

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		2 QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	259	2480
	Number of Unique Borrowers Denied Assistance*	75	1141
	Number of Unique Borrowers Withdrawn from Program*	64	360
	Number of Unique Borrowers in Process	271	N/A
	Total Number of Unique Borrower Applicants	669	4252
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$4,781,834.50	\$33,468,949.10
	Total Spent on Administrative Support, Outreach, and Counseling	\$700,138.59	\$7,511,908.49
Borrower Income (\$)			
	Above \$90,000	0.46%	0.45%
	\$70,000- \$89,000	1.37%	0.68%
	\$50,000- \$69,000	1.83%	2.36%
	Below \$50,000	96.35%	96.50%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1.83%	1.36%
	110%- 119%	0.00%	0.64%
	100%- 109%	1.37%	0.82%
	90%- 99%	0.46%	0.77%
	80%- 89%	0.91%	1.41%
	Below 80%	95.43%	95.00%
Geographic Breakdown (by county)			
	Adams	2	22
	Alcorn	0	11
	Amite	1	3
	Attala	0	6
	Benton	1	3
	Bolivar	3	20
	Calhoun	0	1
	Carroll	0	2
	Chickasaw	1	5
	Choctaw	0	1
	Claiborne	1	6
	Clarke	0	3
	Clay	0	26
	Coahoma	1	16
	Copiah	2	23
	Covington	0	13
	DeSoto	21	166
	Forrest	11	45
	Franklin	0	2
	George	1	15
	Greene	0	6
	Grenada	1	8
	Hancock	8	80
	Harrison	23	239
	Hinds	49	588
	Holmes	1	7
	Humphreys	0	7
	Issaquena	0	0
	Itawamba	0	7
	Jackson	12	131
	Jasper	0	2
	Jefferson	1	2
	Jefferson Davis	1	5
	Jones	2	17

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		2 QTD	Cumulative
Kemper		0	8
Lafayette		2	11
Lamar		10	44
Lauderdale		1	24
Lawrence		2	4
Leake		0	5
Lee		11	79
Leflore		1	27
Lincoln		1	6
Lowndes		8	49
Madison		14	124
Marion		1	9
Marshall		6	45
Monroe		2	23
Montgomery		0	2
Neshoba		0	6
Newton		0	4
Noxubee		0	4
Oktibbeha		1	17
Panola		2	14
Pearl River		6	40
Perry		0	3
Pike		1	13
Pontotoc		2	16
Prentiss		0	6
Quitman		0	7
Rankin		15	163
Scott		0	7
Sharkey		0	1
Simpson		3	16
Smith		0	0
Stone		4	14
Sunflower		0	15
Tallahatchie		0	4
Tate		3	15
Tippah		1	7
Tishomingo		0	3
Tunica		2	18
Union		0	13
Walthall		0	9
Warren		9	57
Washington		4	30
Wayne		0	1
Webster		0	4
Wilkinson		0	6
Winston		4	8
Yalobusha		0	3
Yazoo		0	8

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HFA Performance Data Reporting- Borrower Characteristics			
		2 QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	0	9
	Asian	1	10
	Black or African American	158	1595
	Native Hawaiian or other Pacific Islander	0	5
	White	93	816
	Information not provided by borrower*	7	45
	Ethnicity		
	Hispanic or Latino	2	23
	Not Hispanic or Latino	257	2457
	Information not provided by borrower	0	0
	Sex		
	Male	111	914
	Female	148	1566
	Information not provided by borrower	0	0
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	1	5
	Asian	1	3
	Black or African American	34	311
	Native Hawaiian or other Pacific Islander	0	2
	White*	37	271
	Information not provided by borrower*	1	17
	Ethnicity		
	Hispanic or Latino	0	9
	Not Hispanic or Latino*	75	600
	Information not provided by borrower	0	0
	Sex		
	Male*	35	9
	Female*	40	600
	Information not provided by borrower	0	0
Hardship			
	Unemployment	182	1812
	Underemployment	65	639
	Divorce	2	2
	Medical Condition	0	0
	Death	2	3
	Other	8	24
Current Loan to Value Ratio (LTV)			
	<100%	76.45%	63.95%
	100%-109%	9.64%	9.92%
	110%-120%	5.02%	8.02%
	>120%	8.88%	18.11%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	76.45%	63.87%
	100%-119%	14.67%	17.98%
	120%-139%	5.02%	9.31%
	140%-159%	2.70%	4.27%
	>=160%	1.16%	4.56%
Delinquency Status (%)			
	Current	23.55%	21.81%
	30+	25.48%	16.73%
	60+	13.90%	13.83%
	90+	37.07%	47.62%

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		2 QTD	Cumulative
Household Size			
	1	63	543
	2	69	707
	3	54	513
	4	48	408
	5+	25	309
<p>*Current quarter production added to last quarter's cumulative totals may not add to this quarter's cumulative totals since files may be reclassified during the month as approved, declined, or withdrawn. HMDA Borrower and CoBorrower totals for the quarter and the previous quarters cumulative totals do not add up to the cumulative total reported in CounselorDirect. We expect that the difference results from the modifications to existing clients. We will work with the raw data to identify the discrepancies.</p>			