



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

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

**Template Version Date: October 2015**

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	128	3472
3	Number of Unique Borrowers Denied Assistance	42	1354
4	Number of Unique Borrowers Withdrawn from Program	9	485
5	Number of Unique Borrowers in Process	184	N/A
6	Total Number of Unique Borrower Applicants	363	5495
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$4,300,612	\$57,996,035
9	Total Spent on Administrative Support, Outreach, and Counseling	\$328,090	\$9,973,228
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	0.80%	0.54%
12	\$70,000- \$89,000	0.80%	0.73%
13	\$50,000- \$69,000	0.00%	2.19%
14	Below \$50,000	98.40%	96.55%
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	1.60%	1.46%
17	110%- 119%	0.00%	0.67%
18	100%- 109%	0.00%	0.70%
19	90%- 99%	0.00%	0.78%
20	80%- 89%	1.60%	1.33%
21	Below 80%	96.80%	95.09%
22	<b>Geographic Breakdown (by county)</b>		
23	Adams	2	31
24	Alcorn	1	13
25	Amite	2	6
26	Attala	0	9
27	Benton	0	4
28	Bolivar	0	24
29	Calhoun	0	1
30	Carroll	1	6
31	Chickasaw	0	6
32	Choctaw	0	2
33	Claiborne	1	8
34	Clarke	1	5
35	Clay	0	34
36	Coahoma	0	29
37	Copiah	0	24
38	Covington	1	16
39	DeSoto	13	296
40	Forrest	2	74
41	Franklin	0	3
42	George	1	20
43	Greene	1	8
44	Grenada	1	15
45	Hancock	1	102
46	Harrison	11	332
47	Hinds	26	758
48	Holmes	0	8
49	Humphreys	0	7
50	Issaquena	0	0
51	Itawamba	0	8
52	Jackson	7	188
53	Jasper	0	4
54	Jefferson	0	2
55	Jefferson Davis	0	5
56	Jones	4	31
57	Kemper	0	11
58	Lafayette	1	18
59	Lamar	2	78
60	Lauderdale	0	40
61	Lawrence	1	7

# Mississippi

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
62	Leake	1	9
63	Lee	3	101
64	Leflore	0	30
65	Lincoln	1	7
66	Lowndes	4	80
67	Madison	7	170
68	Marion	5	18
69	Marshall	0	51
70	Monroe	1	31
71	Montgomery	0	4
72	Neshoba	0	7
73	Newton	0	8
74	Noxubee	0	6
75	Oktibbeha	0	22
76	Panola	1	21
77	Pearl River	1	49
78	Perry	0	8
79	Pike	1	18
80	Pontotoc	0	19
81	Prentiss	1	8
82	Quitman	0	11
83	Rankin	5	213
84	Scott	0	9
85	Sharkey	0	1
86	Simpson	1	19
87	Smith	0	0
88	Stone	1	17
89	Sunflower	2	27
90	Tallahatchie	1	9
91	Tate	2	32
92	Tippah	0	9
93	Tishomingo	0	4
94	Tunica	2	37
95	Union	0	15
96	Walthall	0	12
97	Warren	2	71
98	Washington	3	45
99	Wayne	0	1
100	Webster	0	4
101	Wilkinson	2	8
102	Winston	0	13
103	Yalobusha	0	4
104	Yazoo	1	11

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
105	<b>Home Mortgage Disclosure Act (HMDA)</b>		
106	<i>Borrower</i>		
107	<b>Race</b>		
108	American Indian or Alaskan Native	0	9
109	Asian	0	15
110	Black or African American	75	2227
111	Native Hawaiian or other Pacific Islander	0	5
112	White	52	1158
113	Information not provided by borrower	1	58
114	<b>Ethnicity</b>		
115	Hispanic or Latino	0	32
116	Not Hispanic or Latino	128	3440
117	Information not provided by borrower	0	0
118	<b>Sex</b>		
119	Male	56	1289
120	Female	72	2183
121	Information not provided by borrower	0	0
122	<i>Co-Borrower</i>		
123	<b>Race</b>		
124	American Indian or Alaskan Native	0	5
125	Asian	0	4
126	Black or African American	14	433
127	Native Hawaiian or other Pacific Islander	0	2
128	White	15	384
129	Information not provided by borrower	2	22
130	<b>Ethnicity</b>		
131	Hispanic or Latino	2	14
132	Not Hispanic or Latino	29	836
133	Information not provided by borrower	0	0
134	<b>Sex</b>		
135	Male	13	366
136	Female	18	484
137	Information not provided by borrower	0	0
138	<b>Hardship</b>		
139	Unemployment	82	2480
140	Underemployment	33	868
141	Divorce	2	22
142	Medical Condition	0	0
143	Death	8	29
144	Other	3	73
145	<b>Current Loan to Value Ratio (LTV)</b>		
146	<100%	75.00%	67.19%
147	100%-109%	8.59%	9.91%
148	110%-120%	5.47%	7.34%
149	>120%	10.94%	15.55%
150	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
151	<100%	75.00%	67.14%
152	100%-119%	14.06%	17.28%
153	120%-139%	3.91%	8.04%
154	140%-159%	4.69%	3.63%
155	>=160%	2.34%	3.92%
156	<b>Delinquency Status (%)</b>		
157	Current	39.06%	25.69%
158	30+	16.41%	17.45%
159	60+	14.06%	13.57%
160	90+	30.47%	43.29%
161	<b>Household Size</b>		
162	1	24	754
163	2	37	954
164	3	27	737
165	4	16	595

# Mississippi

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
166	5+	24	432
Line #3	2015Q3 Cumulative is 12 less than Q2 Cum + Q3QTD = Q2. 12 borrowers previously denied were approved during 2015 Q3 which MHC believes reduced the cumulative net number.		
Line #4	2015Q3 Cumulative is 2 more than Q2 Cum + Q3QTD = Q2. 2 borrowers previously denied were approved during 2015 Q3 which MHC believes reduced the cumulative net number.		
Line #128	2015Q3 Cumulative is 1 less than the sum of Q2 Cum + Q3 QTD = Q2.. MHC believes that there are discrepancies to records due to information being exported from Counselor Direct into a spreadsheet. The changes to files are not being recorded by Counselor Direct which MHC believes affects the cumulative net number.		
Line #132	2015Q3 Cumulative is 1 less than the sum of Q2 Cum + Q3 QTD = Q2.. MHC believes that there are discrepancies to records due to information being exported from Counselor Direct into a spreadsheet. The changes to files are not being recorded by Counselor Direct which MHC believes affects the cumulative net number.		
<b>Line #135</b>	2015Q3 Cumulative is 1 less than the sum of Q2 Cum + Q3 QTD = Q2.. MHC believes that there are discrepancies to records due to information being exported from Counselor Direct into a spreadsheet. The changes to files are not being recorded by Counselor Direct which MHC believes affects the cumulative net number.		

# Mississippi

## HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	128	3472
4	% of Total Number of Applications	36.06%	63.18%
5	<i>Denied</i>		
6	Number of Borrowers Denied	40	1358
7	% of Total Number of Applications	11.27%	24.71%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	8	486
10	% of Total Number of Applications	2.25%	8.84%
11	<i>In Process</i>		
12	Number of Borrowers In Process	179	N/A
13	% of Total Number of Applications	50.42%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	355	5495
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	818	758
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	0	136
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	89400	82258
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	68713
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	12
29	Median Assistance Amount	2321	14001
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	4300612	57996035
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	91	107
37	<i>Current</i>		
38	Number	50	892
39	%	39.06%	25.69%
40	<i>Delinquent (30+)</i>		
41	Number	21	606
42	%	16.41%	17.45%
43	<i>Delinquent (60+)</i>		
44	Number	18	471
45	%	14.06%	13.57%
46	<i>Delinquent (90+)</i>		
47	Number	39	1503
48	%	30.47%	43.29%

# Mississippi

## HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	178	1943
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	21
54	%	0.00%	1.08%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	1	40
70	%	0.56%	2.06%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	1	22
73	%	0.56%	1.13%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	176	1860
82	%	98.88%	95.73%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	3166
85	Six Months %	N/A	99.34%
86	Twelve Months Number	N/A	2717
87	Twelve Months %	N/A	99.23%
88	Twenty-four Months Number	N/A	1750
89	Twenty-four Months %	N/A	98.81%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line #6 2015Q3 Cum is 6 less than 2015Q3 Cum + 2015Q2. 6 Borrowers previously denied were approved during 2015 Q3 which MHC believes reduced the cumulative net number.

Line #9 2015Q3 Cum is 4 more than 2015Q3 Cum + 2015Q2. 4 Borrowers previously denied were approved during 2015 Q3 which MHC believes reduced the cumulative net number.

Line #41 2015Q3 Cum is 1 less than 2015Q3 + 2015Q2. During the quarter, MHC underwriting staff reviewed all current and closed records to ensure that all outcome checkboxes were properly filled out. MHC attributes the discrepancy to records now being counted by the Counselor Direct software that before were left out because certain fields were not checked.

<b>Mississippi</b>		
<b>HFA Performance Data Reporting- Program Performance</b>		
<b>Home Saver Program</b>		
	<b>QTD</b>	<b>Cumulative</b>

Line #44	2015Q3 Cum is 1 more than 2015Q3 + 2015Q2. During the quarter, MHC underwriting staff reviewed all current and closed records to ensure that all outcome checkboxes were properly filled out. MHC attributes the discrepancy to records now being counted by the Counselor Direct software that before were left out because certain fields were not checked.	
Line #50	2015Q3 Cum is 340 more than 2015Q3 + 2015Q2 Cum. MHC has identified 309 files with status of "Paid in Full", "Borrower still owns home" with closeout dates that were not previously reported for 2015Q2 that are now attributed to that period in the 2015Q3 Cumulative number. MHC underwriting staff periodically reviews current and closed records to ensure that all outcome checkboxes were properly filled out. MHC attributes the discrepancy to records now being counted by the Counselor Direct software that before were left out because certain fields were not checked. MHC attributes the full 340 record discrepancy to such record cleanup activity.	
Line #72	2015Q3 Cum is 7 more than 2015Q3 + 2015Q2 Cum. During the quarter, MHC underwriting staff reviewed all current and closed records to ensure that all outcome checkboxes were properly filled out. MHC attributes the discrepancy to records now being counted by the Counselor Direct software that before were left out because certain fields were not checked.	
Line #81	2015Q3 Cum is 333 more than 2015Q3 + 2015Q2 Cum. MHC has identified 309 files with status of "Paid in Full", "Borrower still owns home" with closeout dates that were not previously reported for 2015Q2 that are now attributed to that period in the 2015Q3 Cumulative number. MHC underwriting staff periodically reviews current and closed records to ensure that all outcome checkboxes were properly filled out. MHC attributes the discrepancy to records now being counted by the Counselor Direct software that before were left out because certain fields were not checked. MHC attributes the full 333 record discrepancy to such record cleanup activity.	

## Data Dictionary

### HFA Performance Data Reporting - Borrower Characteristics

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

#### Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

#### Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and	Total amount spent on administrative expenses to support the program(s).

#### Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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#### Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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#### Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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#### Home Mortgage Disclosure Act (HMDA)

<b>Borrower</b>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Co-Borrower</b>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.

#### Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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#### Current Loan to Value Ratio (LTV)

All Categories	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.
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#### Current Combined Loan to Value Ratio (CLTV)

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.
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#### Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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#### Household Size

All Categories	Household size at the time of assistance.
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### HFA Performance Data Reporting - Program Performance

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

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who 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 borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

### **Program Characteristics (For All Approved Applicants)**

#### **General Characteristics**

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.

	Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
<b>Assistance Characteristics</b>		
	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
<b>Other Characteristics</b>		
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer).
<i>Current</i>		
	Number	Number of borrowers current at the time assistance is received.
	%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
	Number	Number of borrowers 90+ days delinquent at the time assistance is received.
	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
<i>Foreclosure Sale</i>		
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>		
	Number	Number of borrowers who were approved and funded, then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>		
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>		
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		

<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the desired outcome of the program.
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the desired outcome of the program.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Homeownership Retention</b>	
Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.

%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

**HFA Performance Data Reporting - Program Notes**

Mississippi Home Saver	Program provides monthly mortgage payment and reinstatement assistance on behalf of homeowners who are who are at risk of default or losing their home..
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