

Mississippi			
HFA Performance Data Reporting- Program Performance			
Home Saver Program			
		3 QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		258	2738
% of Total Number of Applications		39.09%	59.21%
<i>Denied</i>			
Number of Borrowers Denied (1)		68	1195
% of Total Number of Applications		10.30%	25.84%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn (2)		34	391
% of Total Number of Applications		5.15%	8.46%
<i>In Process</i>			
Number of Borrowers In Process		300	N/A
% of Total Number of Applications		45.45%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		660	4624
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$783.01	\$753.75
Median 1st Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$135.69
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		\$82,302.15	\$81,445.06
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$68,713.40
Median 2nd Lien UPB After Program Entry	N/A		N/A
Median Principal Forgiveness ¹		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance	N/A		11
Median Assistance Amount		\$2,513.58	\$11,742.71
Assistance Characteristics			
Assistance Provided to Date		\$4,885,537.91	\$38,354,487.01
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			
Median Length of Time from Initial Request to Assistance Granted		101	109
<i>Current</i>			
Number (3)		85	626
%		32.95%	22.86%
<i>Delinquent (30+)</i>			
Number		66	481
%		25.58%	17.57%
<i>Delinquent (60+)</i>			
Number		40	383
%		15.50%	13.99%
<i>Delinquent (90+)</i>			
Number		67	1247
%		25.97%	45.58%

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HFA Performance Data Reporting- Program Performance			
Home Saver Program			
		3 QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	36	752
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	20
	%	0.00%	2.67%
	<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	39
	%	0.00%	5.19%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	7
	%	0.00%	0.93%
	<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*	36	686
	%	100.00%	91.22%
Homeownership Retention²			
	Six Months Number	N/A	2200
	Six Months %	N/A	99.05%
	Twelve Months Number	N/A	1750
	Twelve Months %	N/A	98.81%
	Twenty-four Months Number	N/A	667
	Twenty-four Months %	N/A	97.09%
	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- Program Performance Home Saver Program

3 QTD

Cumulative

(1) MHC reconsiders individuals denied assistance if they later supply information showing their situation has changed making them eligible. During the quarter at least 14 applicants were approved during the quarter who had been in denied status in previous quarters. This reduces the net effect of denials during the quarter on the cumulative number of denials.

(2) MHC reconsiders individuals in withdrawal status if they later supply information showing their situation has changed making them eligible. During the quarter at least 16 applicants were approved who had been in withdrawal status in previous quarters.. This reduces the net effect of denials during the quarter on the cumulative number of denials.

(3) Current cumulative number reported 625 is 1 less than current quarter + 2014Q2 Cumulative. MHC does not have an explanation for this discrepancy, but considers the variance within an acceptable range.

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		3 QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	258	2738
	Number of Unique Borrowers Denied Assistance (1)	68	1195
	Number of Unique Borrowers Withdrawn from Program (2)	34	391
	Number of Unique Borrowers in Process	300	N/A
	Total Number of Unique Borrower Applicants	660	4624
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$4,885,537.91	\$38,354,487.01
	Total Spent on Administrative Support, Outreach, and Counseling	\$527,351.80	\$8,039,259.57
Borrower Income (\$)			
	Above \$90,000	0.00%	0.41%
	\$70,000- \$89,000	0.40%	0.65%
	\$50,000- \$69,000	0.81%	2.21%
	Below \$50,000	98.79%	96.73%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.40%	1.27%
	110%- 119%	0.40%	0.61%
	100%- 109%	0.00%	0.74%
	90%- 99%	0.40%	0.74%
	80%- 89%	0.81%	1.35%
	Below 80%	97.98%	95.30%
Geographic Breakdown (by county)			
	Adams	2	24
	Alcorn	0	11
	Amite	0	3
	Attala	1	7
	Benton	0	3
	Bolivar	3	23
	Calhoun	0	1
	Carroll	0	2
	Chickasaw	0	5
	Choctaw	1	2
	Claiborne	0	6
	Clarke	0	3
	Clay	3	29
	Coahoma	5	21
	Copiah	1	24
	Covington	1	14
	DeSoto	47	213
	Forrest	9	54
	Franklin	0	2
	George	1	16
	Greene	0	6
	Grenada	0	8
	Hancock	4	84
	Harrison	24	263
	Hinds	40	628
	Holmes	0	7
	Humphreys	0	7
	Issaquena	0	0
	Itawamba	0	7
	Jackson	10	141
	Jasper	0	2
	Jefferson	0	2
	Jefferson Davis	0	5
	Jones	3	20

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Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		3 QTD	Cumulative
Kemper		0	8
Lafayette		3	14
Lamar		6	50
Lauderdale		2	26
Lawrence		0	4
Leake		0	5
Lee		7	86
Leflore		0	27
Lincoln		0	6
Lowndes		13	62
Madison		10	134
Marion		0	9
Marshall		2	47
Monroe		2	25
Montgomery		0	2
Neshoba		0	6
Newton		0	4
Noxubee		1	5
Oktibbeha		1	18
Panola		3	17
Pearl River		4	44
Perry		1	4
Pike		1	14
Pontotoc		1	17
Prentiss		0	6
Quitman		2	9
Rankin		9	172
Scott		1	8
Sharkey		0	1
Simpson		0	16
Smith		0	0
Stone		0	14
Sunflower		4	19
Tallahatchie		1	5
Tate		5	20
Tippah		0	7
Tishomingo		0	3
Tunica		12	30
Union		1	14
Walthall		1	10
Warren		5	62
Washington		4	34
Wayne		0	1
Webster		0	4
Wilkinson		0	6
Winston		1	9
Yalobusha		0	3
Yazoo		0	8

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		3 QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	0	9
	Asian	1	11
	Black or African American	167	1762
	Native Hawaiian or other Pacific Islander	0	5
	White	85	901
	Information not provided by borrower*	5	50
	Ethnicity		
	Hispanic or Latino	4	27
	Not Hispanic or Latino	254	2711
	Information not provided by borrower	0	0
	Sex		
	Male	105	1019
	Female	153	1719
	Information not provided by borrower	0	0
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	0	5
	Asian	0	3
	Black or African American	36	347
	Native Hawaiian or other Pacific Islander	0	2
	White*	30	301
	Information not provided by borrower*	0	17
	Ethnicity		
	Hispanic or Latino	1	10
	Not Hispanic or Latino*	65	665
	Information not provided by borrower	0	0
	Sex		
	Male (3)	28	282
	Female (3)	38	393
	Information not provided by borrower	0	0
Hardship			
	Unemployment	190	2002
	Underemployment	54	693
	Divorce	2	4
	Medical Condition	0	0
	Death	3	6
	Other	9	33
Current Loan to Value Ratio (LTV)			
	<100%	76.36%	65.12%
	100%-109%	8.91%	9.82%
	110%-120%	6.20%	7.85%
	>120%	8.53%	17.20%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	76.36%	65.05%
	100%-119%	15.12%	17.71%
	120%-139%	5.04%	8.91%
	140%-159%	1.16%	3.98%
	>=160%	2.33%	4.35%
Delinquency Status (%)			
	Current	32.95%	22.83%
	30+	25.58%	17.57%
	60+	15.50%	13.99%
	90+	25.97%	45.58%

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HFA Performance Data Reporting- Borrower Characteristics			
		3 QTD	Cumulative
Household Size			
	1	51	594
	2	64	771
	3	65	578
	4	52	460
	5+	26	335
<p>(1) MHC reconsiders individuals denied assistance if they later supply information showing their situation has changed making them eligible. During the quarter at least 14 applicants were approved during the quarter who had been in denied status in previous quarters. This reduces the net effect of denials during the quarter on the cumulative number of denials.</p> <p>(2) MHC reconsiders individuals in withdrawal status if they later supply information showing their situation has changed making them eligible. During the quarter at least 16 applicants were approved who had been in withdrawal status in previous quarters.. This reduces the net effect of denials during the quarter on the cumulative number of denials.</p> <p>(3) In the 2014Q2 report, MHC used the same numbers for cumulative male and female Co-Borrower sex (9,600) as was reported in the same relative lines in the section for Ethnicity. The cumulative numbers for Q2 should have been Male (254), Female (356). This 2014Q3 report has the correct cumulative figures for male and female Co-Borrower.</p>			