



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**

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	1580	5728
	Number of Unique Borrowers Denied Assistance	1212	4520
	Number of Unique Borrowers Withdrawn from Program	609	836
	Number of Unique Borrowers in Process	985	N/A
	Total Number of Unique Borrower Applicants	4386	12069
<b>Borrower Income (\$)</b>			
	Above \$90,000	4.05%	2.86%
	\$70,000- \$89,000	7.85%	5.94%
	\$50,000- \$69,000	16.01%	13.18%
	Below \$50,000	72.09%	78.02%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	9.68%	6.98%
	110%- 119%	2.72%	2.53%
	100%- 109%	4.30%	3.44%
	90%- 99%	4.94%	4.17%
	80%- 89%	5.89%	5.19%
	Below 80%	72.47%	77.69%
<b>Geographic Breakdown (by county)</b>			
	Alcona	2	6
	Alger	3	3
	Allegan	17	71
	Alpena	10	39
	Antrun	6	16
	Arenac	6	12
	Baraga	1	2
	Barry	6	41
	Bay	30	110
	Benzie	7	30
	Berrien	16	69
	Branch	3	22
	Calhoun	19	71
	Cass	6	25
	Charlevoix	9	31
	Cheboygan	22	36
	Chippewa	2	5
	Clare	5	22
	Clinton	20	54
	Crawford	0	11
	Delta	6	39
	Dickinson	3	11
	Eaton	26	106
	Emmet	12	31
	Genessee	64	281
	Galdwin	6	22
	Gogebic	0	5
	Grand Traverse	25	80
	Gratiot	10	49
	Hillsdale	6	34
	Houghton	1	14
	Huron	6	33
	Ingham	42	196
	Ionia	24	64
	Iosco	4	21
	Iron	0	0
	Isabella	12	62
	Jackson	41	133
	Kalamazoo	40	114
	Kalkaska	9	19
	Kent	117	398
	Keweenaw	0	1

<b>Michigan</b>		
<b>HFA Performance Data Reporting- Borrower Characteristics</b>		
	<b>QTD</b>	<b>Cumulative</b>
Lake	5	15
Lapeer	14	57
Leelanau	3	8
Lenawee	24	99
Livingston	21	83
Luce	1	1
Mackinac	5	13
Macomb	102	394
Manistee	6	14
Marquette	4	21
Mason	4	13
Mecosta	7	30
Menominee	1	6
Midland	22	63
Missaukee	3	10
Monroe	19	55
Montcalm	17	62
Montmorency	5	6
Muskegon	33	122
Newaygo	11	49
Oakland	121	453
Oceana	2	15
Ogemaw	4	25
Ontongan	1	5
Osceloa	3	10
Oscoda	3	6
Otsego	10	26
Ottawa	34	106
Presque Isle	2	9
Roscommon	8	19
Saginaw	42	162
Sanilac	17	49
Schoolcraft	3	10
Shiawassee	11	51
St. Clair	18	84
St. Joseph	9	39
Tuscola	8	72
Van Buren	12	45
Washtenaw	23	111
Wayne	290	894
Wexford	8	27

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native	22		73
Asian	6		25
Black or African American	352		1164
Native Hawaiian or other Pacific Islander	0		10
White	1134		4119
Information Not Provided by Borrower	66		337
<b>Ethnicity</b>			
Hispanic or Latino	61		189
Not Hispanic or Latino	1519		5539
Information Not Provided by Borrower	0		0
<b>Sex</b>			
Male	810		2969
Female	770		2759
Information Not Provided by Borrower	0		0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native	9		21
Asian	1		9
Black or African American	66		212
Native Hawaiian or other Pacific Islander	1		5
White	448		1690
Information Not Provided by Borrower	35		166
<b>Ethnicity</b>			
Hispanic or Latino	20		77
Not Hispanic or Latino	530		2000
Information Not Provided by Borrower	10		26
<b>Sex</b>			
Male	197		643
Female	353		1434
Information Not Provided by Borrower	10		26
<b>Hardship</b>			
Unemployment	858		3344
Underemployment	228		778
Divorce	40		118
Medical Condition	194		582
Death	20		70
Other	240		836
<b>Current Loan to Value Ratio (LTV)</b>			
<100%	4.41%		2.02%
100%-109%	0.00%		4.55%
110%-120%	7.35%		9.09%
>120%	88.24%		84.34%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%	4.41%		1.51%
100%-119%	7.35%		12.12%
120%-139%	13.24%		18.18%
140%-159%	14.71%		17.68%
>=160%	60.29%		50.51%
<b>Delinquency Status (%)</b>			
Current	22.78%		24.32%
30+	10.19%		12.52%
60+	12.03%		14.02%
90+	55.00%		49.14%
<b>Household Size</b>			
1	279		1122
2	443		1482
3	308		1130
4	302		1138
5+	248		856
*Number of Unique Borrowers Withdrawn from Program has increased this QTR due to a change in reporting inactive and Incomplete files. ** Cumulative Number of Unique Borrowers Receiving Assistance is less 17 due to overstating approvals in prior QTR's cumulative number which had resulted from using incorrect approval methodology.			

# Michigan

## HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		798	2724
% of Total Number of Applications		31.52%	39.05%
<i>Denied</i>			
Number of Borrowers Denied		887	3323
% of Total Number of Applications		35.03%	47.64%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		436	517
% of Total Number of Applications		17.22%	7.41%
<i>In Process</i>			
Number of Borrowers In Process		411	N/A
% of Total Number of Applications		16.23%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2532	6975
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		820.91	804.38
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		271.75	242
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		95133.16	92268.38
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		25809.8	29207.73
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5462.9	4476.22
<b>Assistance Characteristics</b>			
Assistance Provided to Date		4603093.51	<b>13591214.52</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		80	73
<i>Current</i>			
Number		36	123
%		4.51%	4.51%
<i>Delinquent (30+)</i>			
Number		76	335
%		9.52%	12.30%
<i>Delinquent (60+)</i>			
Number		103	456
%		12.91%	16.74%
<i>Delinquent (90+)</i>			
Number		583	1810
%		73.06%	66.45%

# Michigan

## HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	786	2724
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	19
	%	0.00%	0.70%
<i>Cancelled</i>			
	Number	0	2
	%	0.00%	0.07%
<i>Deed in Lieu</i>			
	Number	1	3
	%	0.13%	0.11%
<i>Short Sale</i>			
	Number	0	3
	%	0.00%	0.11%
<b>Program Completion/ Transition</b>			
<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	785	2697
	%	99.87%	99.01%
<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%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	1283
	Six Months %	N/A	98.09%
	Twelve Months Number	N/A	368
		N/A	94.36%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

\*Cumulative Assistance Provided to Date may not equal QTR plus QTR calculation due to receipt of 11 Program payoffs in the amount of \$29,009.21. 1. Includes second mortgage settlement 2. Borrower still owns home \*\* Cumulative Number of Unique Borrowers Receiving Assistance is less 14 due to overstating approvals in prior QTR's cumulative number which had resulted from using incorrect approval methodology.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		68	198
% of Total Number of Applications		13.18%	16.92%
<i>Denied</i>			
Number of Borrowers Denied		266	781
% of Total Number of Applications		51.55%	66.75%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1	10
% of Total Number of Applications		0.19%	0.85%
<i>In Process</i>			
Number of Borrowers In Process		181	N/A
% of Total Number of Applications		35.08%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		516	1170
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		811.95	874.64
Median 1st Lien Housing Payment After Assistance		499.28	601.05
Median 2nd Lien Housing Payment Before Assistance		130.74	222
Median 2nd Lien Housing Payment After Assistance		32.31	0
Median 1st Lien UPB Before Program Entry		96240.92	104627
Median 1st Lien UPB After Program Entry		61875.37	80268.17
Median 2nd Lien UPB Before Program Entry		21448.7	19516.23
Median 2nd Lien UPB After Program Entry		4800	0
Median Principal Forgiveness <sup>1</sup>		10000	10000
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		10000	10000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		637691.08	<b>1793392.13</b>
Total Lender/Servicer Assistance Amount		677201.4	<b>1870431.07</b>
Borrowers Receiving Lender/Servicer Match (%)		100.00%	100.00%
Median Lender/Servicer Assistance per Borrower		10000	10000
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		132	98
<i>Current</i>			
Number		20	61
%		29.42%	30.81%
<i>Delinquent (30+)</i>			
Number		3	26
%		4.41%	13.13%
<i>Delinquent (60+)</i>			
Number		6	19
%		8.82%	9.60%
<i>Delinquent (90+)</i>			
Number		39	92
%		57.35%	46.46%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	67	198
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.51%
	<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%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	10	10
	%	14.93%	5.05%
	<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	57	187
	%	85.07%	94.44%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	90
	Six Months %	N/A	98.90%
	Twelve Months Number	N/A	48
	Twelve Months %	N/A	97.96%
	Twenty-four Months Number	N/A	0
	Twenty-four 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 \*\* Cumulative Number of Unique Borrowers Receiving Assistance is 1 more due to understating approvals in prior QTR's cumulative number which had resulted from using incorrect approval methodology.

# Michigan

## HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		714	2806
% of Total Number of Applications		53.37%	71.55%
<i>Denied</i>			
Number of Borrowers Denied		59	416
% of Total Number of Applications		4.41%	10.61%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		174	309
% of Total Number of Applications		13.00%	7.88%
<i>In Process</i>			
Number of Borrowers In Process		391	N/A
% of Total Number of Applications		29.22%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1338	3922
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		836.65	828.5
Median 1st Lien Housing Payment After Assistance		419.82	424.42
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		93831.31	93355.08
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	5
Median Assistance Amount		1191.17	2566.8
<b>Assistance Characteristics</b>			
Assistance Provided to Date		2707992.23	<b>8695690.68</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		75	74
<i>Current</i>			
Number		304	1209
%		42.59%	43.08%
<i>Delinquent (30+)</i>			
Number		82	356
%		11.48%	12.69%
<i>Delinquent (60+)</i>			
Number		81	328
%		11.34%	11.69%
<i>Delinquent (90+)</i>			
Number		247	913
%		34.59%	32.54%
<b>Program Outcomes</b>			

# Michigan

## HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		233	826
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		0	9
%		0.00%	1.09%
<i>Cancelled</i>			
Number		59	167
%		25.32%	20.22%
<i>Deed in Lieu</i>			
Number		1	1
%		0.43%	0.12%
<i>Short Sale</i>			
Number		1	2
%		0.43%	0.24%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
Number		0	0
%		0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		106	300
%		45.49%	36.32%
<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		66	347
%		28.33%	42.01%
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	1478
Six Months %		N/A	99.13%
Twelve Months Number		N/A	607
Twelve Months %		N/A	97.90%
Twenty-four Months Number		N/A	0
Twenty-four Months %		N/A	0.00%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

\*Cumulative Assistance Provided to Date may not equal QTR plus QTR calculation due to receipt of 17 Program payoffs in the amount of \$49,083.39. 1. Includes second mortgage settlement 2. Borrower still owns home. \*\* Cumulative Number of Unique Borrowers Receiving Assistance is less 2 due to overstating approvals in prior QTR's cumulative number which had resulted from using incorrect approval methodology.

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

#### Unique Borrower Count

		Total number of <b>unique</b> 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 Receiving Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers who <b>do not</b> 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 Withdrawn from Program	Total number of <b>unique</b> borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only.
	Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
	Total Number of Unique Applicants	

#### 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 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 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.
	<i>Denied</i>	
	Number of Borrowers Denied	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 approved for this assistance.
	% of Total Number of Applications	Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
	<i>Withdrawn</i>	
	Number of Borrowers 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 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 total number of applications received for the specific program.
	<i>In Process</i>	
	Number of Borrowers In Process	The total number of applications for 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 applications for the specific program that have not been decided and are pending review divided by the total number of applications received for the specific program.
	<i>Total</i>	
	Total Number of Borrowers Applied	Total number of applications received 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 households participating in other HFA sponsored HHF programs or other HHF program components.

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> 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 After Assistance		Median first lien housing payment <b>paid by homeowner</b> for 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 <b>paid by homeowner</b> for all approved applicants 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 <b>paid by homeowner</b> 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.
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 Borrower Receives 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 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 Characteristics		
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).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
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.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
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 Outcomes		
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 Outcomes		
<i>Foreclosure Sale</i>		
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.
<i>Cancelled</i>		
Number		Number of borrowers who were <b>approved and funded</b> , 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.
<i>Deed in Lieu</i>		
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.
<i>Short Sale</i>		
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.

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
<i>Other - Borrower Still Owns Home</i>	
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category
Homeownership Retention <sup>1</sup>	
Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post 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 households assisted by the program in which borrower retains ownership 12 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 program 12 months prior to reporting period.
Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 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 the 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.
<sup>1</sup> Borrower still owns home * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	