

Mississippi

HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		1	1
% of Total Number of Applications		0.62%	0.62%
<i>Denied</i>			
Number of Applications Denied		36	36
% of Total Number of Applications		22.22%	22.22%
<i>Withdrawn</i>			
Number of Applications Withdrawn		3	3
% of Total Number of Applications		1.85%	1.85%
<i>In Process</i>			
Number of Applications In Process		122	122
% of Total Number of Applications		75.31%	75.31%
<i>Total</i>			
Total Number of Applications Received		162	162
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		NA	NA
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1109.4	1109.4
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		135.69	135.69
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		72,732.25	72,732.25
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		10,438.59	10,438.59
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	12
Median Assistance Amount		12,755.30	12,755.30
Assistance Characteristics			
Assistance Provided		12,755.30	12,755.30
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		60	60
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		1	1
%		100.00%	100.00%

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

1. Includes second mortgage settlement

2. Borrower still owns home

Mississippi

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1	1
	Number of Unique Borrowers Denied Assistance	36	36
	Number of Unique Borrowers Withdrawn from Program	3	3
	Number of Unique Borrowers in Process	122	122
	Total Number of Unique Borrower Applicants	162	162
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	0%	0%
	\$50,000- \$69,000	0%	0%
	Below \$50,000	100%	100%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0%	0%
	110%- 119%	0%	0%
	100%- 109%	0%	0%
	90%- 99%	0%	0%
	80%- 89%	0%	0%
	Below 80%	100%	100%
Geographic Breakdown (by county)			
	Adams	0	0
	Alcorn	0	0
	Amite	0	0
	Attala	0	0
	Benton	0	0
	Bolivar	0	0
	Calhoun	0	0
	Carroll	0	0
	Chickasaw	0	0
	Choctaw	0	0
	Claiborne	0	0
	Clarke	0	0
	Clay	0	0
	Coahoma	0	0
	Copiah	0	0
	Covington	0	0
	DeSoto	0	0
	Forrest	0	0
	Franklin	0	0
	George	0	0
	Greene	0	0
	Grenada	0	0
	Hancock	0	0
	Harrison	0	0
	Hinds	0	0
	Holmes	0	0
	Humphreys	0	0
	Issaquena	0	0
	Itawamba	0	0
	Jackson	1	1
	Jasper	0	0
	Jefferson	0	0
	Jefferson Davis	0	0
	Jones	0	0
	Kemper	0	0
	Lafayette	0	0
	Lamar	0	0
	Lauderdale	0	0

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HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Lawrence	0	0
Leake	0	0
Lee	0	0
Leflore	0	0
Lincoln	0	0
Lowndes	0	0
Madison	0	0
Marion	0	0
Marshall	0	0
Monroe	0	0
Montgomery	0	0
Neshoba	0	0
Newton	0	0
Noxubee	0	0
Oktibbeha	0	0
Panola	0	0
Pearl River	0	0
Perry	0	0
Pike	0	0
Pontotoc	0	0
Prentiss	0	0
Quitman	0	0
Rankin	0	0
Scott	0	0
Sharkey	0	0
Simpson	0	0
Smith	0	0
Stone	0	0
Sunflower	0	0
Tallahatchie	0	0
Tate	0	0
Tippah	0	0
Tishomingo	0	0
Tunica	0	0
Union	0	0
Walthall	0	0
Warren	0	0
Washington	0	0
Wayne	0	0
Webster	0	0
Wilkinson	0	0
Winston	0	0
Yalobusha	0	0
Yazoo	0	0

Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>		
Race		
American Indian or Alaskan Native	0	0
Asian	0	0
Black or African American	0	0
Native Hawaiian or other Pacific Islander	0	0
White	1	1
Information not provided by borrower	0	0
Ethnicity		
Hispanic or Latino	0	0
Not Hispanic or Latino	1	1
Information not provided by borrower	0	0

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Sex			
Male		1	1
Female		0	0
Information not provided by borrower		0	0
Co-Borrower			
Race			
American Indian or Alaskan Native		0	0
Asian		0	0
Black or African American		0	0
Native Hawaiian or other Pacific Islander		0	0
White		0	0
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		0	0
Not Hispanic or Latino		0	0
Information not provided by borrower		0	0
Sex			
Male		0	0
Female		0	0
Information not provided by borrower		0	0
Hardship			
Unemployment		1	1
Underemployment		0	0
Divorce		0	0
Medical Condition		0	0
Death		0	0
Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		0.00%	0.00%
100%-109%		0.00%	0.00%
110%-120%		0.00%	0.00%
>120%		100.00%	100.00%
Current Combined Loan to Value Ratio (CLTV)			
<100%		0.00%	0.00%
100%-119%		100.00%	100.00%
120%-139%		0.00%	0.00%
140%-159%		0.00%	0.00%
>=160%		0.00%	0.00%
Delinquency Status (%)			
Current		0.00%	0.00%
30+		0.00%	0.00%
60+		0.00%	0.00%
90+		100.00%	100.00%
Household Size			
1		0	0
2		1	1
3		0	0
4		0	0
5+		0	0