receiving assistance for the specific program divided by the tot number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is not approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defin 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 borrowers who have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program have not been decisioned and are pending review. This should be reported in the QTD conly. Total number of borrowers who have applied for assistance from the specific program that not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program that not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program.
Approved Number of Borrowers Receiving Assistance % of Total Number of Applications Denied Number of Borrowers Denied Number 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	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is no approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the to number of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is defin 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 borrowers who have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program have not been decisioned and are pending review. This should be reported in the QTD conly. Total number of borrowers who have applied for assistance from the specific program that not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program. Total number of borrowers who have applied for assistance from the specific program that not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program.
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 % of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program. The total number of borrowers denied for assistance for the specific program. A borrower has provided the necessary information for consideration for program assistance, but is no approved for this assistance. Total number of borrowers denied for assistance for the specific program divided by the to number of borrowers who have applied for the specific program. The total number of borrowers withdrawn from the specific program. A withdrawal is definited 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 borrowers who have applied for the specific program. The total number of borrowers who have applied for assistance from the specific program have not been decisioned and are pending review. This should be reported in the QTD conly. Total number of borrowers who have applied for assistance from the specific program that not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program.

Dua sucum Chan	antaviation	
Program Char General Chara		
General Chara	ICIENSIICS	Median first lien housing payment paid by homeowner for all approved applicants prior to
		receiving assistance. In other words, the median contractual borrower payment on their first lien
	Median 1st Lien Housing Payment Before Assistance	before receiving assistance. Median first lien housing payment <i>paid by homeowner</i> for after receiving assistance. In other
	Median 1st Lien Housing Payment After Assistance	words, the median contractual first lien payment less HFA contribution. Median second lien housing payment paid by homeowner for all approved applicants prior to
		receiving assistance. In other words, the median contractual borrower payment on their second
	Median 2nd Lien Housing Payment Before Assistance	lien before receiving assistance. Median second lien housing payment <i>paid by homeowner</i> for after receiving assistance. In
	Median 2nd Lien Housing Payment After Assistance	other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the
	Median Length of Time Borrower Receives Assistance Median Assistance Amount	cumulative column. Median amount of assistance (\$).
Assistance Ch	naracteristics	
	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance).
		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer
	Total Lender/Servicer Assistance Amount	assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Charact	eristics	
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
	Current	
	Number	Number of households current at the time assistance is received.
	% Delinquent (30+)	Percent of current households divided by the total number of approved applicants.
		Number of households 30+ days delinquent but less than 60 days delinquent at the time
	Number	assistance is received. Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total
	% Delinquent (60 s.)	number of approved applicants.
	Delinquent (60+)	Number of households 60+ days delinquent but less than 90 days delinquent at the time
	Number	assistance is received.
	% Delinquent (90+)	number of approved applicants.
	Number	Number of households 90+ Days delinquent at the time assistance is received.
	%	Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outo		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Ou	, ,	
	Foreclosure Sale	
	Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in foreclosure.
	Cancelled	Mush of house and add to the control of the control
	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.
	% Deed in Lieu	Percent of transitioned households that were cancelled from the program.
	Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in deed in lieu.
	Short Sale	
		Number of households transitioned out of the HHF program into a short sale as an alternative
	Number	outcome of the program. Percent of transitioned households that resulted in short sale.
1	%	percent of transitioned nouseholds that resulted in short sale.

Loan Modification Program	
	Number of households that transitioned into a loan modification program (such as the Makin
Number	Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
Re-employed/ Regain Appropriate Em	ployment Level
, , , , , , , ,	Number of households transitioned out of the program due to regaining employment and/or
Number	appropriate levels of employment.
	Percent of transitioned households that resulted in re-employment or regained employment
%	levels.
Reinstatement/Current/Payoff	lievels.
remstatement Current ayon	Number of households transitioned out of the program due to reinstating/bringing loan current
Number	paying off their mortgage loan.
	Percent of transitioned households that resulted in reinstatement/current or payoff.
%	Percent of transitioned nouseholds that resulted in reinstatement/current or payoff.
Short Sale	T
	Number of households transitioned out of the HHF program into a short sale as the desired
Number	outcome of the program.
%	Percent of transitioned households that resulted in short sale.
Deed in Lieu	
	Number of households transitioned out of the HHF program into a deed in lieu as the desired
Number	outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
Other - Borrower Still Owns Home	ļ
Carer Berretter Can Christianic	Number of households transitioned out of the HHF program not falling into one of the transiti
Number	categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category
ip Retention ¹	Foreitt of transmined readering in the category
ip Retention	Number of households arising house arising the state of t
	Number of households assisted by the program in which the borrower retains ownership 6
	months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to
Six Months	rolled into the 6-mo category; the two intervals are not mutually exclusive)
	Percent of households assisted by the program in which the borrower retains ownership 6 m
	post receipt of initial assistance divided by the total number of households assisted by the
%	program 6 months prior to reporting period.
	Number of households assisted by the program in which borrower retains ownership 12 mor
	post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be roller
Twelve Months	the 12-mo category; the two intervals are not mutually exclusive)
THOSE MORE	Percent of households assisted by the program in which the borrower retains ownership 12
	months post receipt of initial assistance divided by the total number of households assisted
%	program 12 months prior to reporting period.
70	
L	Number of households assisted by the program in which borrower retains ownership 24 mor
Twenty-four Months	post receipt of initial assistance.
	Percent of households assisted by the program in which the borrower retains ownership 24
	months post receipt of initial assistance divided by the total number of households assisted l
%	program 24 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.