BOARD OF DIRECTORS

Agenda Item # 6

Single Family Committee

Chairman Matthew Ritchie

December 11, 2013

Table of Contents

Bobby Jindal
GOVERNOR

Frederick Tombar, III
EXECUTIVE DIRECTOR

Louisiana Housing Corporation

December 4, 2013

SINGLE FAMILY COMMITTEE MEETING

AGENDA

Notice is hereby given of a regular meeting of the Single Family Committee to be held on **Wednesday, December 11, 2013 @ 10:30am,** Louisiana Housing Corporation Building, **Committee Room 2**, located at 2415 Quail Drive, Baton Rouge, Louisiana, by order of the Chairman.

1. Call to Order and Roll Call.
2. Approval of the **Minutes of the November 13, 2013 Committee Meeting**.
3. Discussion and Resolution for the **FNMA Advantage Plus Program**; and providing for other matters in connection therewith.
4. **Single Family Program** Updates.
   - Current Programs
   - LHC CDBG Programs
   - Delinquencies
   - Whole Loan Report
   - Financial Advisor Update
   - Mortgage Counseling Update
   - Account Representative Outreach
5. Other Business.
6. Adjournment.

Frederick Tombar, III
LHC Executive Director

If you require special services or accommodations, please contact Board Coordinator and Secretary Barry E. Brooks at (225) 763-8773, or via email bbrooks@lhc.la.gov.

Pursuant to the provisions of LSA-R.S. 42:16, upon two-thirds vote of the members present, the Board of Directors of the Louisiana Housing Corporation may choose to enter executive session, and by this notice, the Board reserves its right to go into executive session, as provided by law.

Louisiana Housing Corporation
Single Family Committee Meeting Minutes
Wednesday, November 13, 2013
Committee Room 2
2415 Quail Drive
Baton Rouge, LA 70808
10:30 A.M.

Committee Members Present
Mr. Michael L. Airhart (Acting Chairman)
Mr. Malcolm Young
Mr. Larry Ferdinand
Ms. Ellen M. Lee

Committee Members Absent
Mr. Matthew Ritchie, Chairman
Mr. Willie Spears

Board Members Present
Mr. Mayson H. Foster
Mr. Guy T. Williams

Board Members Absent
Treasurer John N. Kennedy
Dr. Daryl V. Burckel

Staff Present
See attached

Visitors Present
See attached

Call to Order and Roll Call. Acting Chairman, Michael L. Airhart called the meeting to order at 10:35 a.m. The roll was called by Ms. Amy York, Committee Secretary, and a quorum was established.

Approval of the Minutes. On a motion made by Committee Member Malcolm Young and seconded by Board Member Mayson Foster, the minutes of the October 9, 2013 committee meeting were approved without correction.

Update and discussion by George K. Baum regarding Market Rate Program. Ms. Brenda Evans, Program Administrator, took lead on the discussion. She referenced a couple items that were requested during the Single Family Committee's October meeting; such as a summary of production the brokers brought to LHC (then LHFA) and survey responses from the lender and broker community on different products. She stated that the discussion is simply an update and to keep the Committee abreast on the proposed program; no action was required at the time.

Board Member Guy Williams mentioned that he has received numerous complaints from the lending community stating that LHC's current program is a lot of work and less profitable (1.5% basis points isn't enough). Mr. Airhart suggested that the LHC needs to find a program that will attract lenders. He stated that the LHC's top priority should be adjusting the lender compensation and further research broker participation.

Mr. Airhart also requested that the finance team provide a report for next month's Committee meeting on different scenario's and options for increasing basis points.

Action Item.

- ***A resolution approving and authorizing the issuance of not exceeding Thirteen Million Dollars ($13,000,000) of Louisiana Housing Corporation Single Family Mortgage Revenue Refunding Bonds in one or more series or subseries; approving the form of Series Supplemental Trust Indenture in connection with the aforesaid Refunding Bonds; requesting the State Bond Commission to approve the aforesaid documents and to approve the issuance, sale and delivery of the Refunding Bonds; and providing for other matters in connection therewith.***

Mr. David "Buck" Landry of Raymond James (LHC Co-Underwriter) provided an overview of the resolution "*approving and authorizing the issuance of not exceeding Thirteen Million Dollars ($13,000,000) of Louisiana Housing Corporation Single Family Mortgage Revenue Refunding Bonds in one or more series or subseries*". He stated that the resolution has been brought to the Committee for approval so that when the right opportunity comes to release a bond program, monies would be available.

A motion was made by Board Member Foster to recommend approval of the resolution to the Full Board. The motion was seconded by Committee Member Ferdinand, and passed unanimously.

Single Family Program Updates. By request of Acting Chairman, Michael Airhart, the Single Family Committee program updates deferred to Full Board.

Adjournment. There being no further business to discuss, a motion to adjourn was made by Committee Member Larry Ferdinand and was seconded by Committee Member Ellen Lee. The meeting adjourned at 11:06 a.m.

____

SF Committee Secretary

LOUISIANA HOUSING CORPORATION

SINGLE FAMILY COMMITTEE MEETING

WEDNESDAY, November 13, 2013 @ 10:30 a.m. – Committee Room 2

Guest Sign-In Sheet

GUEST NAME	FIRM

PLEASE, PLEASE PRINT

	GUEST NAME	FIRM
1.	LArry Hoss	our PlAnB
2.	Randy Oliver	our Plan B,
3.	W Fredian	our PlanB / GPM
4.	Carliss Knesel	Whitney Bank
5.	Alice Riener	NATF

SFC MC
PLEASE PRINT CLEARLY

	GUEST NAME	FIRM
6.	LARRY ENGLANDER	G. K. BAUM
7.	Marc Paskvin	GK BAUM
8.	SHAUN TOURS	Gov't Consultants
9.	GORDON KING	Govn't Consultants
10.	Rose Hilliard	Diamonds Homes
11.	Charlotte Bourgeois	LAAHP
12.	MARLA Y. NEWMAN	LHA
13.	Richard Wolcott	Standard Mtg Corp
14.	Annie Lee	~~[illegible]~~ JPM.
15.	Mary [illegible]	Sharp
16.	Glenn Weller	STANDARD Mtg.
17.	Buck Sandy	[illegible]
18.		
19.		

SINGLE FAMILY COMMITTEE ROLL CALL

LOUISIANA HOUSING CORPORATION BOARD OF DIRECTORS

November 13, 2013 Meeting

Place: LHC Building CR 2 | Members: 5
Date: **Wednesday, November 13, 2013**
Quorum: 3
Time: 10:30AM

BOARD MEMBER	PRESENT	ABSENT
1. COMMITTEE CHAIRMAN MATTHEW P. RITCHIE		✓
2. COMMITTEE MEMBER ELLEN M. LEE	✓	
3. COMMITTEE MEMBER WILLIE SPEARS		✓
4. COMMITTEE MEMBER MALCOLM YOUNG	✓	
5. COMMITTEE MEMBER LARRY FERDINAND	✓	
6. BOARD MEMBER MICHAEL L. AIRHART	✓	
7. BOARD MEMBER MAYSON H. FOSTER	✓	
8. BOARD MEMBER TREASURER JOHN N. KENNEDY		✓
9. BOARD MEMBER GUY T. WILLIAMS, JR.	✓	
10. BOARD MEMBER DR. DARYL BURCKEL		✓
11. VACANT		

Roll Call taken by Committee Secretary:

Amy York

LHC HFA Preferred (FNMA) Program

Board Agenda Items for Consideration

- Board resolution authorizing the LHC staff to proceed with the design and documentation of the ***LHC HFA Preferred (FNMA) Program.***
- Authorize LHC to draft a Purchase Agreement with GKB Mortgage Markets LLC, if required, and the Master Servicer for the pricing, hedging and sale of FNMA loans or Certificates to FNMA or into the TBA market.
- Authorize LHC to draft a Servicing Agreement with a Master Servicer, a Program Lender Agreement and Term Sheet for signature by LHC and its participating Lenders.
- Use of LHC HOME Funds (at a market yield) if appropriate for the benefit of lower income homebuyers.
- <u>Staff will return to the Board in January with final documents for approval and with a recommendation for a Master Servicer</u>.

Primary Program Features and Objectives

- FNMA HFA Preferred Loan (My Community Mortgage 97), only available 97 loan in the market
- Pricing and underwriting advantages only available to State Housing Finance Agencies
- Second Loan Financing as Down Payment and/or Closing Cost Assistance
- Premium pricing options to fund closing costs or to prepay all or a portion of the MI premium.
- Broaden the lender network to include other retail lenders and wholesale lenders serving third party originators and brokers.

LHC *FNMA ADVANTAGE PLUS* Program
Program Update

New FNMA Master Servicer Criteria

- For a State HFA to offer HFA Preferred, the selected Master Servicer must be approved by FNMA.
- For Louisiana, the only HFA Preferred Master Servicer is Standard Mortgage, but Standard will only extend HFA Preferred to its current retail lender network and is not willing to accommodate wholesale lenders.
- 360 Mortgage Group LLC is a FNMA approved seller/servicer licensed in Louisiana and interested in working with LHC as a Master Servicer on developing a wholesale lending network.
- Recently, FNMA announced that it is currently reviewing its criteria for master servicers for HFA Preferred and was expected to announce its guidelines late November, early December.
- <u>Last week, FNMA announced that its new Master Servicer criteria for HFA Preferred will not be developed and revealed until early January, 2014, to be then submitted for approval by FNMA's internal credit committees by end of January.</u>
- Pending applications from seller/servicers like 360 Mortgage Group and others are therefore on hold until those criteria are finalized and released.

New Federal "Qualified Mortgage" (QM) Criteria

- New QM guidelines regarding mortgage loan originations, fees charged and lender compensation go into effect within 20 days and there is still a great deal of uncertainty and lack of direction from the Consumer Finance Protection Bureau on how lenders are supposed to comply with such criteria. These new QM guidelines will have a particular impact on lender compensation, particularly on any compensation paid to brokers.

LOUISIANA HOUSING CORPORATION

The following resolution was offered by **________________** and seconded by **___________________** :

RESOLUTION

A resolution to authorize and direct the Finance Team of Louisiana Housing Corporation (the "Corporation") to implement the FNMA Advantage Plus Program providing homeownership financing and/or refinancing program; and providing for other matters in connection therewith.

WHEREAS, the Corporation's homeownership loan products financed with tax-exempt bonds without any assistance from federal or state program funds (the **"Program Funds**") have been at a competitive disadvantage compared to other market homeownership loan products for the duration of the low-interest rate policies currently maintained by the Federal Reserve Board; and

WHEREAS, the Finance Team has recommended that the Corporation explore non-bond financed initiatives to finance or to refinance mortgage loans throughout the State by sponsoring mortgage origination through the Corporation's network of lenders (the "**Lenders**") using mortgage interest rates within specified periods in the to-be-announced market (the "**TBA Market**") for the delivery mortgage loans originated during such periods; and

WHEREAS, the Corporation desires to manage assets and debts in a manner which provides the best economic benefit to the Corporation and has received recommendations from members of the Corporation's Finance Team;

NOW, THEREFORE, BE IT RESOLVED by the Board of Directors of the Louisiana Housing Corporation (the "**Board**"), acting as the governing authority of the Corporation, that:

SECTION 1. The Corporation's Finance Team is hereby authorized and directed to implement the FNMA Advantage Plus Program described in **Exhibit A** hereto that permits the Corporation to maintain a continuous homeownership financing program in all market interest rate environments or conditions.

SECTION 2. The Corporation Staff and Financing Team are authorized and directed to prepare any documents, agreements and take appropriate actions, as may be necessary, to implement the FNMA Advantage Plus Program described in **Exhibit A** hereto.

This resolution having been submitted to a vote, the vote thereon was as follows:

YEAS:

NAYS:

ABSTAIN:

ABSENT:

And the resolution was declared adopted on this, the 11th day of December, 2013.

____________________________ Chairman

____________________________ Secretary

STATE OF LOUISIANA

PARISH OF EAST BATON ROUGE

I, the undersigned Secretary of the Board of Directors of the Louisiana Housing Corporation (the "**Board**"), do hereby certify that the foregoing two (2) pages constitutes a true and correct copy of a resolution adopted by said Board on December 11, 2013 titled: "A resolution to authorize and direct the Finance Team of Louisiana Housing Corporation (the "**Corporation**") to implement the FNMA Advantage Plus Program providing homeownership financing and/or refinancing program; and providing for other matters in connection therewith."

IN FAITH WHEREOF, witness my official signature and the impress of the official seal of the Corporation on this, the 11th day of December, 2013.

____

Secretary

FNMA Advantage PLUS Terms

Loan Type:	30-year, fixed rate My Community Mortgage Loans under FNMA's HFA Preferred Program.
Loan Purpose:	Purchases only. Rate term or limited cash out refinances are not permitted.
Maximum LTV/CLTV:	95 or 97 LTV, up to 105% CLTV with LHC Community Second
Borrower Eligibility:	No need for Borrower to be a first time homebuyer. Primary residence, owner occupied.
LHC Second Loans:	Deferred Second Loans of up to 5% in size, with no monthly payments due, no accrued interest, with principal due at final maturity, when the property is sold or when the original loan is refinanced. This is an easier loan for the lenders to originate. Forgiveness is optional, but if the Second Loan is funded in part or in whole by LHC, any forgiveness will reduce the yield.
Borrower Contribution:	No minimum down for 1-unit properties, 3% for 2-4 unit properties.
Reserves/Ratios:	As required by DU (DU prefers 1-2% in reserve, does not like total debt to income (DTI) ratios exceeding 45% of the monthly gross income unless there are strong compensating factors).
Property Type:	1-4 unit properties, condos, planned unit developments. Manufactured homes not permitted.
Income Limits:	Determined by LHC, based on household income. Up to 80% AMI if HOME funds are used, up to $99,000 for all other borrowers.
Loan Limits:	Up to $417,000 loan limit.
Lender Compensation:	A combination of origination fee, discount and servicing release premium, to be determined by LHC, not to exceed 2.5%. Lender will certify as to "reasonable and customary" closing costs and fees.
Homebuyer Education:	Required for all first-time homebuyers. Courses are available through LHC, the Mortgage Insurers or eHome America. Certificate of completion required as a condition to loan closing.

View First Mortgage Allocations

Summary by Staff
Market Rate GNMA Program

Allocation	Allocation Amount	Amount Used	Available Amount
MARKET RATE GNMA	$15,000,000.00	$6,431,474.78	$8,568,525.22
Total	**$15,000,000.00**	**$6,431,474.78**	**$8,568,525.22**

Loan								MCC
Loan Nbr	Allocation	servatior	Loan Amount	Program Rate	Program	)riginator Nam	ervic	
Allocation: MARKET RATE GNMA								
Program Rate: 4.3750 %								
MR33	MARKET RAT	10/17/	$119,790.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR34	MARKET RAT	10/17/	$193,431.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR35	MARKET RAT	10/17/	$181,649.00	4.3750 %	MARKET RATE	Gulf Coast B	Sta	
MR36	MARKET RAT	10/18/	$107,040.00	4.3750 %	MARKET RATE	Iberia Bank	Sta	
MR37	MARKET RAT	10/18/	$146,585.00	4.3750 %	MARKET RATE	Sabine State	Sta	
MR38	MARKET RAT	10/21/	$59,895.00	4.3750 %	MARKET RATE	Gulf Coast B	Sta	
MR39	MARKET RAT	10/22/	$103,171.00	4.3750 %	MARKET RATE	Sabine State	Sta	
MR40	MARKET RAT	10/23/	$145,760.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR41	MARKET RAT	10/23/	$166,326.00	4.3750 %	MARKET RATE	Britton & Ko	Sta	
MR42	MARKET RAT	10/24/	$76,587.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR43	MARKET RAT	10/24/	$102,116.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR44	MARKET RAT	10/25/	$74,623.00	4.3750 %	MARKET RATE	Investar Ban	Sta	
MR45	MARKET RAT	10/29/	$81,496.00	4.3750 %	MARKET RATE	Iberia Bank	Sta	
MR46	MARKET RAT	10/30/	$118,800.00	4.3750 %	MARKET RATE	Iberia Bank	Sta	
MR47	MARKET RAT	10/30/	$88,271.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR48	MARKET RAT	10/30/	$193,877.00	4.3750 %	MARKET RATE	Britton & Ko	Sta	
MR49	MARKET RAT	10/31/	$216,015.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR51	MARKET RAT	10/31/	$82,214.00	4.3750 %	MARKET RATE	Iberia Bank	Sta	
MR53	MARKET RAT	11/4/2	$117,826.00	4.3750 %	MARKET RATE	Gulf Coast B	Sta	
MR54	MARKET RAT	11/4/2	$150,000.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR55	MARKET RAT	11/4/2	$73,886.00	4.3750 %	MARKET RATE	Britton & Ko	Sta	
MR56	MARKET RAT	11/5/2	$135,500.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR58	MARKET RAT	11/6/2	$127,645.00	4.3750 %	MARKET RATE	Gulf Coast B	Sta	
MR59	MARKET RAT	11/7/2	$82,379.00	4.3750 %	MARKET RATE	Iberia Bank	Sta	
MR60	MARKET RAT	11/7/2	$75,605.00	4.3750 %	MARKET RATE	Iberia Bank	Sta	
MR64	MARKET RAT	11/18/	$88,488.00	4.3750 %	MARKET RATE	Iberia Bank	Sta	
MR65	MARKET RAT	11/18/	$107,025.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR66	MARKET RAT	11/18/	$68,732.00	4.3750 %	MARKET RATE	Gulf Coast B	Sta	
MR67	MARKET RAT	11/18/	$152,192.00	4.3750 %	MARKET RATE	Iberia Bank	Sta	
MR69	MARKET RAT	11/18/	$122,735.00	4.3750 %	MARKET RATE	NOLA Lendin	Sta	
MR70	MARKET RAT	11/18/	$106,534.00	4.3750 %	MARKET RATE	Fairway Inde	Sta	
MR71	MARKET RAT	11/19/	$92,083.00	4.3750 %	MARKET RATE	Iberia Bank	Sta	
MR72	MARKET RAT	11/20/	$150,228.00	4.3750 %	MARKET RATE	Gulf Coast B	Sta	
.oans: 33			tal: $3,908,504.00					
Program Rate: 4.8750 %								
MR1	MARKET RAT	7/30/2	$116,503.00	4.8750 %	MARKET RATE	Standard Mo	Sta	
MR11	MARKET RAT	9/11/2	$79,387.00	4.8750 %	MARKET RATE	Sabine State	Sta	
MR13	MARKET RAT	9/13/2	$127,645.00	4.8750 %	MARKET RATE	Britton & Ko	Sta	
MR14	MARKET RAT	9/16/2	$98,188.00	4.8750 %	MARKET RATE	Iberia Bank	Sta	
MR19	MARKET RAT	9/20/2	$178,571.00	4.8750 %	MARKET RATE	Iberia Bank	Sta	
MR21	MARKET RAT	9/23/2	$66,768.00	4.8750 %	MARKET RATE	Iberia Bank	Sta	
MR22	MARKET RAT	9/23/2	$105,552.00	4.8750 %	MARKET RATE	Fairway Inde	Sta	
MR25	MARKET RAT	9/26/2	$184,103.00	4.8750 %	MARKET RATE	Red River Ba	Sta	

Loan								MCC
Loan Nbr	Allocation	servation	Loan Amount	Program Rate	Program	riginator Nam	ervic	
MR26	MARKET RAT	9/26/2	$84,442.00	4.8750 %	MARKET RATE	Iberia Bank	Sta	
MR27	MARKET RAT	10/1/2	$218,371.00	4.8750 %	MARKET RATE	NOLA Lendin	Sta	
MR28	MARKET RAT	10/2/2	$51,058.00	4.8750 %	MARKET RATE	Iberia Bank	Sta	
MR29	MARKET RAT	10/3/2	$51,548.00	4.8750 %	MARKET RATE	Sabine State	Sta	
MR3	MARKET RAT	8/5/20	$144,337.00	4.8750 %	MARKET RATE	Britton & Ko	Sta	
MR31	MARKET RAT	10/11/	$133,536.00	4.8750 %	MARKET RATE	Britton & Ko	Sta	
MR32	MARKET RAT	10/16/	$96,815.00	4.8750 %	MARKET RATE	NOLA Lendin	Sta	
MR61	MARKET RAT	11/12/	$142,373.00	4.8750 %	MARKET RATE	Fairway Inde	Sta	
MR62	MARKET RAT	11/12/	$77,569.00	4.8750 %	MARKET RATE	NOLA Lendin	Sta	
MR63	MARKET RAT	11/14/	$74,489.00	4.8750 %	MARKET RATE	Britton & Ko	Sta	
MR73	MARKET RAT	11/21/	$132,554.00	4.8750 %	MARKET RATE	NOLA Lendin	Sta	
MR74	MARKET RAT	11/25/	$116,353.00	4.8750 %	MARKET RATE	InterLinc Mor	Sta	
MR75	MARKET RAT	11/27/	$127,557.00	4.8750 %	MARKET RATE	Iberia Bank	Sta	
oans: 21			tal: $2,407,719.00					
Program Rate: 5.3750 %								
MR6	MARKET RAT	8/26/2	$115,862.00	5.3750 %	MARKET RATE	NOLA Lendin	Sta	
Loans: 1			otal: $115,862.00					
# Loans: 55			tal: $6,432,085.00					
55 Loans			tal: $6,432,085.00	Average: 4.5841 %				

Production Trend

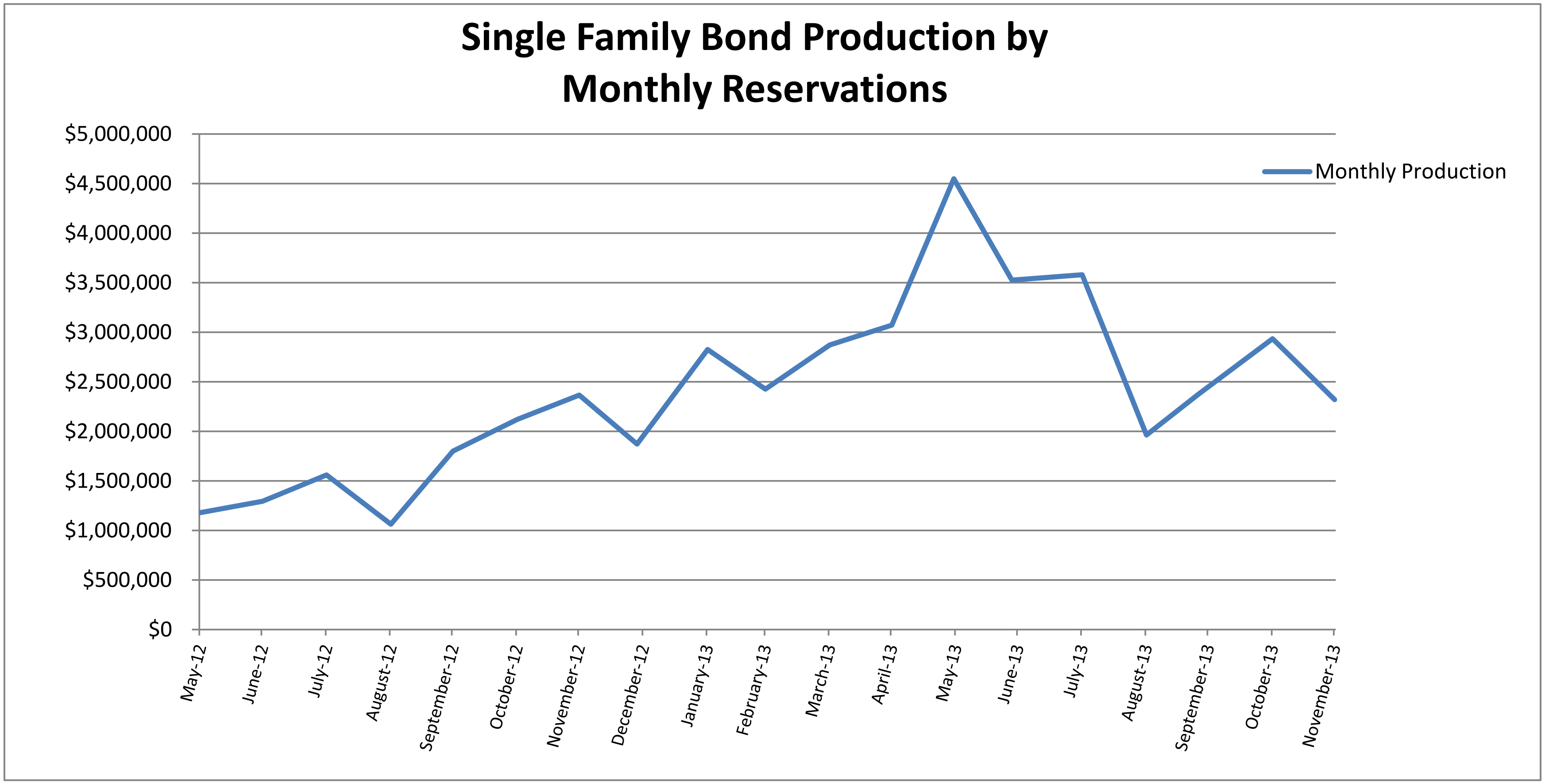
MONTH	PROGRAM	NUMBER OF LOANS	AMOUNT
5/31/2012	Assisted	4	$441,846
5/31/2012	HOME	6	$739,557
TOTAL		**10**	**$1,181,403**
6/30/2012	Assisted	5	$673,818
6/30/2012	HOME	6	$620,572
TOTAL		**11**	**$1,294,390**
7/31/2012	Assisted	7	$811,243
7/31/2012	CDBG	3	$326,556
7/31/2012	HOME	4	$423,192
TOTAL		**14**	**$1,560,991**
8/31/2012	Assisted	8	$835,342
8/31/2012	HOME	3	$228,903
TOTAL		**11**	**$1,064,245**

Production Trend

MONTH	PROGRAM	NUMBER OF LOANS	AMOUNT
9/30/2012	Assisted	6	$746,980
9/30/2012	HOME	9	$1,052,770
TOTAL		**15**	**$1,799,750**
10/31/2012	Assisted	11	$1,376,896
10/31/2012	HOME	7	$743,383
TOTAL		**18**	**$2,120,279**
11/30/2012	Assisted	7	$1,012,835
11/30/2012	HOME	12	$1,354,128
TOTAL		**19**	**$2,366,963**
12/28/2012	Assisted	8	$850,146
12/28/2012	Unassisted	1	$229,591
12/28/2012	HOME	7	$793,913
TOTAL		**16**	**$1,873,650**
1/31/2013	Assisted	13	$1,718,472
1/31/2013	Unassisted	1	$142,373
1/31/2013	HOME	10	$966,641
TOTAL		**24**	**$2,827,486**
2/28/2013	Assisted	8	$992,388
2/28/2013	HOME	12	$1,246,700
2/28/2013	Targeted Unassisted	1	$186,558
TOTAL		**21**	**$2,425,646**
3/31/2013	Assisted	16	$1,885,846
3/31/2013	HOME	9	$987,826
TOTAL		**25**	**$2,873,672**
4/30/2013	Assisted	22	$2,530,525
4/30/2013	HOME	1	$122,735
4/30/2013	Unassisted	2	$223,807
4/30/2013	Targeted Unassisted	1	$196,428
TOTAL		**26**	**$3,073,495**

Production Trend

MONTH	PROGRAM	NUMBER OF LOANS	AMOUNT
5/30/2013	Assisted	32	$3,922,942
5/30/2013	Unassisted	3	$488,907
5/30/2013	Targeted Unassisted	1	$137,391
TOTAL		**36**	**$4,549,240**
6/27/2013	Assisted	19	$2,492,654
6/27/2013	Unassisted	7	$885,078
6/27/2013	HOME	2	$148,264
TOTAL		**28**	**$3,525,996**
7/31/2013	Assisted	16	$2,061,144
7/31/2013	Unassisted	10	$1,403,123
7/31/2013	Market Rate GNMA	1	$116,503
TOTAL		**27**	**$3,580,770**
8/31/2013	Assisted	5	$501,190
8/31/2013	Unassisted	4	$678,801
8/31/2013	Targeted Unassisted	2	$184,054
8/31/2013	Market Rate GNMA	5	$600,335
TOTAL		**16**	**$1,964,380**
9/25/2013	Assisted	5	$594,167
9/25/2013	Market Rate GNMA	14	$1,776,865
TOTAL		**19**	**$2,371,032**
10/31/2013	Market Rate GNMA	24	$2,935,263
TOTAL		**24**	**$2,935,263**
11/30/2013	Market Rate GNMA	21	$2,321,753
TOTAL		**21**	**$2,321,753**


Single Family Bond Production by Monthly Reservations
$5,000,000
$4,500,000
$4,000,000
$3,500,000
$3,000,000
$2,500,000
$2,000,000
$1,500,000
$1,000,000
$500,000
$0
May-12
June-12
July-12
August-12
September-12
October-12
November-12
December-12
January-13
February-13
March-13
April-13
May-13
June-13
July-13
August-13
September-13
October-13
November-13
Monthly Production

Market Rate GNMA Program
Lock Cancellation Report

Loan Number	Borrower Name	Cancelled Date / Reason for Cancellation	Loan Amount	Lender
MR2	Sarah Westbrook	9/4/2013 Rate was too high for an RD loan.	$117,346.00	Red River Bank
MR4	Kyla Charisse Chaffin	9/27/2013 Borrower withdrew application.	$78,452.00	NOLA Lending Group
MR5	Rashelle Maye	9/20/2013 Cancelled by lender.	$142,373.00	Standard Mortgage Corp. (Lender)
MR7	Marcus D Toussaint	9/27/2013 Cancelled by lender.	$123,717.00	Fairway Independent Mortgage Corporation
MR8	Ashlyn V Smith	10/15/2013 Contract was withdrawn.	$147,546.00	NOLA Lending Group
MR9	LaSanda P Samuels	9/25/2013 Lender failed to comply with deadline.	$114,389.00	Iberia Bank
MR10	Inetta Adams	11/18/2013 Borrower's credit score dropped before closing.	$137,464.00	Iberia Bank
MR12	Cassandra L Johnson	9/26/2013 Cancelled by lender.	$93,279.00	Iberia Bank
MR15	Andrea L Falcetto	10/9/2013 Borrower withdrew application.	$157,003.00	Red River Bank
MR20	Najah M Shakir	11/4/2013 Borrower was denied in underwriting.	$174,846.00	Iberia Bank
MR23	Vashika T Gilmore	10/7/2013 Cancelled by lender.	$98,090.00	Gulf Coast Bank & Trust
MR24	PENNY L JOHNSON	10/2/2013 Borrower's ratios were too high.	$137,260.00	Gulf Coast Bank & Trust
MR30	Kenneth W Cage	10/9/2013 Cancelled by lender.	$154,646.00	Gulf Coast Bank & Trust
MR32	LaKeith Jernigan	12/3/2013 Appraisal came in low & seller refused to lower sales price.	$96,815.00	NOLA Lending Group
MR42	Bobby R Jones	12/2/2013 Unable to locate all the sellers. Property has 8 sellers.	$76,587.00	Fairway Independent Mortgage Corporation

Loan Number	Borrower Name	Cancelled Date Reason for Cancellation	Loan Amount	Lender
MR50	Mitzi E Newman	11/22/2013 Borrower is over income.	$122,637.00	Investar Bank
MR57	Darlene Horton	11/20/2013 Cancelled by lender.	$68,633.00	Fairway Independent Mortgage Corporation
MR68	Michael A Schad	11/19/2013 Cancelled by lender.	$157,142.00	Fairway Independent Mortgage Corporation
MR75	Dustin W Lasseter	12/2/2013 Borrower is over income.	$127,557.00	Iberia Bank

Total Count: **19**
Total Amount: **$2,325,782.00**

Single Family Loans By Lender

Originator	Loans	Loan Amount	Average Loan Amount
MARKET RATE GNMA PROGRAM			
Britton & Koontz Bank, N.A.	7	$913,583.39	$130,511.91
Fairway Independent Mortgage Corporation	13	$1,688,954.00	$129,919.54
Gulf Coast Bank & Trust	6	$705,975.00	$117,662.50
Iberia Bank	15	$1,486,881.00	$99,125.40
InterLinc Mortgage Services, LLC	1	$116,353.00	$116,353.00
Investar Bank	1	$74,623.00	$74,623.00
NOLA Lending Group	6	$763,906.00	$127,317.67
Red River Bank	1	$184,103.00	$184,103.00
Sabine State Bank & Trust Co.	4	$380,593.39	$95,148.35
Standard Mortgage Corp. (Lender)	1	$116,503.00	$116,503.00

Total Count: **55**
Total Amount: **$6,431,474.78**
Average Amount: **$116,935.91**

Single Family Loans by Parish

Parish	Loans	Total Dollar Amount	Average Loan Amount	Percentage of Total Loan Amount	Average Purchase Price	Average Total Household Income	Average Household Size	Area Median Income
MARKET RATE GNMA PROGRAM								
Bossier	1	$184,103.00	$184,103.00	2.863%	$187,500.00	$40,872.00	1.000	$64,170.00
Caddo	9	$968,642.00	$107,626.89	15.061%	$109,577.78	$36,681.54	2.667	$64,170.00
Calcasieu	4	$322,940.00	$80,735.00	5.021%	$82,225.00	$35,084.03	1.750	$64,170.00
East Baton Rouge	16	$1,974,509.05	$123,406.82	30.701%	$124,850.00	$38,286.29	2.188	$74,290.00
Jefferson	4	$544,356.00	$136,089.00	8.464%	$138,600.00	$50,175.88	1.500	$69,345.00
Jefferson Davis	1	$127,557.00	$127,557.00	1.983%	$125,000.00	$60,000.00	4.000	$64,170.00
Lafourche	1	$150,228.00	$150,228.00	2.336%	$153,000.00	$43,644.96	1.000	$74,060.00
Livingston	6	$858,072.34	$143,012.06	13.342%	$145,233.33	$46,734.92	2.500	$74,290.00
Orleans	5	$593,641.00	$118,728.20	9.230%	$120,300.00	$36,728.24	2.200	$69,345.00
Rapides	3	$301,304.00	$100,434.67	4.685%	$99,000.00	$40,062.05	1.667	$64,170.00
St. Mary	1	$59,895.00	$59,895.00	0.931%	$61,000.00	$49,400.00	5.000	$64,170.00
St. Tammany	2	$192,449.00	$96,224.50	2.992%	$98,000.00	$46,021.60	2.000	$69,345.00
Vernon	1	$79,289.39	$79,289.39	1.233%	$78,900.00	$40,822.08	1.000	$64,170.00
West Baton Rouge	1	$74,489.00	$74,489.00	1.158%	$73,000.00	$22,382.64	2.000	$74,290.00

Total Count: 55
Total Amount: $6,431,474.78
Average Amount: $116,935.91

CDBG First Time Homebuyer (FTHB) Program Update

			FTHB								
Parish	Assigned Staff Member	Back-up Staff Member	Grant Amount	Amount Expended	Remaining Balance	# of pending draws	Total # of processed	Contract Start Dates	Contract End Dates	Program Summary	Comments / Pending Issues
Cameron Parish	Laura Womack	Sonja Smith	$ 3,000,000.00	$ 694,769.89	$ 2,305,230.11	0	9	3/19/2009	4/4/2049	FTHBP offering two (2) types of assistance to eligible homebuyers up to 120% AMI. There are two (2) that offer a Soft-Second Mortgage w/zero interest and zero payments. In addition the borrower may receive Closing Cost assistance up to $10,000 or 9% of the sales price, whichever is less. Option #1 provides a possible maximum allowable award of $75,000 for the purchase of newly constructed properties and Option #2 provides up to $25,000 for the purchase of existing properties.	Waiting on OCD to approve Cameron's budget amendment.
Jefferson Parish Housing	Laura Womack	Sonja Smith	$ 1,360,000.00	$ 901,142.91	$ 458,857.09	0	16	8/1/2010	7/30/2014	FTHBP providing assistance for families with income up to 80% AMI and offering a soft second loan up to the lesser of 50% of the sales price of the property or $50,000 to cover the affordability gap between the sales price and the price affordable to the qualifying borrower. Additionally, part of the allocated CDBG funds will be offered to the qualifying borrower as a grant to cover "reasonable" closing costs and required pre-paid items related to the closing of the first mortgage loan. Borrower is required to invest a minimum of 1% of the purchase price into the transaction.	No pending issues.
Louisiana Housing Corporation	Mary Antoon	All Staff	$ 7,560,000.00	$ 5,553,328.00	$ 2,006,672.00	0	81	9/2/2008	9/1/2013	FTHBP currently offered in conjunction with LHC's Mortgage Revenue Bond Program to assist homebuyers in Acadia, Calcasieu, Cameron, Iberia, Jefferson, Plaquemines, St. Tammany, Tangipahoa, Terrebonne, Vermillion and Washington parishes. The program provides a below market interest rate to homebuyers. Homebuyers may purchase a one-family or two family home and must agree to use the home as their primary residence for at least three (3) years.	No pending issues.
Plaquemines Parish	Cody Henderson	Sonja Smith	$ 8,273,000.00	$ 274,216.30	$ 7,998,783.70	4	1	1/1/2010	12/31/2015	FTHBP providing assistance for families with income up to 120% AMI. The homebuyer will be provided a soft second loan at 0% interest up to 50% of the sales price of the house, or $100,000, whichever is less. All homebuyers are eligible to receive up to $10,000 in Closing Cost Assistance.	Developer Pilgrims Rest Community Development Corporation (PRCDC) has an issue with the contact with FRNO. We've reviewed the complaint & we have talked to Brenda about this issue. Elevated to OCD & Legal.
St. Bernard Parish Home Mortgage Authority	Laura Womack	Mary Antoon	$ 3,200,000.00	$ 2,484,662.19	$ 715,337.81	0	89	1/11/2011	12/3/2013	FTHBP allows household incomes at or below 120% AMI. CDBG Assistance allows for a soft second loan of 20% of the purchase price up to $30,000 per borrower and a grant up to $5,000 for Closing Cost. The Soft Second is at 0% interest, no payment required and forgivable 100% after 5 years. Borrower is required to have a minimum investment of 1% of purchase price or $1000, whichever is greater	No pending issues.
Terrebonne Parish	Amy York	Mary Antoon	$ 3,890,000.00	$ 2,739,280.94	$ 1,150,719.06	1	92	3/19/2009	N/A	FTHBP providing for down payment assistance of up to $35,000 and closing cost assistance not to exceed $10,000. Property must be a single family residence and purchase price not to exceed $220,000. Homebuyers are required to invest a minimal contribution of at least 1% of the loan amount or $1,000, whichever is greater.	Draw #14 still has not been processed (Draws 15-19 have) by OFSS. Draw 14 has been forwarded to OCD for a third time on 11/4/2013.
Lafitte Parish	Cody Henderson	TBD	$ 2,500,000.00	$ -	$ 2,500,000.00	0	0	Program is not currently being administered		N/A	No pending issues.
					$ -						
					$ -						
					$ -						
					$ -						
					$ -						

CDBG Soft Second Mortgage (SSM) Program Update

			SSM								
Parish	Assigned Staff Member	Back-up Staff Member	Grant Amount	Amount Expended	Remaining Balance	# of pending draws	Total # of processed loans	Contract Start Dates	Contract End Dates	Program Summary	Comments/Pending Issues
Cameron Parish	Laura Womack	Sonja Smith	$ 525,000.00		$ 525,000.00	0	0	CEA is approved and awaiting final signatures		N/A	N/A
City of New Orleans	Mary Antoon	Laura Womack	$ 30,255,000.00	$ 25,073,989.31	$ 5,181,010.69	0	438 Closed	1/13/2013 Contract is renewed annually	12/31/2013	SSMP providing for a Soft Second Mortgage at 0% interest up to $65,000 depending upon the borrower's AMI and location of property. A borrower with an AMI at or below 80% is provided up to $10,000 and up to $5,000 for homebuyers earning above 80% AMI for Closing Cost Assistance.	No pending issues.
Jefferson Parish Community Development	Sonja Smith	Mary Antoon	$ 9,600,000.00	$ 4,425,830.61	$ 5,174,169.39	2	122	12/1/2011	11/30/2014	SSMP allows first time homebuyers with household income up to 120% AMI. The Soft Second Assistance maximum is determined based on the homebuyers AMI with assistance ranging from $40,000 to $60,000. Closing Costs Assistance up to $10,000 is provided to cover reasonable closing cost and prepaid expenses. The homebuyer must contribute the greater of $1500 or 1% of the purchase price of the property to be acquired.	No pending issues.
St. Bernard Parish Home Mortgage Authority	Laura Womack	Mary Antoon	$ 6,000,000.00	$ -	$ 6,000,000.00	0	0	3/1/2013	2/28/2015	N/A	No pending issues.
St. Tammany (administered thru St. Bernard HMA)	Laura Womack	Amy York	$ 2,625,000.00	$ -	$ 2,625,000.00	0	0	CEA is awaiting OCD's approval		N/A	No pending issues.
					$ -						
					$ -						
					$ -						
					$ -						
					$ -						
					$ -						

Master Servicer Cumulative Delinquency Report

	1-579	580-599	600-619	620-639	640-659	660-679	680-699	700	Unknown	Totals
US Bank	104	71	103	116	63	55	28	66	565	1171
	6.65%	4.54%	6.59%	7.42%	4.03%	3.52%	1.79%	4.22%	36.13%	74.87%
Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Standard Mortgage	28	26	56	90	60	33	18	43	39	393
	1.79%	1.66%	3.58%	5.75%	3.84%	2.11%	1.15%	2.75%	2.49%	25.13%
Totals	132	97	159	206	123	88	46	109	604	1564
	8.44%	6.20%	10.17%	13.17%	7.86%	5.63%	2.94%	6.97%	38.62%	100.00%

Servicers Monthly Delinquency Totals

		US Bank	Bank of America	Standard Mortgage
2012				
	November	9.830%	13.140%	18.519%
	December	9.530%	16.000%	18.616%
2013				
	January	9.760%	17.710%	20.046%
	February	9.690%	18.570%	19.898%
	March	9.100%	18.050%	17.452%
	April	9.620%	19.250%	17.814%
	May	7.710%	17.920%	17.230%
	June	7.780%	17.630%	16.944%
	July	9.680%	20.520%	19.057%
	August	8.950%	17.610%	18.376%
	September	8.700%	17.390%	18.946%
	October	9.030%	16.670%	18.058%
	November	9.260%		17.765%
	December			
Total	Average	9.126%	17.538%	18.363%

Louisiana Housing Finance Authority

Report Date	20131129
State	LA
BondProgName	Louisiana HFA 2011

		Data		
DelStatusMBA2	DelStatusMBA	LoanCount	UPB	Delinquency % of Active Total
Current		264	$30,870,942	
Delinquent	30	25	$2,751,062	8.04%
	60	11	$1,198,540	3.54%
	90	3	398389.73	0.96%
	120+	6	$761,136	1.93%
	Pre FCL	2	$201,270	0.64%
Delinquent Total		47	5,310,398	15.11%
Post FCL				
Default Liquidation		1	$0	
In-Active/PaidOff		7	$0	
Service Release				
Grand Total		319	$36,181,340	

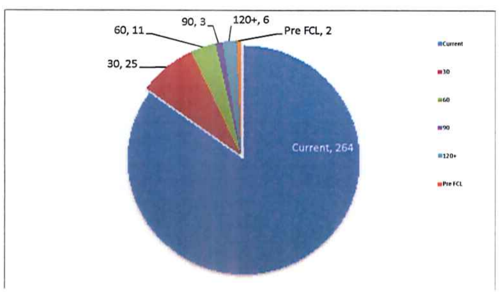
State	LA
Report Date	20131129

Loancount	DelStatusMBA3	DelStatusMBA2	DelStatusMBA									
	Active						Active Count	Post FCL	In-Active/P	Default Liqui	Service Release	Total
	Current	Delinquent										
BondProgName		30	60	90	120+	Pre FCL						
Louisiana HFA 2011	264	25	11	3	6	2	311		7	1		319
Grand Total	264	25	11	3	6	2	311		7	1		319

State	LA
Report Date	20131129

	Data	
BondProgName	LoanCount	UPB
Louisiana HFA 2011	319	$36,181,340
Grand Total	319	$36,181,340

DELINQUENCY STATUS Louisiana HFA 2011



Louisiana Housing Finance Authority

State	LA
Report_Date	20131129

Loancount	DelStatus\ DelStatus\ DelStatusMBA											
	Active						Active Count	Post FCL	In-Active/P	Default Liquidation	Service Release	Total
	Current	Delinquent										
Lender		30	60	90	120+	Pre FCL						
1ST FEDERAL BANK OF LOUISIANA	3						3					3
AMERICAN SOUTHWEST MTG. CORP.	13	1					14					14
BANCORPSOUTH BANK	5	1					6					6
Bank of America, N.A	4		1		1		6		1			7
CORNERSTONE MORTGAGE COMPANY	20		3				23		1			24
DHI MORTGAGE COMPANY LTD	42		3				45					45
EUSTIS MORTGAGE CORPORATION	3	1					4					4
FAIRWAY INDEPENDENT MTG CORP	3	1					4					4
FIDELITY HOMESTEAD SAVINGS BAN	35	4		1			40		1			41
GULF COAST BANK & TRUST COMP.	1						1					1
HANCOCK BANK	3						3					3
HOMEBUYERS RESOURCE GROUP,LLC	6						6		2			8
IBERIABANK MORTGAGE COMPANY	6	2				1	9					9
LIBERTY BANK AND TRUST COMPANY	16	2			2		20					20
MAIN STREET FINANCIAL, INC.	18	3					21			1		22
NOLA LENDING GROUP LLC	2						2					2
NTFN INC	52	6	2	1	2	1	64					64
REGIONS BANK	8	1	1				10					10
STANDARD MORTGAGE CORPORATION	5	2	1				8					8
SWBC MORTGAGE CORPORATION	13			1	1		15		1			16
WHITNEY BANK	5						5		1			6
RED RIVER BANK	1	1					2					2
Grand Total	264	25	11	3	6	2	311		7	1		319

Louisiana Housing Finance Authority

State	LA
Report_Date	20131129

Loancount	DelStatusMBA3	DelStatusMBA2	DelStatusMBA									
	Active						Active Count	Post FCL	In-Active/PaidOff	Default Liquidation	Service Release	Total
	Current	Delinquent										
Interest Rate		30	60	90	120+	Pre FCL						
2.95	51	8	4		3		66		1			67
3.15	6						6					6
4.50	5						5					5
4.99	78	6	2	2	3		91		2	1		94
4.75	31	2	2	1			36		2			38
4.25	6	2				1	9					9
3.99	87	7	3			1	98		2			100
Grand Total	**264**	**25**	**11**	**3**	**6**	**2**	**311**		**7**	**1**		**319**

Louisiana Housing Finance Authority

Report_Date	20131129
State	LA
BondProgName	Louisiana HFA 2011

			Data	
PortDesc4	DelStatusMBA2	DelStatusMBA	LoanCount	UPB
Conventional	Current		52	$6,612,639
	Delinquent	30	7	$870,950
		60	2	$243,320
		90		
		120+		
		Pre FCL	1	$130,364
	Delinquent Total		10	$1,244,634
	Post FCL			
	Default Liquidation			
	In-Active/PaidOff		2	$0
	Service Release			
Conventional Total			64	$7,857,273
Government	Current		212	$24,258,304
	Delinquent	30	18	$1,880,112
		60	9	$955,220
		90	3	$398,390
		120+	6	$761,136
		Pre FCL	1	$70,906
	Delinquent Total		37	$4,065,764
	Post FCL			
	Default Liquidation		1	$0
	In-Active/PaidOff		5	$0
	Service Release			
Government Total			255	$28,324,067
Grand Total			319	$36,181,340

STANDARD MORTGAGE
corporation

LHC Trial Summary

Servicing Portfolio

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
Bond Program											
LHC FHA 2012A	105	$11,967,219.94	5	0	1	0	6	0.281	5.714	0	0
LHC FHA 2013	15	$1,871,626.49	0	0	0	0	0	0.000	0.000	0	0
LHC RHS 2012A	36	$4,891,844.36	1	0	0	0	1	0.047	2.778	0	0
LHC RHS 2013	1	$79,191.38	0	0	0	0	0	0.000	0.000	0	0
LHC VA 2012A	2	$316,851.87	0	0	0	0	0	0.000	0.000	0	0
LHC VA 2013	1	$103,032.02	0	0	0	0	0	0.000	0.000	0	0
LHFA 2007	14	$1,473,560.54	2	0	0	0	2	0.094	14.286	0	0
LHFA 2007B	407	$44,820,391.42	18	4	3	41	66	3.086	16.216	27	19
LHFA 2007C	453	$47,418,269.44	40	19	6	36	101	4.722	22.296	15	16
LHFA 2007U	2	$227,188.97	0	0	0	0	0	0.000	0.000	0	0
LHFA 2008A	120	$13,255,169.18	7	1	0	11	19	0.888	15.833	2	5
LHFA 2008B	221	$25,462,776.11	24	11	5	28	68	3.179	30.769	15	13
LHFA 2008T	2	$294,505.19	0	0	0	0	0	0.000	0.000	0	0
LHFA 2009A	331	$38,860,515.38	30	8	7	20	65	3.039	19.637	10	5
LHFA 2010A	148	$17,246,727.54	8	7	2	6	23	1.075	15.541	3	4
LHFA 2011A	212	$26,191,503.92	11	4	3	8	26	1.216	12.264	3	1
LHFA 2012A	69	$7,872,963.64	1	1	1	0	3	0.140	4.348	0	0
Total	***2,139***	***$242,353,337.39***	***147***	***55***	***28***	***150***	***380***	***17.765***		***75***	***63***
Investor											
FHLMC	599	$62,536,985.01	36	15	3	31	85	3.974	14.190	11	20
GNMA	1,492	$174,372,898.22	108	40	24	93	265	12.389	17.761	42	37
SMC/FNMA	48	$5,443,454.16	3	0	1	26	30	1.403	62.500	22	6
Total	***2,139***	***$242,353,337.39***	***147***	***55***	***28***	***150***	***380***	***17.765***		***75***	***63***

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
Loan Type											
Conv w/ PMI	369	$41,178,518.19	14	7	2	31	54	2.525	14.634	16	14
Conv w/o PMI	108	$9,864,493.07	7	1	0	4	12	0.561	11.111	3	3
Farm Loan	196	$24,389,280.98	8	2	2	9	21	0.982	10.714	7	2
FHA	1,436	$163,051,891.36	117	45	24	105	291	13.604	20.265	49	43
VA	30	$3,869,153.79	1	0	0	1	2	0.094	6.667	0	1
Total	***2,139***	***$242,353,337.39***	***147***	***55***	***28***	***150***	***380***	***17.765***		***75***	***63***

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
Parish											
	160	$19,229,766.06	6	0	1	0	7	0.327	4.375	0	0
ACADIA	11	$756,522.78	0	0	1	0	1	0.047	9.091	0	0
ALLEN	1	$130,480.13	0	0	0	0	0	0.000	0.000	0	0
ASCENSION	77	$10,037,373.69	1	2	1	7	11	0.514	14.286	6	0
AVOYELLES	5	$359,777.45	0	0	0	0	0	0.000	0.000	0	0
BIENVILLE	2	$168,602.90	0	0	0	0	0	0.000	0.000	0	0
BOSSIER	19	$2,027,691.61	2	0	0	1	3	0.140	15.789	0	1
CADDO	144	$13,966,436.78	7	4	2	14	27	1.262	18.750	1	16
CALCASIEU	15	$1,100,764.94	0	0	0	0	0	0.000	0.000	0	0
CONCORDIA	1	$170,172.20	0	0	0	0	0	0.000	0.000	0	0
DE SOTO	3	$317,171.66	0	0	0	1	1	0.047	33.333	0	0
EAST BATON ROUGE	515	$58,158,574.60	41	17	6	27	91	4.254	17.670	13	11
EAST FELICIANA	5	$466,071.47	1	0	0	0	1	0.047	20.000	0	0
EVANGELINE	2	$134,615.09	0	0	0	0	0	0.000	0.000	0	0
GRANT	2	$201,050.98	0	0	0	0	0	0.000	0.000	0	0
IBERIA	26	$2,012,659.95	1	0	0	1	2	0.094	7.692	0	1
IBERVILLE	8	$831,143.90	2	0	0	1	3	0.140	37.500	0	1
JACKSON	3	$351,599.05	0	0	0	0	0	0.000	0.000	0	0
JEFFERSON	298	$35,794,329.48	19	7	2	29	57	2.665	19.128	15	8
LAFAYETTE	94	$9,479,054.58	9	2	3	6	20	0.935	21.277	2	2
LAFOURCHE	10	$976,010.40	0	1	0	1	2	0.094	20.000	1	0
LINCOLN	5	$652,154.93	0	0	1	1	2	0.094	40.000	1	0
LIVINGSTON	126	$15,344,151.01	6	4	2	9	21	0.982	16.667	5	3
NATCHITOCHES	1	$83,117.55	0	0	0	1	1	0.047	100.000	0	1
ORLEANS	299	$35,534,550.29	29	9	4	27	69	3.226	23.077	15	11
PLAQUEMINES	1	$190,799.39	0	0	0	0	0	0.000	0.000	0	0
POINTE COUPEE	4	$295,561.64	0	1	0	0	1	0.047	25.000	0	0
RAPIDES	22	$1,952,737.46	0	1	1	1	3	0.140	13.636	1	1
ST JOHN THE BAPTIST	63	$7,823,699.50	3	5	1	9	18	0.842	28.571	7	2
ST LANDRY	11	$941,200.45	1	0	0	0	1	0.047	9.091	0	0
ST. BERNARD	28	$2,938,280.93	3	0	0	3	6	0.281	21.429	3	0

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
ST. CHARLES	27	$3,249,239.38	4	0	0	2	6	0.281	22.222	1	1
ST. HELENA	1	$59,120.33	0	0	0	0	0	0.000	0.000	0	0
ST. JAMES	8	$940,094.47	1	0	0	0	1	0.047	12.500	0	0
ST. MARTIN	11	$1,056,409.77	0	0	0	1	1	0.047	9.091	1	0
ST. MARY	4	$187,265.40	0	0	0	1	1	0.047	25.000	1	1
ST.TAMMANY	78	$9,226,738.12	5	0	3	5	13	0.608	16.667	1	2
TANGIPAHOA	24	$2,720,983.53	2	2	0	1	5	0.234	20.833	1	0
TERREBONNE	4	$447,450.65	0	0	0	0	0	0.000	0.000	0	0
VERMILION	6	$487,661.17	0	0	0	1	1	0.047	16.667	0	1
VERNON	1	$62,430.01	0	0	0	0	0	0.000	0.000	0	0
WASHINGTON	5	$473,425.95	1	0	0	0	1	0.047	20.000	0	0
WEBSTER	1	$72,802.24	0	0	0	0	0	0.000	0.000	0	0
WEST BATON ROUGE	7	$837,234.11	3	0	0	0	3	0.140	42.857	0	0
WEST FELICIANA	1	$106,359.41	0	0	0	0	0	0.000	0.000	0	0
Total	***2,139***	***$242,353,337.39***	***147***	***55***	***28***	***150***	***380***	***17.765***		***75***	***63***

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
Interest Rate											
1.99	3	$437,522.69	0	0	0	0	0	0.000	0.000	0	0
2	15	$1,977,746.83	2	1	0	0	3	0.140	20.000	0	1
2.215	1	$81,829.37	1	0	0	0	1	0.047	100.000	0	0
2.34	1	$135,928.41	0	0	0	0	0	0.000	0.000	0	0
2.375	1	$92,588.10	0	0	0	0	0	0.000	0.000	0	0
2.45	52	$5,330,845.95	1	1	0	0	2	0.094	3.846	0	0
2.465	1	$230,299.97	0	0	0	0	0	0.000	0.000	0	0
2.5	1	$122,960.95	0	0	0	0	0	0.000	0.000	0	0
2.59	2	$336,183.63	0	0	0	0	0	0.000	0.000	0	0
2.84	1	$154,718.52	0	0	0	0	0	0.000	0.000	0	0
2.95	81	$8,435,912.64	2	4	1	2	9	0.421	11.111	1	2
2.99	16	$2,289,086.03	0	0	0	0	0	0.000	0.000	0	0
3.15	5	$511,508.91	1	0	0	0	1	0.047	20.000	0	0
3.25	1	$135,306.71	0	0	0	0	0	0.000	0.000	0	0
3.4	2	$283,707.75	0	0	0	0	0	0.000	0.000	0	0
3.465	1	$140,767.93	0	0	0	0	0	0.000	0.000	0	0
3.49	130	$15,686,317.47	6	0	2	0	8	0.374	6.154	0	0
3.5	22	$2,774,501.66	3	2	0	0	5	0.234	22.727	0	0
3.7	3	$378,000.62	0	0	0	0	0	0.000	0.000	0	0
3.875	2	$267,038.53	0	0	1	0	1	0.047	50.000	0	1
3.95	113	$13,888,454.96	4	2	2	5	13	0.608	11.504	1	0
3.99	5	$639,407.54	0	0	0	0	0	0.000	0.000	0	0
4	4	$498,588.05	0	0	0	1	1	0.047	25.000	0	1
4.09	1	$102,513.85	0	0	0	1	1	0.047	100.000	0	1
4.1	26	$2,603,137.75	4	0	0	2	6	0.281	23.077	1	0
4.11	19	$2,166,745.94	2	0	0	0	2	0.094	10.526	0	0
4.2	1	$165,120.19	0	0	0	0	0	0.000	0.000	0	0
4.215	1	$178,194.90	0	0	0	0	0	0.000	0.000	0	0
4.25	44	$5,265,149.97	2	1	1	2	6	0.281	13.636	1	1
4.375	6	$711,753.64	0	0	0	0	0	0.000	0.000	0	0
4.45	2	$374,520.39	0	0	0	0	0	0.000	0.000	0	0

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
4.5	34	$4,483,858.71	3	0	0	2	5	0.234	14.706	1	1
4.59	1	$119,223.42	0	0	0	0	0	0.000	0.000	0	0
4.625	1	$140,120.67	0	0	0	1	1	0.047	100.000	1	0
4.75	11	$1,454,628.15	0	0	0	1	1	0.047	9.091	0	1
4.84	55	$5,161,946.90	1	1	0	5	7	0.327	12.727	2	4
4.85	55	$5,078,664.34	6	3	0	1	10	0.468	18.182	0	1
4.875	10	$1,226,234.25	0	0	0	0	0	0.000	0.000	0	0
4.95	63	$7,935,136.19	5	2	1	4	12	0.561	19.048	2	2
4.99	13	$1,498,542.06	1	1	0	0	2	0.094	15.385	0	0
5	35	$3,560,481.50	2	1	0	2	5	0.234	14.286	1	0
5.34	1	$140,322.71	0	0	0	0	0	0.000	0.000	0	0
5.375	1	$115,862.00	0	0	0	0	0	0.000	0.000	0	0
5.44	34	$4,116,540.49	2	0	0	5	7	0.327	20.588	3	2
5.49	44	$4,289,796.66	7	3	1	3	14	0.655	31.818	1	2
5.5	168	$19,218,289.88	11	5	5	11	32	1.496	19.048	5	4
5.59	1	$100,504.23	0	0	0	0	0	0.000	0.000	0	0
5.6	15	$1,858,470.86	1	0	1	1	3	0.140	20.000	1	0
5.84	55	$6,040,934.15	1	0	0	3	4	0.187	7.273	3	1
5.95	40	$4,264,699.36	4	0	0	2	6	0.281	15.000	0	1
6	11	$1,249,019.33	1	0	0	0	1	0.047	9.091	0	0
6.09	12	$1,286,574.18	0	0	0	0	0	0.000	0.000	0	0
6.1	98	$12,392,350.06	11	2	1	6	20	0.935	20.408	3	1
6.25	17	$1,813,188.53	2	1	0	0	3	0.140	17.647	0	0
6.3	175	$18,731,377.50	18	6	3	15	42	1.964	24.000	7	7
6.34	231	$25,998,698.66	11	3	2	28	44	2.057	19.048	19	10
6.5	172	$17,610,457.77	11	8	4	18	41	1.917	23.837	10	5
6.625	86	$9,922,871.89	6	0	0	8	14	0.655	16.279	1	4
6.99	137	$16,148,183.09	15	8	3	21	47	2.197	34.307	11	10
Total	*2,139*	*$242,353,337.39*	*147*	*55*	*28*	*150*	*380*	*17.765*		*75*	*63*

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
Originating Lender											
	10	$1,031,449.56	2	0	0	0	2	0.094	20.000	0	0
A-1 Mortgage Services, LLC	36	$3,641,953.83	6	0	0	1	7	0.327	19.444	0	1
Acadian Residential Mortgage	4	$578,400.30	0	0	0	2	2	0.094	50.000	1	0
Ace Mortgage Services	2	$183,990.17	0	0	0	0	0	0.000	0.000	0	0
AHW - Main	12	$1,122,824.87	0	0	0	1	1	0.047	8.333	0	1
Allegro Mortgage, Inc	7	$851,511.50	1	0	0	1	2	0.094	28.571	1	1
Amcor Mortgage	4	$380,471.65	1	0	0	0	1	0.047	25.000	0	0
America's Mortgage Resource, Inc	70	$8,009,882.34	6	3	0	11	20	0.935	28.571	10	1
AmSouth Bank, NA	1	$100,006.98	0	0	0	0	0	0.000	0.000	0	0
Area Home Lending	16	$1,783,540.47	1	1	0	1	3	0.140	18.750	1	0
Arrow Mortgage, LLC	2	$200,993.01	0	0	0	0	0	0.000	0.000	0	0
Assurance Financial Group	18	$1,878,927.43	0	0	1	2	3	0.140	16.667	0	2
Bancorp South	17	$1,636,543.69	1	1	0	1	3	0.140	17.647	0	1
Bank of America	25	$3,209,361.97	2	2	0	1	5	0.234	20.000	1	0
BAUDIER, GRACE & KINLER-MET	49	$5,873,994.83	2	1	0	4	7	0.327	14.286	2	1
BAUDIER, GRACE & KINLER-WB	1	$70,632.24	0	0	0	0	0	0.000	0.000	0	0
Britton & Koontz Bank N.A.	20	$2,305,676.69	1	0	0	0	1	0.047	5.000	0	0
Broker's Home LLC dba Broker's Home Mortg	2	$226,036.37	0	0	0	0	0	0.000	0.000	0	0
Capital Lending, LLC	40	$4,592,846.12	5	0	0	4	9	0.421	22.500	1	3
Capital One Bank	14	$1,227,515.43	0	0	0	1	1	0.047	7.143	1	0
CAPITAL ONE NATIONAL ASSOCIATION	2	$122,055.31	0	0	0	0	0	0.000	0.000	0	0
Capital Trust Mortgage	1	$75,747.24	0	0	0	0	0	0.000	0.000	0	0
Central Progressive Mortgage	11	$1,148,565.92	0	0	1	0	1	0.047	9.091	0	0
CHASE MANHATTAN MORTGAGE CORP.	23	$2,403,834.47	2	1	0	1	4	0.187	17.391	1	0
Coast Capital Mortgage	81	$7,633,223.07	4	1	1	7	13	0.608	16.049	3	2
Cornerstone Mortgage Company dba Cornerst	11	$1,409,146.81	0	0	0	0	0	0.000	0.000	0	0
Countrywide Bank, FSB	59	$6,442,935.80	4	2	1	8	15	0.701	25.424	5	3
COUNTRYWIDE HOME LOANS	15	$1,656,764.51	2	1	0	1	4	0.187	26.667	0	1
Covenant Mortgage, LLC	1	$113,257.88	0	0	0	0	0	0.000	0.000	0	0
Cross Country Equity, LLC	38	$4,035,068.77	0	0	0	6	6	0.281	15.789	1	6
DHI Mortgage Company	18	$2,153,687.80	0	1	0	0	1	0.047	5.556	0	0

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
DRYADES MORTGAGE	14	$1,833,210.99	2	0	0	1	3	0.140	21.429	0	0
ESSENTIAL MORTGAGE COMPANY, L.L.C.	48	$5,872,867.63	5	0	0	3	8	0.374	16.667	2	1
EUREKA HOMESTEAD SOCIETY	1	$131,791.55	0	0	0	0	0	0.000	0.000	0	0
Eustis Mortgage	60	$7,727,829.89	7	1	1	6	15	0.701	25.000	3	2
Fairway Independent Mortgage Corporation	30	$3,852,465.11	0	0	0	0	0	0.000	0.000	0	0
Fakouri Mortgage Company	7	$1,011,708.59	0	0	0	2	2	0.094	28.571	0	2
Fidelity Homestead Association	5	$581,387.23	0	0	1	0	1	0.047	20.000	0	0
FIRST BANK AND TRUST	5	$528,322.16	0	0	0	0	0	0.000	0.000	0	0
First Choice Funding	30	$3,485,932.37	4	1	0	0	5	0.234	16.667	0	0
First Choice Mortgage, LLC	69	$8,004,213.06	9	4	1	4	18	0.842	26.087	0	1
First Federal Bank of Louisiana	3	$136,354.19	0	0	0	0	0	0.000	0.000	0	0
First Mississippi Capital Corp. dba FMC Mort	4	$555,680.16	0	0	1	1	2	0.094	50.000	0	0
First Mortgage Services, Inc.	14	$1,715,065.81	1	0	1	0	2	0.094	14.286	0	0
First National Bank	12	$1,709,018.85	1	2	0	2	5	0.234	41.667	1	0
FIRST NATIONAL BANK *U*S*A*	25	$2,910,966.12	2	0	1	0	3	0.140	12.000	0	0
GULF COAST BANK & TRUST COMPANY	166	$19,867,401.87	14	7	1	9	31	1.449	18.675	6	3
Hancock Bank of Louisiana	16	$1,721,085.08	0	1	0	1	2	0.094	12.500	0	0
Home Loan Corporation	21	$2,448,304.87	1	1	0	2	4	0.187	19.048	2	0
Home Mortgage Asso, Inc.	9	$877,708.58	3	0	1	0	4	0.187	44.444	0	1
Homebuyer's Resource Group, LLC	14	$1,624,068.04	1	1	0	2	4	0.187	28.571	2	0
Hometown Mortgage Co.	2	$178,212.42	0	0	0	0	0	0.000	0.000	0	0
Hope Community Credit Union	8	$910,148.54	1	0	0	1	2	0.094	25.000	0	0
IBERIABANK	47	$5,008,831.92	2	2	0	7	11	0.514	23.404	4	2
Indy Mac Bank	1	$149,867.80	0	0	0	0	0	0.000	0.000	0	0
Interlinc Mortgage Services, LLC	9	$1,155,281.89	1	0	0	0	1	0.047	11.111	0	0
International Mortgage Corporation of MD	12	$1,374,024.80	1	0	1	1	3	0.140	25.000	1	0
Intertrust Mortgage	2	$163,333.93	0	0	0	0	0	0.000	0.000	0	0
Investar Bank	6	$712,359.61	0	0	0	0	0	0.000	0.000	0	0
JABEZ Financial Services, LLC dba AmCor M	5	$470,714.59	0	0	0	0	0	0.000	0.000	0	1
Jefferson Financial Credit Union	1	$136,110.82	0	0	0	0	0	0.000	0.000	0	0
JOHNSON MORTGAGE CORPORATION	152	$18,162,324.77	15	4	1	15	35	1.636	23.026	9	7
Key Lending Solutions, LLC	5	$718,220.31	0	0	0	0	0	0.000	0.000	0	0

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
Landmark Mortgage Corporation	1	$109,580.10	0	0	0	0	0	0.000	0.000	0	0
LIBERTY BANK	27	$3,094,631.51	3	1	0	3	7	0.327	25.926	1	0
Liberty Bank & Trust	31	$3,554,691.17	1	1	2	2	6	0.281	19.355	1	0
Louisiana Real Estate Mortgage, Inc	14	$1,312,105.29	0	0	0	2	2	0.094	14.286	1	1
Magnolia Mortgage, Inc.	2	$130,804.36	0	0	0	0	0	0.000	0.000	0	0
Market Street Mortgage Corporation	5	$581,262.87	0	0	0	0	0	0.000	0.000	0	0
Miller Home Mortgage	3	$306,319.07	0	0	0	0	0	0.000	0.000	0	0
MORTGAGE FACTORY	11	$1,341,455.77	2	0	0	1	3	0.140	27.273	0	0
MORTGAGE MARKET, INC.	2	$218,395.28	1	0	0	0	1	0.047	50.000	0	0
NEW SOUTH FEDERAL SAVINGS BANK	25	$2,761,888.34	0	1	1	0	2	0.094	8.000	0	2
NOLA Lending Group, LLC dba NOLA Fundi	57	$7,607,090.92	5	0	0	2	7	0.327	12.281	1	1
Oasis Mortgage Company, LLC	2	$204,409.67	0	0	0	1	1	0.047	50.000	0	1
Old Crest Lending Group LLC dba Old Crest	1	$125,621.06	0	0	0	0	0	0.000	0.000	0	0
PARISH NATIONAL BANK	2	$192,111.50	0	0	0	0	0	0.000	0.000	0	0
Pinnacle Mortgage Group	6	$696,756.02	0	0	0	0	0	0.000	0.000	0	0
Pulaski Mortgage DBA IberiaBank Mortgage	94	$9,287,767.85	7	1	4	4	16	0.748	17.021	1	2
RED RIVER BANK	47	$4,949,500.40	1	1	2	1	5	0.234	10.638	0	3
REGIONS MORTGAGE, INC.	112	$11,341,821.86	7	3	1	8	19	0.888	16.964	3	6
Sabine State Bank & Trust Co. Inc.	13	$1,101,507.11	0	0	0	1	1	0.047	7.692	1	0
SB Hardie Financial Services	12	$1,571,491.79	1	0	0	1	2	0.094	16.667	0	0
SMC Baton Rouge	36	$4,259,489.83	1	0	0	3	4	0.187	11.111	3	0
SMC Lafayette	11	$1,291,071.64	1	1	0	0	2	0.094	18.182	0	0
SMC Main	1	$78,565.20	0	0	0	0	0	0.000	0.000	0	0
SMC Retention Center	18	$2,059,794.03	0	0	0	1	1	0.047	5.556	0	1
SMC Slidell	15	$1,634,319.98	0	0	0	1	1	0.047	6.667	1	0
Southwest Funding, LP	2	$205,520.97	0	1	0	0	1	0.047	50.000	0	0
St Tammany Homestead Savings & Loan Asso	7	$989,650.15	2	0	0	0	2	0.094	28.571	0	0
State Bank & Trust Co	2	$152,672.38	0	1	0	0	1	0.047	50.000	0	0
Sun Cap Mortgage, Inc.	3	$392,652.21	0	0	0	0	0	0.000	0.000	0	0
SWBC Mortgage Corporation	64	$7,374,498.96	3	3	1	5	12	0.561	18.750	2	2
The Mortgage Lending Group, LLC	8	$793,707.71	0	0	0	0	0	0.000	0.000	0	0
The Mortgage Link	4	$529,953.56	0	0	0	0	0	0.000	0.000	0	0

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
Trinity United Mortgage, LLC	2	$257,508.11	0	0	0	1	1	0.047	50.000	1	0
U.S. Bank, N.A	2	$252,353.57	0	0	0	1	1	0.047	50.000	0	1
Universal Lending Services	7	$784,439.78	0	0	0	0	0	0.000	0.000	0	0
Wells Fargo Bank, N.A.	8	$863,997.28	0	1	0	0	1	0.047	12.500	0	0
WELLS FARGO HOME MORTGAGE	10	$1,114,755.04	0	1	0	0	1	0.047	10.000	0	0
WHITNEY NATIONAL BANK	59	$6,993,514.47	2	1	3	2	8	0.374	13.559	1	0
Total	*2,139*	*$242,353,337.39*	*147*	*55*	*28*	*150*	*380*	*17.765*		*75*	*63*

DELINQUENCY BY CREDIT SCORE

November 2013

Credit Score		Delinquency 30	60	90	120	>120	BK	FCLS	CURRENT	TOTAL
1 - 579										
	Standard Mortgage	11	2	2	0	3	7	3	51	79
		13.92%	2.53%	2.53%	0.00%	3.80%	8.86%	3.80%	64.56%	100.00%
580 - 589										
	Standard Mortgage	3	0	0	0	2	0	3	23	31
		9.68%	0.00%	0.00%	0.00%	6.45%	0.00%	9.68%	74.19%	100.00%
590 - 599										
	Standard Mortgage	6	2	2	2	2	3	1	38	56
		10.71%	3.57%	3.57%	3.57%	3.57%	5.36%	1.79%	67.86%	100.00%
600 - 609										
	Standard Mortgage	7	4	2	0	1	6	8	36	64
		10.94%	6.25%	3.13%	0.00%	1.56%	9.38%	12.50%	56.25%	100.00%
610 - 619										
	Standard Mortgage	10	4	0	0	2	6	6	64	92
		10.87%	4.35%	0.00%	0.00%	2.17%	6.52%	6.52%	69.57%	100.00%
620 - 629										
	Standard Mortgage	19	8	2	2	3	1	8	108	151
		12.58%	5.30%	1.32%	1.32%	1.99%	0.66%	5.30%	71.52%	100.00%
630 - 639										
	Standard Mortgage	14	7	3	3	1	10	9	144	191
		7.33%	3.66%	1.57%	1.57%	0.52%	5.24%	4.71%	75.39%	100.00%
640 - 649										
	Standard Mortgage	13	2	1	1	0	5	7	133	162
		6.81%	1.05%	0.52%	0.52%	0.00%	2.62%	3.66%	69.63%	100.00%
650 - 659										
	Standard Mortgage	7	7	3	2	1	5	6	124	155
		3.66%	3.66%	1.57%	1.05%	0.52%	2.62%	3.14%	64.92%	100.00%
660 - 669										
	Standard Mortgage	9	2	3	0	2	1	1	107	125
		4.71%	1.05%	1.57%	0.00%	1.05%	0.52%	0.52%	56.02%	100.00%
670 - 679										
	Standard Mortgage	7	3	0	0	2	2	1	86	101
		3.66%	1.57%	0.00%	0.00%	1.05%	1.05%	0.52%	45.03%	100.00%
680 - 689										
	Standard Mortgage	3	1	0	0	0	0	3	94	101
		1.57%	0.52%	0.00%	0.00%	0.00%	0.00%	1.57%	49.21%	100.00%
690 - 699										
	Standard Mortgage	4	2	1	0	0	2	2	76	87
		2.09%	1.05%	0.52%	0.00%	0.00%	1.05%	1.05%	39.79%	100.00%
> 700										
	Standard Mortgage	11	6	4	2	2	7	11	411	454
		2.42%	1.32%	0.88%	0.44%	0.44%	1.54%	2.42%	90.53%	100.00%
UNKNOWN										
	Standard Mortgage	18	3	2	1	2	7	6	251	290
		6.21%	1.03%	0.69%	0.34%	0.69%	2.41%	2.07%	86.55%	100.00%
TOTAL										
	Standard Mortgage	142	53	25	13	23	62	75	1746	2139
		6.64%	2.48%	1.17%	0.61%	1.08%	2.90%	3.51%	81.63%	100.00%

Loan Count		
	Standard Mortgage	2139

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Category																														
Fannie Mae	285	17,749,665	24	8.42	1,644,639	9.27	20	7.02	1,233,462	6.95	4	1.40	411,176	2.32	0	0.00	0	0.00	0	0.00	0	0.00	1	0.35	69,962	0.39	1	0.35	147,054	0.83
Freddie Mac	502	55,056,459	64	12.75	6,678,811	12.13	41	8.17	3,917,243	7.11	8	1.59	1,043,541	1.90	4	0.80	438,305	0.80	11	2.19	1,279,723	2.32	2	0.40	298,552	0.54	8	1.59	832,826	1.51
Ginnie Mae	1,620	107,646,081	135	8.33	9,681,354	8.99	106	6.54	7,513,968	6.98	21	1.30	1,446,369	1.34	5	0.31	517,253	0.48	3	0.19	203,764	0.19	0	0.00	0	0.00	28	1.73	1,512,299	1.40
TOTAL	2,407	180,452,205	223	9.26	18,004,805	9.98	167	6.94	12,664,673	7.02	33	1.37	2,901,086	1.61	9	0.37	955,558	0.53	14	0.58	1,483,487	0.82	3	0.12	368,514	0.20	37	1.54	2,492,179	1.38
By Loan Type																														
Conventional with PMI	509	54,121,412	73	14.34	7,450,861	13.77	48	9.43	4,445,020	8.21	12	2.36	1,454,717	2.69	2	0.39	271,401	0.50	11	2.16	1,279,723	2.36	3	0.59	368,514	0.68	9	1.77	979,880	1.81
Conventional without PMI	255	16,500,799	13	5.10	697,133	4.22	12	4.71	637,239	3.86	0	0.00	0	0.00	1	0.39	59,894	0.36	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Farm loan	176	14,602,087	11	6.25	1,097,920	7.52	9	5.11	850,593	5.83	1	0.57	117,809	0.81	1	0.57	129,518	0.89	0	0.00	0	0.00	0	0.00	0	0.00	3	1.70	106,128	0.73
FHA residential	1,355	87,055,770	121	8.93	8,453,261	9.71	93	6.86	6,426,192	7.38	20	1.48	1,328,560	1.53	5	0.37	494,745	0.57	3	0.22	203,764	0.23	0	0.00	0	0.00	24	1.77	1,360,586	1.56
VA residential	112	8,172,136	5	4.46	305,629	3.74	5	4.46	305,629	3.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.89	45,585	0.56
TOTAL	2,407	180,452,205	223	9.26	18,004,805	9.98	167	6.94	12,664,673	7.02	33	1.37	2,901,086	1.61	9	0.37	955,558	0.53	14	0.58	1,483,487	0.82	3	0.12	368,514	0.20	37	1.54	2,492,179	1.38
By Program																														
LOUISIANA 1995 ASSIST	38	1,206,961	1	2.63	43,233	3.58	1	2.63	43,233	3.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.63	27,861	2.31
LOUISIANA 1996 B	27	947,699	1	3.70	35,916	3.79	1	3.70	35,916	3.79	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 1996 D	41	1,163,269	1	2.44	18,299	1.57	1	2.44	18,299	1.57	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 1997 A	37	1,279,370	1	2.70	51,460	4.02	1	2.70	51,460	4.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	8.11	74,272	5.81
LOUISIANA 1997 B	45	1,660,353	1	2.22	31,029	1.87	1	2.22	31,029	1.87	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.22	45,585	2.75
LOUISIANA 1997 C	61	2,294,423	3	4.92	154,392	6.73	2	3.28	91,820	4.00	1	1.64	62,572	2.73	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.64	36,105	1.57
LOUISIANA 1998 A	87	3,404,572	5	5.75	196,700	5.78	4	4.60	137,560	4.04	0	0.00	0	0.00	1	1.15	59,141	1.74	0	0.00	0	0.00	0	0.00	0	0.00	4	4.60	128,617	3.78
LOUISIANA 1998 B	106	4,427,815	8	7.55	333,311	7.53	6	5.66	237,848	5.37	1	0.94	49,417	1.12	1	0.94	46,047	1.04	0	0.00	0	0.00	0	0.00	0	0.00	1	0.94	20,475	0.46
LOUISIANA 1999 A	64	2,755,487	6	9.38	313,199	11.37	5	7.81	266,685	9.68	1	1.56	46,513	1.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 1999 B	57	2,717,494	4	7.02	218,781	8.05	4	7.02	218,781	8.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	3.51	95,613	3.52
LOUISIANA 1999 D 1&2	57	2,366,036	8	14.04	325,850	13.77	8	14.04	325,850	13.77	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.75	36,530	1.54
LOUISIANA 2000 A	37	1,400,341	7	18.92	252,161	18.01	4	10.81	129,941	9.28	2	5.41	53,398	3.81	0	0.00	0	0.00	1	2.70	68,822	4.91	0	0.00	0	0.00	1	2.70	26,323	1.88
LOUISIANA 2000 B	55	2,536,652	3	5.45	99,875	3.94	3	5.45	99,875	3.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 2000 D & E	35	1,506,372	1	2.86	50,106	3.33	1	2.86	50,106	3.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 2001 C	44	2,611,476	3	6.82	146,349	5.60	3	6.82	146,349	5.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 2001 D	43	2,501,514	5	11.63	263,378	10.53	3	6.98	145,767	5.83	2	4.65	117,611	4.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.33	57,965	2.32
LOUISIANA 2002 A	53	3,079,363	2	3.77	117,790	3.83	2	3.77	117,790	3.83	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	3.77	92,575	3.01
LOUISIANA HFA 2002 B	35	2,154,511	6	17.14	372,871	17.31	5	14.29	310,780	14.42	1	2.86	62,091	2.88	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA HFA 2003 A	89	6,098,865	6	6.74	445,329	7.30	4	4.49	284,531	4.67	1	1.12	58,224	0.95	1	1.12	102,575	1.68	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA HFA 2003B	50	3,506,569	2	4.00	160,153	4.57	1	2.00	106,722	3.04	1	2.00	53,430	1.52	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA HFA 2004A	59	4,262,703	7	11.86	473,705	11.11	5	8.47	338,763	7.95	0	0.00	0	0.00	0	0.00	0	0.00	2	3.39	134,942	3.17	0	0.00	0	0.00	1	1.69	61,182	1.44
LOUISIANA HFA 2004B	49	3,462,554	5	10.20	363,919	10.51	4	8.16	262,032	7.57	1	2.04	101,887	2.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA HFA 2004C	47	3,801,390	3	6.38	292,699	7.70	1	2.13	108,021	2.84	2	4.26	184,678	4.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA HFA 2005A	61	4,878,495	7	11.48	534,633	10.96	6	9.84	465,816	9.55	1	1.64	68,816	1.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	3.28	184,372	3.78

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Program																														
LOUISIANA HFA 2006A	113	11,748,098	11	9.73	1,406,002	11.97	9	7.96	1,170,653	9.96	2	1.77	235,349	2.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	2.65	319,973	2.72
LOUISIANA HFA 2006B	110	11,276,886	10	9.09	1,025,633	9.09	7	6.36	761,475	6.75	2	1.82	134,640	1.19	1	0.91	129,518	1.15	0	0.00	0	0.00	0	0.00	0	0.00	2	1.82	262,877	2.33
LOUISIANA HFA 2006C	157	16,405,044	18	11.46	1,961,983	11.96	12	7.64	1,302,452	7.94	5	3.18	535,707	3.27	0	0.00	0	0.00	1	0.64	123,825	0.75	1	0.64	69,962	0.43	0	0.00	0	0.00
LOUISIANA HFA 2006D	275	30,701,658	34	12.36	3,462,210	11.28	25	9.09	2,549,625	8.30	2	0.73	204,629	0.67	3	1.09	331,295	1.08	4	1.45	376,661	1.23	2	0.73	298,552	0.97	4	1.45	375,755	1.22
LOUISIANA HFA 2007A	329	36,284,539	36	10.94	3,974,488	10.95	22	6.69	2,100,876	5.79	6	1.82	807,393	2.23	2	0.61	286,982	0.79	6	1.82	779,238	2.15	0	0.00	0	0.00	6	1.82	609,011	1.68
LOUISIANA RESTRUCT 2002 A	41	2,511,197	4	9.76	185,488	7.39	4	9.76	185,488	7.39	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANNA 2001 B	27	1,345,748	3	11.11	167,781	12.47	3	11.11	167,781	12.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.70	37,088	2.76
LOUISIANNA 2001A	78	4,154,747	11	14.10	526,083	12.66	9	11.54	401,352	9.66	2	2.56	124,731	3.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL	2,407	180,452,205	223	9.26	18,004,805	9.98	167	6.94	12,664,673	7.02	33	1.37	2,901,086	1.61	9	0.37	955,558	0.53	14	0.58	1,483,487	0.82	3	0.12	368,514	0.20	37	1.54	2,492,179	1.38
By City/State																														
ABBEVILLE / LA	2	114,971	1	50.00	67,158	58.41	1	50.00	67,158	58.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ABITA SPRINGS / LA	2	269,206	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ADDIS / LA	3	310,670	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ALEXANDRIA / LA	26	1,301,482	2	7.69	112,757	8.66	2	7.69	112,757	8.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
AMA / LA	1	170,649	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
AMITE / LA	3	222,852	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ANGIE / LA	1	72,651	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ARABI / LA	3	207,568	2	66.67	153,199	73.81	1	33.33	78,720	37.92	0	0.00	0	0.00	0	0.00	0	0.00	1	33.33	74,480	35.88	0	0.00	0	0.00	0	0.00	0	0.00
ARNAUDVILLE / LA	1	39,474	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
AVONDALE / LA	16	948,275	2	12.50	105,127	11.09	1	6.25	43,036	4.54	1	6.25	62,091	6.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BAKER / LA	51	3,708,666	6	11.76	495,180	13.35	5	9.80	448,666	12.10	1	1.96	46,513	1.25	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BALL / LA	1	88,607	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BASTROP / LA	3	61,952	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BATON ROUGE / LA	448	37,056,499	52	11.61	4,373,557	11.80	38	8.48	3,080,318	8.31	9	2.01	747,833	2.02	2	0.45	222,692	0.60	3	0.67	322,714	0.87	0	0.00	0	0.00	5	1.12	550,879	1.49
BELLE CHASSE / LA	1	47,799	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BELLE ROSE / LA	2	77,324	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BENTLEY / LA	1	36,488	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BENTON / LA	4	247,621	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BOGALUSA / LA	7	239,398	2	28.57	57,771	24.13	1	14.29	27,498	11.49	1	14.29	30,272	12.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BOSSIER CITY / LA	44	2,368,365	4	9.09	315,833	13.34	3	6.82	207,372	8.76	1	2.27	108,461	4.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	6.82	279,144	11.79
BOUTTE / LA	5	358,254	1	20.00	50,293	14.04	1	20.00	50,293	14.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BREAUX BRIDGE / LA	3	122,838	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BRIDGE CITY / LA	10	556,309	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BROUSSARD / LA	1	138,686	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BRUSLY / LA	4	292,911	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BUECHE / LA	1	73,990	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BUNKIE / LA	2	74,367	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By City/State																														
BUSH / LA	1	61,539	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CALHOUN / LA	1	46,084	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CARENCRO / LA	3	146,428	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CENTRAL / LA	1	140,619	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CHALMETTE / LA	7	614,748	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CHAUVIN / LA	1	117,861	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CHURCH POINT / LA	1	32,363	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CLINTON / LA	3	149,396	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
COVINGTON / LA	17	1,152,351	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DARROW / LA	2	197,851	1	50.00	108,021	54.60	1	50.00	108,021	54.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DENHAM SPRINGS / LA	145	12,549,441	13	8.97	1,108,061	8.83	11	7.59	830,657	6.62	1	0.69	152,466	1.21	0	0.00	0	0.00	1	0.69	124,938	1.00	2	1.38	216,586	1.73	0	0.00	0	0.00
DERIDDER / LA	2	117,317	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DESTREHAN / LA	10	1,119,352	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DONALDSONVILLE / LA	14	970,857	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DRY PRONG / LA	1	87,940	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DUSON / LA	1	112,277	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ETHEL / LA	3	139,318	1	33.33	80,497	57.78	1	33.33	80,497	57.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
EUNICE / LA	1	75,992	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FARMERVILLE / LA	1	41,219	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FERRIDAY / LA	1	11,899	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FOLSOM / LA	1	136,864	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FRANKLINTON / LA	1	87,995	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GALLIANO / LA	2	162,892	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GARYVILLE / LA	4	467,417	1	25.00	100,837	21.57	1	25.00	100,837	21.57	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GEISMAR / LA	4	481,417	1	25.00	123,373	25.63	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	25.00	123,373	25.63	0	0.00	0	0.00	0	0.00	0	0.00
GLENMORA / LA	1	43,002	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GONZALES / LA	60	5,971,362	9	15.00	1,008,430	16.89	4	6.67	341,633	5.72	3	5.00	346,020	5.79	1	1.67	179,973	3.01	1	1.67	140,805	2.36	0	0.00	0	0.00	1	1.67	104,588	1.75
GRAMERCY / LA	2	123,563	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GRAY / LA	1	120,777	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GREENWELL SPRINGS / LA	19	1,626,153	1	5.26	93,596	5.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	5.26	93,596	5.76	0	0.00	0	0.00	0	0.00	0	0.00
GREENWOOD / LA	2	56,623	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GRETNA / LA	60	4,064,098	2	3.33	147,603	3.63	2	3.33	147,603	3.63	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GROSSE TETE / LA	1	59,871	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
HAHNVILLE / LA	3	252,590	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
HAMMOND / LA	32	2,668,974	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.13	36,530	1.37
HARAHAN / LA	1	125,566	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
HARVEY / LA	64	4,254,394	6	9.38	466,796	10.97	5	7.81	406,902	9.56	0	0.00	0	0.00	1	1.56	59,894	1.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
HAUGHTON / LA	1	36,550	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

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Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By City/State																														
HINESTON / LA	1	73,185	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
HOLDEN / LA	2	122,788	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
HOUMA / LA	9	513,855	1	11.11	60,105	11.70	1	11.11	60,105	11.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
INDEPENDENCE / LA	1	27,070	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
JARREAU / LA	1	125,548	1	100.00	125,548	100.00	0	0.00	0	0.00	1	100.00	125,548	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
JEANERETTE / LA	1	50,954	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
JEFFERSON / LA	6	701,760	1	16.67	144,069	20.53	1	16.67	144,069	20.53	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
JENA / LA	1	49,703	1	100.00	49,703	100.00	1	100.00	49,703	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
JONESBORO / LA	1	12,620	1	100.00	12,620	100.00	1	100.00	12,620	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
KEITHVILLE / LA	5	259,489	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	20.00	31,001	11.95
KENNER / LA	34	2,538,157	4	11.76	339,344	13.37	4	11.76	339,344	13.37	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA PLACE / LA	115	9,023,422	13	11.30	968,507	10.73	12	10.43	916,153	10.15	1	0.87	52,354	0.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.87	26,323	0.29
LACOMBE / LA	10	471,545	1	10.00	12,658	2.68	1	10.00	12,658	2.68	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LAFAYETTE / LA	34	2,120,488	1	2.94	23,126	1.09	0	0.00	0	0.00	1	2.94	23,126	1.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LAFITTE / LA	1	44,937	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LAKE CHARLES / LA	11	506,560	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	9.09	45,585	9.00
LAWTELL / LA	2	72,512	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LIVINGSTON / LA	6	415,108	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LIVONIA / LA	3	181,338	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LORANGER / LA	1	67,689	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LULING / LA	11	752,484	3	27.27	163,029	21.67	2	18.18	104,806	13.93	1	9.09	58,224	7.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	9.09	43,700	5.81
LUTCHER / LA	7	329,697	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	14.29	33,883	10.28
MADISONVILLE / LA	6	397,385	2	33.33	151,501	38.12	2	33.33	151,501	38.12	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MANDEVILLE / LA	13	1,011,188	1	7.69	64,494	6.38	0	0.00	0	0.00	1	7.69	64,494	6.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MANSURA / LA	1	14,457	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MARINGOUIN / LA	3	270,463	1	33.33	65,860	24.35	1	33.33	65,860	24.35	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MARKSVILLE / LA	3	153,511	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MARRERO / LA	87	5,863,035	6	6.90	454,545	7.75	5	5.75	381,659	6.51	1	1.15	72,887	1.24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.15	27,861	0.48
MAUREPAS / LA	1	115,755	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MERAUX / LA	3	350,785	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
METAIRIE / LA	53	5,192,841	3	5.66	486,832	9.38	1	1.89	154,123	2.97	2	3.77	332,710	6.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.89	124,765	2.40
MINDEN / LA	11	422,669	2	18.18	69,255	16.39	2	18.18	69,255	16.39	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MONROE / LA	24	957,730	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	12.50	80,687	8.42
MONTZ / LA	1	178,466	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NATCHITOCHES / LA	3	137,135	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NEW IBERIA / LA	4	378,557	1	25.00	48,878	12.91	1	25.00	48,878	12.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NEW ORLEANS / LA	245	20,923,792	23	9.39	1,830,916	8.75	15	6.12	1,255,079	6.00	4	1.63	289,037	1.38	2	0.82	148,622	0.71	2	0.82	138,179	0.66	1	0.41	151,928	0.73	5	2.04	509,076	2.43
NEW ROADS / LA	2	114,223	1	50.00	47,065	41.20	1	50.00	47,065	41.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By City/State																														
NEW SARPY / LA	1	43,168	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NORCO / LA	1	115,430	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
OLLA / LA	1	55,351	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
OPELOUSAS / LA	2	52,502	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PARADIS / LA	1	39,925	1	100.00	39,925	100.00	1	100.00	39,925	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PATTERSON / LA	5	207,518	1	20.00	109,809	52.92	1	20.00	109,809	52.92	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PEARL RIVER / LA	12	604,836	3	25.00	152,408	25.20	2	16.67	92,171	15.24	1	8.33	60,236	9.96	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PIERRE PART / LA	1	66,486	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PINEVILLE / LA	5	271,247	1	20.00	18,299	6.75	1	20.00	18,299	6.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PLAIN DEALING / LA	1	11,947	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PLAQUEMINE / LA	11	719,410	2	18.18	224,209	31.17	0	0.00	0	0.00	1	9.09	127,808	17.77	0	0.00	0	0.00	1	9.09	96,401	13.40	0	0.00	0	0.00	0	0.00	0	0.00
PONCHATOULA / LA	10	951,668	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PORT ALLEN / LA	14	962,548	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PORT BARRE / LA	1	41,052	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PRAIRIEVILLE / LA	48	4,757,682	4	8.33	539,596	11.34	2	4.17	266,069	5.59	1	2.08	117,809	2.48	1	2.08	155,718	3.27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PRIDE / LA	4	259,598	1	25.00	39,755	15.31	1	25.00	39,755	15.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RACELAND / LA	2	72,585	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RAGLEY / LA	1	59,384	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RAYNE / LA	1	72,718	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RESERVE / LA	13	1,287,023	2	15.38	271,142	21.07	1	7.69	141,625	11.00	0	0.00	0	0.00	1	7.69	129,518	10.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RIVER RIDGE / LA	2	97,358	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ROSELAND / LA	1	66,470	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RUSTON / LA	11	467,773	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	9.09	52,994	11.33
SAINT AMANT / LA	6	524,091	1	16.67	103,842	19.81	1	16.67	103,842	19.81	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SAINT BERNARD / LA	6	342,383	1	16.67	83,198	24.30	0	0.00	0	0.00	1	16.67	83,198	24.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SAINT FRANCISVILLE / LA	2	290,142	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SAINT GABRIEL / LA	2	149,057	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SAINT ROSE / LA	9	747,554	1	11.11	133,835	17.90	1	11.11	133,835	17.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SCOTT / LA	2	110,151	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SHREVEPORT / LA	153	7,165,535	11	7.19	467,424	6.52	11	7.19	467,424	6.52	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9	5.88	455,304	6.35
SIMMESPORT / LA	1	81,094	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SLAUGHTER / LA	4	275,735	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SLIDELL / LA	103	7,715,776	10	9.71	1,181,814	15.32	7	6.80	828,952	10.74	0	0.00	0	0.00	1	0.97	59,141	0.77	2	1.94	293,721	3.81	0	0.00	0	0.00	0	0.00	0	0.00
SORRENTO / LA	1	39,512	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SPRINGHILL / LA	2	38,694	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SULPHUR / LA	1	40,745	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TERRYTOWN / LA	3	233,111	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
THIBODAUX / LA	8	328,939	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	12.50	18,773	5.71

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Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By City/State																														
TICKFAW / LA	4	359,986	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
VACHERIE / LA	3	165,951	1	33.33	47,426	28.58	1	33.33	47,426	28.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
VENTRESS / LA	1	46,829	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
VIDALIA / LA	1	31,810	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
VIOLET / LA	3	196,048	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
WAGGAMAN / LA	4	332,504	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
WALKER / LA	38	3,291,221	1	2.63	83,213	2.53	1	2.63	83,213	2.53	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
WEST MONROE / LA	8	273,230	1	12.50	53,801	19.69	1	12.50	53,801	19.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
WESTWEGO / LA	23	1,267,691	3	13.04	166,843	13.16	2	8.70	91,561	7.22	0	0.00	0	0.00	0	0.00	0	0.00	1	4.35	75,281	5.94	0	0.00	0	0.00	0	0.00	0	0.00
WHITE CASTLE / LA	2	131,836	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
WILSON / LA	2	88,994	1	50.00	33,539	37.69	1	50.00	33,539	37.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
WINNSBORO / LA	2	24,909	1	50.00	12,081	48.50	1	50.00	12,081	48.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
WISNER / LA	1	13,511	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
YOUNGSVILLE / LA	1	140,825	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ZACHARY / LA	18	1,944,934	2	11.11	156,500	8.05	2	11.11	156,500	8.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	5.56	71,084	3.65
TOTAL	2,407	180,452,205	223	9.26	18,004,805	9.98	167	6.94	12,664,673	7.02	33	1.37	2,901,086	1.61	9	0.37	955,558	0.53	14	0.58	1,483,487	0.82	3	0.12	368,514	0.20	37	1.54	2,492,179	1.38
By County																														
LA 001 ACADIA	3	181,074	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 005 ASCENSION	134	12,811,234	16	11.94	1,883,262	14.70	8	5.97	819,564	6.40	4	2.99	463,829	3.62	2	1.49	335,691	2.62	2	1.49	264,178	2.06	0	0.00	0	0.00	1	0.75	104,588	0.82
LA 007 ASSUMPTION	4	275,349	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 009 AVOYELLES	7	323,430	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 011 BEAUREGARD	2	81,005	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 015 BOSSIER	50	2,664,483	4	8.00	315,833	11.85	3	6.00	207,372	7.78	1	2.00	108,461	4.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	6.00	279,144	10.48
LA 017 CADDO	159	7,403,171	11	6.92	467,424	6.31	11	6.92	467,424	6.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	6.29	486,306	6.57
LA 019 CALCASIEU	12	547,305	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	45,585	8.33
LA 029 CONCORDIA	2	43,709	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 033 EAST BATON ROUGE	542	44,688,645	62	11.44	5,158,587	11.54	46	8.49	3,725,239	8.34	10	1.85	794,346	1.78	2	0.37	222,692	0.50	4	0.74	416,310	0.93	0	0.00	0	0.00	6	1.11	621,964	1.39
LA 037 EAST FELICIANA	12	653,443	2	16.67	114,036	17.45	2	16.67	114,036	17.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 041 FRANKLIN	3	38,419	1	33.33	12,081	31.45	1	33.33	12,081	31.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 043 GRANT	2	124,427	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 045 IBERIA	5	429,510	1	20.00	48,878	11.38	1	20.00	48,878	11.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 047 IBERVILLE	19	1,330,636	3	15.79	290,069	21.80	1	5.26	65,860	4.95	1	5.26	127,808	9.61	0	0.00	0	0.00	1	5.26	96,401	7.24	0	0.00	0	0.00	0	0.00	0	0.00
LA 049 JACKSON	1	12,620	1	100.00	12,620	100.00	1	100.00	12,620	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 051 JEFFERSON	367	26,543,948	27	7.36	2,311,160	8.71	21	5.72	1,708,297	6.44	4	1.09	467,687	1.76	1	0.27	59,894	0.23	1	0.27	75,281	0.28	0	0.00	0	0.00	2	0.54	152,626	0.57
LA 055 LAFAYETTE	31	2,386,896	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 057 LAFOURCHE	13	685,193	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	7.69	18,773	2.74
LA 059 LA SALLE	2	105,054	1	50.00	49,703	47.31	1	50.00	49,703	47.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By County																														
LA 061 LINCOLN	11	467,773	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	9.09	52,994	11.33
LA 063 LIVINGSTON	194	16,629,232	14	7.22	1,191,274	7.16	12	6.19	913,870	5.50	1	0.52	152,466	0.92	0	0.00	0	0.00	1	0.52	124,938	0.75	2	1.03	216,586	1.30	0	0.00	0	0.00
LA 065 MADISON	11	381,960	1	9.09	23,126	6.05	0	0.00	0	0.00	1	9.09	23,126	6.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 067 MOREHOUSE	3	61,952	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 069 NATCHITOCHES	3	137,135	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 071 ORLEANS	245	21,045,483	23	9.39	1,830,916	8.70	15	6.12	1,255,079	5.96	4	1.63	289,037	1.37	2	0.82	148,622	0.71	2	0.82	138,179	0.66	1	0.41	151,928	0.72	5	2.04	509,076	2.42
LA 073 OUACHITA	33	1,277,044	1	3.03	53,801	4.21	1	3.03	53,801	4.21	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	9.09	80,687	6.32
LA 075 PLAQUEMINES	1	47,799	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 077 POINTE COUPEE	7	467,938	2	28.57	172,612	36.89	1	14.29	47,065	10.06	1	14.29	125,548	26.83	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 079 RAPIDES	34	1,777,522	3	8.82	131,056	7.37	3	8.82	131,056	7.37	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 087 ST. BERNARD	22	1,711,531	3	13.64	236,397	13.81	1	4.55	78,720	4.60	1	4.55	83,198	4.86	0	0.00	0	0.00	1	4.55	74,480	4.35	0	0.00	0	0.00	0	0.00	0	0.00
LA 089 ST. CHARLES	43	3,808,971	6	13.95	387,082	10.16	5	11.63	328,859	8.63	1	2.33	58,224	1.53	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.33	43,700	1.15
LA 093 ST. JAMES	12	619,211	1	8.33	47,426	7.66	1	8.33	47,426	7.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	33,883	5.47
LA 095 ST. JOHN	131	10,633,261	16	12.21	1,340,486	12.61	14	10.69	1,158,614	10.90	1	0.76	52,354	0.49	1	0.76	129,518	1.22	0	0.00	0	0.00	0	0.00	0	0.00	1	0.76	26,323	0.25
LA 097 ST. LANDRY	6	205,540	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 099 ST. MARTIN	3	122,838	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 101 ST. MARY	5	207,518	1	20.00	109,809	52.92	1	20.00	109,809	52.92	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 103 ST. TAMMANY	164	11,718,207	17	10.37	1,562,875	13.34	12	7.32	1,085,283	9.26	2	1.22	124,731	1.06	1	0.61	59,141	0.50	2	1.22	293,721	2.51	0	0.00	0	0.00	0	0.00	0	0.00
LA 105 TANGIPAHOA	49	4,126,467	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.04	36,530	0.89
LA 109 TERREBONNE	10	631,716	1	10.00	60,105	9.51	1	10.00	60,105	9.51	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 111 UNION	1	41,219	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 113 VERMILION	2	114,971	1	50.00	67,158	58.41	1	50.00	67,158	58.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 115 VERNON	1	95,696	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 117 WASHINGTON	9	400,044	2	22.22	57,771	14.44	1	11.11	27,498	6.87	1	11.11	30,272	7.57	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 119 WEBSTER	13	461,362	2	15.38	69,255	15.01	2	15.38	69,255	15.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 121 WEST BATON ROUGE	21	1,623,043	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 125 WEST FELICIANA	2	290,142	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 127 WINN	1	17,077	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL	2,407	180,452,205	223	9.26	18,004,805	9.98	167	6.94	12,664,673	7.02	33	1.37	2,901,086	1.61	9	0.37	955,558	0.53	14	0.58	1,483,487	0.82	3	0.12	368,514	0.20	37	1.54	2,492,179	1.38
By Interest Rate																														
2.0000	12	1,491,789	4	33.33	535,884	35.92	1	8.33	132,981	8.91	1	8.33	125,548	8.42	0	0.00	0	0.00	2	16.67	277,355	18.59	0	0.00	0	0.00	2	16.67	269,750	18.08
2.1150	1	183,982	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.3500	1	140,191	1	100.00	140,191	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	100.00	140,191	100.00	0	0.00	0	0.00	0	0.00	0	0.00
2.3600	1	59,894	1	100.00	59,894	100.00	0	0.00	0	0.00	0	0.00	0	0.00	1	100.00	59,894	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.6150	1	128,710	1	100.00	128,710	100.00	0	0.00	0	0.00	1	100.00	128,710	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.8650	1	96,442	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.8750	1	101,760	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Interest Rate																														
3.2350	1	204,530	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.3600	2	202,055	2	100.00	202,055	100.00	1	50.00	71,988	35.63	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	130,067	64.37	0	0.00	0	0.00	0	0.00	0	0.00
3.3650	1	148,146	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.4800	1	150,542	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.5000	1	161,017	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.6000	1	116,882	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.8500	16	1,404,052	1	6.25	61,900	4.41	0	0.00	0	0.00	1	6.25	61,900	4.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	12.50	195,208	13.90
3.8650	1	155,036	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	100.00	155,036	100.00
3.9500	40	2,488,883	3	7.50	178,292	7.16	3	7.50	178,292	7.16	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.0000	5	631,350	1	20.00	96,404	15.27	1	20.00	96,404	15.27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	20.00	146,624	23.22	0	0.00	0	0.00
4.0500	13	890,527	1	7.69	74,480	8.36	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	7.69	74,480	8.36	0	0.00	0	0.00	0	0.00	0	0.00
4.1100	11	681,346	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.2500	1	179,648	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.3500	7	480,884	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.3650	1	143,849	1	100.00	143,849	100.00	0	0.00	0	0.00	1	100.00	143,849	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.5000	64	5,797,466	7	10.94	548,301	9.46	5	7.81	347,695	6.00	0	0.00	0	0.00	1	1.56	107,010	1.85	1	1.56	93,596	1.61	0	0.00	0	0.00	0	0.00	0	0.00
4.5500	20	1,631,304	3	15.00	245,053	15.02	2	10.00	174,561	10.70	1	5.00	70,492	4.32	0	0.00	0	0.00	0	0.00	0	0.00	1	5.00	69,962	4.29	0	0.00	0	0.00
4.5600	16	1,340,538	5	31.25	422,562	31.52	4	25.00	377,754	28.18	1	6.25	44,808	3.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.7900	13	964,088	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.8000	17	608,864	2	11.76	95,451	15.68	1	5.88	48,938	8.04	1	5.88	46,513	7.64	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.8500	9	790,770	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.9500	28	1,240,961	5	17.86	221,544	17.85	3	10.71	126,080	10.16	1	3.57	49,417	3.98	1	3.57	46,047	3.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.9900	13	808,410	1	7.69	44,329	5.48	1	7.69	44,329	5.48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.0000	10	787,843	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	10.00	151,928	19.28	0	0.00	0	0.00
5.0500	10	561,679	2	20.00	106,438	18.95	1	10.00	54,083	9.63	1	10.00	52,354	9.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.0900	6	387,330	1	16.67	83,010	21.43	1	16.67	83,010	21.43	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.1000	5	512,570	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.1500	27	1,032,026	4	14.81	223,634	21.67	3	11.11	164,493	15.94	0	0.00	0	0.00	1	3.70	59,141	5.73	0	0.00	0	0.00	0	0.00	0	0.00	1	3.70	18,773	1.82
5.2000	8	251,796	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.2100	1	53,430	1	100.00	53,430	100.00	0	0.00	0	0.00	1	100.00	53,430	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.2500	38	1,727,576	5	13.16	237,083	13.72	4	10.53	174,511	10.10	1	2.63	62,572	3.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.3500	84	9,144,741	10	11.90	1,344,102	14.70	9	10.71	1,170,653	12.80	1	1.19	173,449	1.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.19	124,765	1.36
5.5000	39	3,080,943	5	12.82	424,984	13.79	4	10.26	347,267	11.27	0	0.00	0	0.00	0	0.00	0	0.00	1	2.56	77,716	2.52	0	0.00	0	0.00	0	0.00	0	0.00
5.5500	102	10,324,467	12	11.76	1,117,881	10.83	11	10.78	1,057,419	10.24	0	0.00	0	0.00	0	0.00	0	0.00	1	0.98	60,462	0.59	0	0.00	0	0.00	1	0.98	61,182	0.59
5.5600	14	1,218,696	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.6000	47	5,428,721	2	4.26	249,347	4.59	2	4.26	249,347	4.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.6250	2	257,059	1	50.00	123,373	47.99	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	123,373	47.99	0	0.00	0	0.00	0	0.00	0	0.00
5.6500	36	1,862,509	4	11.11	156,409	8.40	4	11.11	156,409	8.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.78	36,530	1.96

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Interest Rate																														
5.7000	3	279,887	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.7500	52	2,544,547	2	3.85	86,022	3.38	2	3.85	86,022	3.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.8000	111	7,202,147	7	6.31	508,823	7.06	5	4.50	348,024	4.83	1	0.90	58,224	0.81	1	0.90	102,575	1.42	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.8100	39	2,884,090	1	2.56	106,722	3.70	1	2.56	106,722	3.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.8500	45	3,676,289	5	11.11	452,125	12.30	2	4.44	165,561	4.50	3	6.67	286,565	7.79	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.8600	160	17,217,979	18	11.25	1,932,016	11.22	13	8.13	1,380,705	8.02	2	1.25	204,629	1.19	2	1.25	271,401	1.58	1	0.63	75,281	0.44	0	0.00	0	0.00	2	1.25	138,797	0.81
5.9000	20	1,273,196	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.9100	1	93,884	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.9500	73	4,371,145	5	6.85	343,025	7.85	4	5.48	274,208	6.27	1	1.37	68,816	1.57	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.37	71,084	1.63
5.9800	94	9,891,510	9	9.57	949,265	9.60	7	7.45	740,568	7.49	2	2.13	208,697	2.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.9900	320	34,341,030	31	9.69	3,356,434	9.77	23	7.19	2,233,207	6.50	4	1.25	547,995	1.60	2	0.63	309,490	0.90	2	0.63	265,743	0.77	0	0.00	0	0.00	7	2.19	684,061	1.99
6.0000	6	277,741	1	16.67	63,780	22.96	1	16.67	63,780	22.96	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	16.67	26,323	9.48
6.0900	13	611,946	1	7.69	47,065	7.69	1	7.69	47,065	7.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.1000	59	3,140,027	3	5.08	172,116	5.48	1	1.69	47,385	1.51	2	3.39	124,731	3.97	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.1400	12	1,206,194	1	8.33	89,832	7.45	0	0.00	0	0.00	1	8.33	89,832	7.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.1500	84	4,603,126	4	4.76	268,327	5.83	4	4.76	268,327	5.83	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	3.57	189,249	4.11
6.2000	25	977,148	1	4.00	31,029	3.18	1	4.00	31,029	3.18	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	45,585	4.67
6.2500	51	2,168,713	4	7.84	242,710	11.19	3	5.88	180,619	8.33	1	1.96	62,091	2.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.2900	23	1,597,334	2	8.70	130,629	8.18	2	8.70	130,629	8.18	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.3000	39	3,264,667	6	15.38	424,498	13.00	4	10.26	210,288	6.44	1	2.56	117,809	3.61	0	0.00	0	0.00	1	2.56	96,401	2.95	0	0.00	0	0.00	1	2.56	46,287	1.42
6.3500	26	1,052,105	1	3.85	55,427	5.27	1	3.85	55,427	5.27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.85	36,105	3.43
6.5000	14	478,477	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	14.29	43,323	9.05
6.6500	11	611,533	2	18.18	104,452	17.08	2	18.18	104,452	17.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.7000	46	1,916,277	3	6.52	107,092	5.59	3	6.52	107,092	5.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.17	20,475	1.07
6.7500	40	1,568,750	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.8000	23	969,349	4	17.39	217,747	22.46	4	17.39	217,747	22.46	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.9000	20	1,061,681	1	5.00	39,565	3.73	1	5.00	39,565	3.73	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.9500	21	1,027,977	6	28.57	263,234	25.61	6	28.57	263,234	25.61	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.9800	33	1,884,868	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.03	46,288	2.46
6.9900	11	592,263	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7.0000	26	1,236,998	4	15.38	180,066	14.56	2	7.69	91,684	7.41	2	7.69	88,383	7.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.85	57,965	4.69
7.0900	8	346,472	1	12.50	37,706	10.88	1	12.50	37,706	10.88	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	12.50	37,088	10.70
7.1500	53	2,187,348	3	5.66	120,347	5.50	3	5.66	120,347	5.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	5.66	129,495	5.92
7.2000	12	431,410	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7.2500	25	875,977	1	4.00	43,233	4.94	1	4.00	43,233	4.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	27,861	3.18
7.5000	12	414,836	1	8.33	51,460	12.40	1	8.33	51,460	12.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	30,950	7.46
7.6500	17	604,714	2	11.76	64,990	10.75	2	11.76	64,990	10.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7.7500	20	598,030	1	5.00	18,299	3.06	1	5.00	18,299	3.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Interest Rate																														
8.0000	18	552,241	5	27.78	165,255	29.92	3	16.67	66,161	11.98	1	5.56	30,272	5.48	0	0.00	0	0.00	1	5.56	68,822	12.46	0	0.00	0	0.00	0	0.00	0	0.00
8.1000	12	362,999	1	8.33	12,925	3.56	1	8.33	12,925	3.56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL	2,407	180,452,205	223	9.26	18,004,805	9.98	167	6.94	12,664,673	7.02	33	1.37	2,901,086	1.61	9	0.37	955,558	0.53	14	0.58	1,483,487	0.82	3	0.12	368,514	0.20	37	1.54	2,492,179	1.38
By Investor																														
A98 001 FEDERAL HOME LOAN MTG COR	1	83,307	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 002 FEDERAL HOME LOAN MTG COR	3	235,346	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 003 FEDERAL HOME LOAN MTG COR	2	242,739	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 004 FEDERAL HOME LOAN MTG COR	3	273,203	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 005 FEDERAL HOME LOAN MTG COR	4	381,365	2	50.00	200,946	52.69	1	25.00	77,121	20.22	0	0.00	0	0.00	0	0.00	0	0.00	1	25.00	123,825	32.47	0	0.00	0	0.00	0	0.00	0	0.00
A98 006 FEDERAL HOME LOAN MTG COR	4	297,130	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 007 FEDERAL HOME LOAN MTG COR	15	1,577,379	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 008 FEDERAL HOME LOAN MTG COR	1	101,134	1	100.00	101,134	100.00	1	100.00	101,134	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 009 FEDERAL HOME LOAN MTG COR	2	240,813	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 011 FEDERAL HOME LOAN MTG COR	25	2,855,016	4	16.00	456,138	15.98	3	12.00	326,071	11.42	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	130,067	4.56	0	0.00	0	0.00	0	0.00	0	0.00
A98 028 FEDERAL HOME LOAN MTG COR	1	63,693	1	100.00	63,693	100.00	1	100.00	63,693	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 029 FEDERAL HOME LOAN MTG COR	1	160,785	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 032 FEDERAL HOME LOAN MTG COR	20	2,065,873	2	10.00	178,518	8.64	1	5.00	103,236	5.00	0	0.00	0	0.00	0	0.00	0	0.00	1	5.00	75,281	3.64	0	0.00	0	0.00	2	10.00	185,364	8.97
A98 053 FEDERAL HOME LOAN MTG COR	2	182,337	2	100.00	182,337	100.00	2	100.00	182,337	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 054 FEDERAL HOME LOAN MTG COR	2	282,959	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 055 FEDERAL HOME LOAN MTG COR	1	148,135	1	100.00	148,135	100.00	1	100.00	148,135	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 056 FEDERAL HOME LOAN MTG COR	4	409,975	1	25.00	122,702	29.93	0	0.00	0	0.00	1	25.00	122,702	29.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 057 FEDERAL HOME LOAN MTG COR	2	183,789	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 058 FEDERAL HOME LOAN MTG COR	4	410,692	2	50.00	184,868	45.01	1	25.00	107,152	26.09	0	0.00	0	0.00	0	0.00	0	0.00	1	25.00	77,716	18.92	0	0.00	0	0.00	0	0.00	0	0.00
A98 059 FEDERAL HOME LOAN MTG COR	2	324,700	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 060 FEDERAL HOME LOAN MTG COR	25	2,635,477	5	20.00	475,015	18.02	4	16.00	381,419	14.47	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	93,596	3.55	1	4.00	146,624	5.56	0	0.00	0	0.00
A98 063 FEDERAL HOME LOAN MTG COR	1	113,282	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 065 FEDERAL HOME LOAN MTG COR	2	158,545	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 087 FEDERAL HOME LOAN MTG COR	1	107,240	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 093 FEDERAL HOME LOAN MTG COR	3	396,776	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 094 FEDERAL HOME LOAN MTG COR	7	845,661	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 095 FEDERAL HOME LOAN MTG COR	6	596,010	2	33.33	180,010	30.20	2	33.33	180,010	30.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 096 FEDERAL HOME LOAN MTG COR	4	544,358	1	25.00	123,782	22.74	1	25.00	123,782	22.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 097 FEDERAL HOME LOAN MTG COR	14	1,652,913	3	21.43	292,868	17.72	1	7.14	93,987	5.69	1	7.14	83,198	5.03	1	7.14	115,683	7.00	0	0.00	0	0.00	1	7.14	151,928	9.19	0	0.00	0	0.00
A98 099 FEDERAL HOME LOAN MTG COR	4	437,211	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 101 FEDERAL HOME LOAN MTG COR	2	127,762	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 102 FEDERAL HOME LOAN MTG COR	2	94,035	1	50.00	64,129	68.20	1	50.00	64,129	68.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 103 FEDERAL HOME LOAN MTG COR	1	39,721	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
A98 104 FEDERAL HOME LOAN MTG COR	1	156,954	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 105 FEDERAL HOME LOAN MTG COR	1	92,130	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 106 FEDERAL HOME LOAN MTG COR	6	756,509	1	16.67	123,373	16.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	16.67	123,373	16.31	0	0.00	0	0.00	1	16.67	155,036	20.49
A98 124 FEDERAL HOME LOAN MTG COR	1	140,151	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 125 FEDERAL HOME LOAN MTG COR	4	544,968	1	25.00	100,509	18.44	1	25.00	100,509	18.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 127 FEDERAL HOME LOAN MTG COR	3	243,306	1	33.33	59,894	24.62	0	0.00	0	0.00	0	0.00	0	0.00	1	33.33	59,894	24.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 128 FEDERAL HOME LOAN MTG COR	3	266,400	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 129 FEDERAL HOME LOAN MTG COR	1	96,100	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 131 FEDERAL HOME LOAN MTG COR	26	3,315,050	4	15.38	536,911	16.20	1	3.85	105,976	3.20	1	3.85	152,466	4.60	0	0.00	0	0.00	2	7.69	278,468	8.40	0	0.00	0	0.00	1	3.85	107,389	3.24
A98 139 FEDERAL HOME LOAN MTG COR	3	504,000	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 140 FEDERAL HOME LOAN MTG COR	2	208,417	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 141 FEDERAL HOME LOAN MTG COR	2	270,381	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 142 FEDERAL HOME LOAN MTG COR	24	2,507,230	4	16.67	329,233	13.13	4	16.67	329,233	13.13	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.17	72,513	2.89
A98 162 FEDERAL HOME LOAN MTG COR	3	453,625	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 163 FEDERAL HOME LOAN MTG COR	4	350,916	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 164 FEDERAL HOME LOAN MTG COR	26	3,066,874	4	15.38	318,105	10.37	3	11.54	177,300	5.78	0	0.00	0	0.00	0	0.00	0	0.00	1	3.85	140,805	4.59	0	0.00	0	0.00	2	7.69	207,936	6.78
A98 165 FEDERAL HOME LOAN MTG COR	1	63,958	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 200 FEDERAL HOME LOAN MTG COR	2	194,377	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 202 FEDERAL HOME LOAN MTG COR	4	426,755	1	25.00	60,105	14.08	1	25.00	60,105	14.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 203 FEDERAL HOME LOAN MTG COR	4	468,519	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 204 FEDERAL HOME LOAN MTG COR	1	131,400	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 205 FEDERAL HOME LOAN MTG COR	11	1,344,823	3	27.27	347,143	25.81	2	18.18	191,425	14.23	0	0.00	0	0.00	1	9.09	155,718	11.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 206 FEDERAL HOME LOAN MTG COR	15	1,486,345	1	6.67	96,404	6.49	1	6.67	96,404	6.49	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 207 FEDERAL HOME LOAN MTG COR	10	1,147,219	1	10.00	115,512	10.07	1	10.00	115,512	10.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 208 FEDERAL HOME LOAN MTG COR	1	106,598	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 209 FEDERAL HOME LOAN MTG COR	35	3,641,110	3	8.57	396,007	10.88	2	5.71	252,158	6.93	1	2.86	143,849	3.95	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 210 FEDERAL HOME LOAN MTG COR	1	62,873	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 220 FEDERAL HOME LOAN MTG COR	2	161,930	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 221 FEDERAL HOME LOAN MTG COR	5	472,441	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 223 FEDERAL HOME LOAN MTG COR	9	1,126,629	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 224 FEDERAL HOME LOAN MTG COR	12	1,319,415	1	8.33	107,010	8.11	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	107,010	8.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 225 FEDERAL HOME LOAN MTG COR	2	178,202	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 226 FEDERAL HOME LOAN MTG COR	2	290,400	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 227 FEDERAL HOME LOAN MTG COR	1	144,291	1	100.00	144,291	100.00	1	100.00	144,291	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 228 FEDERAL HOME LOAN MTG COR	1	161,017	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 229 FEDERAL HOME LOAN MTG COR	2	308,391	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 251 FEDERAL HOME LOAN MTG COR	5	587,763	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 252 FEDERAL HOME LOAN MTG COR	5	533,300	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

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Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
A98 253 FEDERAL HOME LOAN MTG COR	3	185,523	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 328 FEDERAL HOME LOAN MTG COR	1	110,783	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 329 FEDERAL HOME LOAN MTG COR	1	108,551	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 331 FEDERAL HOME LOAN MTG COR	3	310,120	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 332 FEDERAL HOME LOAN MTG COR	6	606,182	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 333 FEDERAL HOME LOAN MTG COR	3	405,157	1	33.33	159,261	39.31	0	0.00	0	0.00	1	33.33	159,261	39.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 334 FEDERAL HOME LOAN MTG COR	2	154,215	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 335 FEDERAL HOME LOAN MTG COR	3	214,839	1	33.33	68,447	31.86	1	33.33	68,447	31.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 336 FEDERAL HOME LOAN MTG COR	7	671,565	2	28.57	209,154	31.14	1	14.29	83,606	12.45	1	14.29	125,548	18.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 463 FEDERAL HOME LOAN MTG COR	13	1,204,201	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	7.69	104,588	8.69
A98 464 FEDERAL HOME LOAN MTG COR	2	219,931	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 465 FEDERAL HOME LOAN MTG COR	5	620,504	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 466 FEDERAL HOME LOAN MTG COR	1	158,614	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 467 FEDERAL HOME LOAN MTG COR	17	2,072,987	3	17.65	386,777	18.66	1	5.88	130,259	6.28	2	11.76	256,518	12.37	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 472 FEDERAL HOME LOAN MTG COR	1	108,728	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 474 FEDERAL HOME LOAN MTG COR	8	817,098	1	12.50	109,809	13.44	1	12.50	109,809	13.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 517 FEDERAL HOME LOAN MTG COR	2	179,703	1	50.00	140,191	78.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	140,191	78.01	0	0.00	0	0.00	0	0.00	0	0.00
A98 540 FEDERAL HOME LOAN MTG COR	1	130,825	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 544 FEDERAL HOME LOAN MTG COR	1	126,124	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 564 FEDERAL HOME LOAN MTG COR	2	216,716	1	50.00	96,401	44.48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	96,401	44.48	0	0.00	0	0.00	0	0.00	0	0.00
A98 565 FEDERAL HOME LOAN MTG COR	1	126,075	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 567 FEDERAL HOME LOAN MTG COR	1	107,694	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 594 FEDERAL HOME LOAN MTG COR	1	55,455	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 595 FEDERAL HOME LOAN MTG COR	2	175,150	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 612 FEDERAL HOME LOAN MTG COR	2	279,642	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 624 FEDERAL HOME LOAN MTG COR	1	89,948	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F34 937 FANNIE MAE	1	58,653	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F34 938 FANNIE MAE	1	61,223	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 082 FANNIE MAE	2	104,040	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 085 FANNIE MAE	3	161,353	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 086 FANNIE MAE	1	5,727	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 087 FANNIE MAE	1	49,443	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 089 FANNIE MAE	1	15,772	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 090 FANNIE MAE	4	128,610	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 093 FANNIE MAE	1	24,763	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 094 FANNIE MAE	4	96,156	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 095 FANNIE MAE	3	117,467	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 096 FANNIE MAE	1	34,799	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
F35 097 FANNIE MAE	4	87,456	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 098 FANNIE MAE	1	10,903	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 099 FANNIE MAE	1	9,453	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 101 FANNIE MAE	1	56,252	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 104 FANNIE MAE	1	42,803	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 105 FANNIE MAE	5	140,162	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 106 FANNIE MAE	1	31,095	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 107 FANNIE MAE	2	86,942	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 108 FANNIE MAE	1	25,294	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 109 FANNIE MAE	2	91,079	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 113 FANNIE MAE	2	38,015	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 114 FANNIE MAE	1	46,274	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 115 FANNIE MAE	1	16,208	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 117 FANNIE MAE	3	41,061	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 120 FANNIE MAE	1	34,784	1	100.00	34,784	100.00	1	100.00	34,784	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 121 FANNIE MAE	2	94,625	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 122 FANNIE MAE	2	66,583	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 123 FANNIE MAE	1	40,745	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 124 FANNIE MAE	1	19,492	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 125 FANNIE MAE	1	10,570	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 127 FANNIE MAE	1	50,892	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 128 FANNIE MAE	2	97,281	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 130 FANNIE MAE	1	28,586	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 131 FANNIE MAE	2	90,111	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 133 FANNIE MAE	1	15,933	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 134 FANNIE MAE	1	34,495	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 135 FANNIE MAE	1	59,188	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 136 FANNIE MAE	1	19,523	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 138 FANNIE MAE	3	140,360	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 139 FANNIE MAE	1	19,729	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 142 FANNIE MAE	1	41,931	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 143 FANNIE MAE	1	39,541	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 145 FANNIE MAE	1	52,192	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 146 FANNIE MAE	2	31,454	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 147 FANNIE MAE	2	64,851	1	50.00	45,168	69.65	1	50.00	45,168	69.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 148 FANNIE MAE	2	64,807	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 153 FANNIE MAE	1	32,774	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 154 FANNIE MAE	1	46,248	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

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Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
F35 155 FANNIE MAE	3	36,813	1	33.33	12,081	32.82	1	33.33	12,081	32.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 157 FANNIE MAE	1	24,855	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 158 FANNIE MAE	4	80,895	1	25.00	12,620	15.60	1	25.00	12,620	15.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 160 FANNIE MAE	1	44,584	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 161 FANNIE MAE	1	59,192	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 162 FANNIE MAE	2	79,550	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 163 FANNIE MAE	1	21,633	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 164 FANNIE MAE	2	51,918	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 165 FANNIE MAE	2	77,524	1	50.00	39,565	51.04	1	50.00	39,565	51.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 166 FANNIE MAE	3	114,367	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 167 FANNIE MAE	3	39,643	1	33.33	12,925	32.60	1	33.33	12,925	32.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 169 FANNIE MAE	5	215,281	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 170 FANNIE MAE	1	50,810	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 173 FANNIE MAE	2	15,717	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 174 FANNIE MAE	6	294,118	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 175 FANNIE MAE	3	71,849	2	66.67	52,413	72.95	2	66.67	52,413	72.95	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 176 FANNIE MAE	2	94,804	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 177 FANNIE MAE	1	65,729	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 180 FANNIE MAE	1	55,236	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 181 FANNIE MAE	1	7,220	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 182 FANNIE MAE	1	47,065	1	100.00	47,065	100.00	1	100.00	47,065	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 185 FANNIE MAE	1	54,366	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 188 FANNIE MAE	1	49,457	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 189 FANNIE MAE	2	52,720	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 190 FANNIE MAE	1	34,142	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 191 FANNIE MAE	1	61,681	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 192 FANNIE MAE	2	51,619	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 193 FANNIE MAE	1	50,053	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 197 FANNIE MAE	2	94,339	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 200 FANNIE MAE	1	14,141	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 201 FANNIE MAE	2	123,886	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 800 FANNIE MAE	2	104,823	1	50.00	66,667	63.60	1	50.00	66,667	63.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 861 FANNIE MAE	3	147,115	1	33.33	50,884	34.59	1	33.33	50,884	34.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 862 FANNIE MAE	1	75,171	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 863 FANNIE MAE	2	79,298	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 945 FANNIE MAE	1	51,556	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 946 FANNIE MAE	1	49,367	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 970 FANNIE MAE	1	103,017	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
F36 013 FANNIE MAE	1	47,273	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 059 FANNIE MAE	2	117,376	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 060 FANNIE MAE	1	1,749	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 100 FANNIE MAE	1	76,710	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 172 FANNIE MAE	1	61,555	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 181 FANNIE MAE	1	69,371	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 229 FANNIE MAE	1	62,036	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 291 FANNIE MAE	1	57,717	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 425 FANNIE MAE	1	44,173	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 479 FANNIE MAE	1	52,817	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 505 FANNIE MAE	1	64,872	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 523 FANNIE MAE	1	70,485	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 524 FANNIE MAE	1	67,511	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 525 FANNIE MAE	1	71,887	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 591 FANNIE MAE	2	197,673	1	50.00	59,774	30.24	1	50.00	59,774	30.24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 658 FANNIE MAE	1	77,152	1	100.00	77,152	100.00	1	100.00	77,152	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 659 FANNIE MAE	1	121,276	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 769 FANNIE MAE	2	168,542	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 770 FANNIE MAE	1	102,993	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 830 FANNIE MAE	3	318,614	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 831 FANNIE MAE	1	110,359	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 891 FANNIE MAE	1	85,639	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 959 FANNIE MAE	2	175,829	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 960 FANNIE MAE	1	74,279	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 961 FANNIE MAE	2	174,276	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 962 FANNIE MAE	5	713,962	2	40.00	327,572	45.88	1	20.00	154,123	21.59	1	20.00	173,449	24.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 107 FANNIE MAE	1	100,343	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 108 FANNIE MAE	4	263,248	1	25.00	85,063	32.31	1	25.00	85,063	32.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 109 FANNIE MAE	3	354,300	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 110 FANNIE MAE	1	79,627	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 184 FANNIE MAE	1	61,900	1	100.00	61,900	100.00	0	0.00	0	0.00	1	100.00	61,900	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 185 FANNIE MAE	2	167,522	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 186 FANNIE MAE	1	93,351	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 188 FANNIE MAE	3	246,831	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 189 FANNIE MAE	1	34,326	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 190 FANNIE MAE	2	150,020	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 193 FANNIE MAE	1	123,829	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 194 FANNIE MAE	1	107,582	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
F46 495 FANNIE MAE	1	73,990	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 497 FANNIE MAE	1	98,638	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 499 FANNIE MAE	2	165,679	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 500 FANNIE MAE	4	317,586	1	25.00	92,814	29.22	1	25.00	92,814	29.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 501 FANNIE MAE	2	185,687	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 502 FANNIE MAE	2	148,863	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 503 FANNIE MAE	2	310,753	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 504 FANNIE MAE	4	356,320	1	25.00	97,804	27.45	1	25.00	97,804	27.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 505 FANNIE MAE	2	253,557	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 506 FANNIE MAE	3	277,093	1	33.33	89,832	32.42	0	0.00	0	0.00	1	33.33	89,832	32.42	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 510 FANNIE MAE	1	52,929	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 511 FANNIE MAE	2	149,402	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 605 FANNIE MAE	1	97,852	1	100.00	97,852	100.00	1	100.00	97,852	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 606 FANNIE MAE	1	109,479	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 609 FANNIE MAE	2	254,844	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	147,054	57.70
F46 612 FANNIE MAE	2	147,756	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 613 FANNIE MAE	1	158,555	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 614 FANNIE MAE	4	371,870	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 824 FANNIE MAE	1	74,924	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 825 FANNIE MAE	1	80,008	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 827 FANNIE MAE	1	93,212	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 831 FANNIE MAE	3	360,815	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 832 FANNIE MAE	4	467,729	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 834 FANNIE MAE	1	131,429	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 835 FANNIE MAE	1	64,589	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 836 FANNIE MAE	2	113,130	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	69,962	61.84	0	0.00	0	0.00
F46 837 FANNIE MAE	1	149,311	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 839 FANNIE MAE	1	67,438	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 840 FANNIE MAE	1	106,578	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 841 FANNIE MAE	3	375,421	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 842 FANNIE MAE	8	753,765	3	37.50	280,703	37.24	2	25.00	194,708	25.83	1	12.50	85,995	11.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F49 007 FANNIE MAE	1	123,106	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F49 009 FANNIE MAE	5	499,563	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F49 010 FANNIE MAE	2	172,487	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F49 205 FANNIE MAE	1	93,048	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H34 768 GOVT NATL MTG ASSN I	9	412,263	2	22.22	118,726	28.80	2	22.22	118,726	28.80	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H34 769 GOVT NATL MTG ASSN I	15	754,793	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H34 770 GOVT NATL MTG ASSN I	25	1,214,104	2	8.00	100,055	8.24	2	8.00	100,055	8.24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	8.00	95,613	7.88

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
H34 887 GOVT NATL MTG ASSN I	8	308,937	2	25.00	104,908	33.96	1	12.50	45,767	14.81	0	0.00	0	0.00	1	12.50	59,141	19.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H34 888 GOVT NATL MTG ASSN I	30	1,353,481	1	3.33	36,716	2.71	1	3.33	36,716	2.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	6.67	75,961	5.61
H34 889 GOVT NATL MTG ASSN I	26	943,182	1	3.85	20,292	2.15	1	3.85	20,292	2.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.85	33,883	3.59
H34 890 GOVT NATL MTG ASSN I	19	697,573	4	21.05	170,708	24.47	2	10.53	75,244	10.79	1	5.26	49,417	7.08	1	5.26	46,047	6.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H34 891 GOVT NATL MTG ASSN I	31	1,428,814	1	3.23	55,511	3.89	1	3.23	55,511	3.89	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H34 892 GOVT NATL MTG ASSN I	43	1,814,161	3	6.98	107,092	5.90	3	6.98	107,092	5.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.33	20,475	1.13
H35 001 GOVT NATL MTG ASSN I	16	589,135	2	12.50	95,451	16.20	1	6.25	48,938	8.31	1	6.25	46,513	7.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 002 GOVT NATL MTG ASSN I	21	1,036,915	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 003 GOVT NATL MTG ASSN I	22	927,418	4	18.18	217,747	23.48	4	18.18	217,747	23.48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 004 GOVT NATL MTG ASSN I	25	1,020,132	3	12.00	111,241	10.90	3	12.00	111,241	10.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	36,530	3.58
H35 005 GOVT NATL MTG ASSN I	9	519,800	2	22.22	104,452	20.09	2	22.22	104,452	20.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 006 GOVT NATL MTG ASSN I	15	573,259	2	13.33	64,990	11.34	2	13.33	64,990	11.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 007 GOVT NATL MTG ASSN I	5	252,887	1	20.00	63,780	25.22	1	20.00	63,780	25.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	20.00	26,323	10.41
H35 008 GOVT NATL MTG ASSN I	11	491,337	1	9.09	23,126	4.71	0	0.00	0	0.00	1	9.09	23,126	4.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 009 GOVT NATL MTG ASSN I	11	434,533	3	27.27	140,554	32.35	1	9.09	41,460	9.54	1	9.09	30,272	6.97	0	0.00	0	0.00	1	9.09	68,822	15.84	0	0.00	0	0.00	0	0.00	0	0.00
H35 010 GOVT NATL MTG ASSN I	14	828,463	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 011 GOVT NATL MTG ASSN I	18	918,055	1	5.56	47,385	5.16	1	5.56	47,385	5.16	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 012 GOVT NATL MTG ASSN I	8	301,724	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 013 GOVT NATL MTG ASSN I	12	529,116	1	8.33	50,106	9.47	1	8.33	50,106	9.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 014 GOVT NATL MTG ASSN I	11	541,847	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 015 GOVT NATL MTG ASSN I	4	153,601	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 016 GOVT NATL MTG ASSN I	19	1,003,909	3	15.79	138,118	13.76	3	15.79	138,118	13.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 017 GOVT NATL MTG ASSN I	29	1,668,210	2	6.90	124,731	7.48	0	0.00	0	0.00	2	6.90	124,731	7.48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 018 GOVT NATL MTG ASSN I	18	956,128	4	22.22	210,821	22.05	4	22.22	210,821	22.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 019 GOVT NATL MTG ASSN I	6	387,330	1	16.67	83,010	21.43	1	16.67	83,010	21.43	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 020 GOVT NATL MTG ASSN I	10	502,426	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 021 GOVT NATL MTG ASSN I	8	346,472	1	12.50	37,706	10.88	1	12.50	37,706	10.88	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	12.50	37,088	10.70
H35 022 GOVT NATL MTG ASSN I	10	561,679	2	20.00	106,438	18.95	1	10.00	54,083	9.63	1	10.00	52,354	9.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 023 GOVT NATL MTG ASSN I	19	1,218,829	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 024 GOVT NATL MTG ASSN I	13	666,639	3	23.08	156,940	23.54	2	15.38	91,684	13.75	1	7.69	65,257	9.79	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	7.69	57,965	8.70
H35 025 GOVT NATL MTG ASSN I	11	638,866	1	9.09	44,329	6.94	1	9.09	44,329	6.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 026 GOVT NATL MTG ASSN I	19	1,235,067	2	10.53	102,020	8.26	2	10.53	102,020	8.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 027 GOVT NATL MTG ASSN I	9	539,543	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 028 GOVT NATL MTG ASSN I	6	323,098	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 029 GOVT NATL MTG ASSN I	13	835,686	2	15.38	117,790	14.10	2	15.38	117,790	14.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	7.69	46,287	5.54
H35 030 GOVT NATL MTG ASSN I	29	1,690,015	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.45	46,288	2.74
H35 031 GOVT NATL MTG ASSN I	2	128,892	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 032 GOVT NATL MTG ASSN I	28	1,712,696	2	7.14	111,625	6.52	2	7.14	111,625	6.52	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
H35 033 GOVT NATL MTG ASSN I	4	260,969	1	25.00	50,836	19.48	1	25.00	50,836	19.48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 034 GOVT NATL MTG ASSN I	5	299,959	1	20.00	23,027	7.68	1	20.00	23,027	7.68	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 035 GOVT NATL MTG ASSN I	2	143,234	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 066 GOVT NATL MTG ASSN I	10	671,364	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 067 GOVT NATL MTG ASSN I	2	143,755	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 068 GOVT NATL MTG ASSN I	73	5,055,036	5	6.85	378,662	7.49	3	4.11	217,863	4.31	1	1.37	58,224	1.15	1	1.37	102,575	2.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H37 537 GOVT NATL MTG ASSN I	3	197,726	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H37 721 GOVT NATL MTG ASSN I	10	712,125	2	20.00	130,161	18.28	2	20.00	130,161	18.28	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H37 995 GOVT NATL MTG ASSN I	22	1,294,422	4	18.18	242,710	18.75	3	13.64	180,619	13.95	1	4.55	62,091	4.80	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H37 996 GOVT NATL MTG ASSN I	4	276,421	1	25.00	62,741	22.70	1	25.00	62,741	22.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 001 GOVT NATL MTG ASSN I	24	731,541	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 002 GOVT NATL MTG ASSN I	10	346,810	1	10.00	43,233	12.47	1	10.00	43,233	12.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	10.00	27,861	8.03
H40 006 GOVT NATL MTG ASSN I	8	489,751	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 007 GOVT NATL MTG ASSN I	1	53,430	1	100.00	53,430	100.00	0	0.00	0	0.00	1	100.00	53,430	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 008 GOVT NATL MTG ASSN I	35	2,625,141	1	2.86	106,722	4.07	1	2.86	106,722	4.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 070 GOVT NATL MTG ASSN I	12	385,085	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 071 GOVT NATL MTG ASSN I	6	147,577	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 072 GOVT NATL MTG ASSN I	8	218,121	1	12.50	18,299	8.39	1	12.50	18,299	8.39	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 073 GOVT NATL MTG ASSN I	14	439,449	1	7.14	35,916	8.17	1	7.14	35,916	8.17	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 074 GOVT NATL MTG ASSN I	7	307,694	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 075 GOVT NATL MTG ASSN I	5	175,792	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 176 GOVT NATL MTG ASSN I	12	488,105	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 177 GOVT NATL MTG ASSN I	25	1,035,897	1	4.00	55,427	5.35	1	4.00	55,427	5.35	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	36,105	3.49
H40 178 GOVT NATL MTG ASSN I	17	628,862	2	11.76	98,965	15.74	1	5.88	36,393	5.79	1	5.88	62,572	9.95	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 179 GOVT NATL MTG ASSN I	10	340,331	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 180 GOVT NATL MTG ASSN I	21	833,816	1	4.76	31,029	3.72	1	4.76	31,029	3.72	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.76	45,585	5.47
H40 181 GOVT NATL MTG ASSN I	8	251,796	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 182 GOVT NATL MTG ASSN I	12	414,836	1	8.33	51,460	12.40	1	8.33	51,460	12.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	30,950	7.46
H40 183 GOVT NATL MTG ASSN I	10	351,385	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	20.00	43,323	12.33
H40 184 GOVT NATL MTG ASSN I	9	330,185	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 307 GOVT NATL MTG ASSN I	42	3,122,044	5	11.90	348,341	11.16	4	9.52	287,878	9.22	0	0.00	0	0.00	0	0.00	0	0.00	1	2.38	60,462	1.94	0	0.00	0	0.00	1	2.38	61,182	1.96
H40 308 GOVT NATL MTG ASSN I	11	791,698	1	9.09	74,480	9.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	9.09	74,480	9.41	0	0.00	0	0.00	0	0.00	0	0.00
H40 586 GOVT NATL MTG ASSN I	11	846,712	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 587 GOVT NATL MTG ASSN I	6	476,166	1	16.67	73,863	15.51	1	16.67	73,863	15.51	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 588 GOVT NATL MTG ASSN I	6	423,217	2	33.33	159,427	37.67	1	16.67	57,540	13.60	1	16.67	101,887	24.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 590 GOVT NATL MTG ASSN I	18	1,271,546	1	5.56	67,888	5.34	1	5.56	67,888	5.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 032 GOVT NATL MTG ASSN I	7	480,884	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 033 GOVT NATL MTG ASSN I	1	67,434	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
H42 034 GOVT NATL MTG ASSN I	36	3,045,436	3	8.33	292,699	9.61	1	2.78	108,021	3.55	2	5.56	184,678	6.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 745 GOVT NATL MTG ASSN I	3	357,881	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 768 GOVT NATL MTG ASSN I	6	433,490	1	16.67	50,293	11.60	1	16.67	50,293	11.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 770 GOVT NATL MTG ASSN I	26	2,055,767	2	7.69	150,587	7.33	1	3.85	81,771	3.98	1	3.85	68,816	3.35	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.85	71,084	3.46
H42 771 GOVT NATL MTG ASSN I	17	1,501,640	2	11.76	196,826	13.11	2	11.76	196,826	13.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	5.88	113,287	7.54
H42 821 GOVT NATL MTG ASSN I	3	365,006	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 882 GOVT NATL MTG ASSN I	3	283,626	1	33.33	138,577	48.86	1	33.33	138,577	48.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 927 GOVT NATL MTG ASSN I	4	442,729	1	25.00	153,535	34.68	1	25.00	153,535	34.68	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 055 GOVT NATL MTG ASSN I	5	642,113	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 131 GOVT NATL MTG ASSN I	4	355,826	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 267 GOVT NATL MTG ASSN I	10	1,381,945	1	10.00	142,900	10.34	1	10.00	142,900	10.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	10.00	124,765	9.03
H43 458 GOVT NATL MTG ASSN I	8	839,131	1	12.50	101,949	12.15	1	12.50	101,949	12.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 555 GOVT NATL MTG ASSN I	3	273,727	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 685 GOVT NATL MTG ASSN I	1	144,069	1	100.00	144,069	100.00	1	100.00	144,069	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 715 GOVT NATL MTG ASSN I	2	331,334	1	50.00	152,585	46.05	1	50.00	152,585	46.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 724 GOVT NATL MTG ASSN I	18	1,881,760	1	5.56	109,350	5.81	1	5.56	109,350	5.81	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 891 GOVT NATL MTG ASSN I	1	95,633	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 068 GOVT NATL MTG ASSN I	2	155,795	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 069 GOVT NATL MTG ASSN I	1	81,725	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 070 GOVT NATL MTG ASSN I	11	1,372,439	1	9.09	154,676	11.27	1	9.09	154,676	11.27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 162 GOVT NATL MTG ASSN I	1	132,226	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 163 GOVT NATL MTG ASSN I	3	337,479	1	33.33	150,519	44.60	1	33.33	150,519	44.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 164 GOVT NATL MTG ASSN I	9	1,142,449	1	11.11	124,517	10.90	1	11.11	124,517	10.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 289 GOVT NATL MTG ASSN I	1	86,700	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 290 GOVT NATL MTG ASSN I	1	146,551	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 292 GOVT NATL MTG ASSN I	1	100,904	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 293 GOVT NATL MTG ASSN I	18	1,989,533	1	5.56	121,431	6.10	0	0.00	0	0.00	1	5.56	121,431	6.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 397 GOVT NATL MTG ASSN I	11	1,071,914	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 481 GOVT NATL MTG ASSN I	4	303,537	1	25.00	59,822	19.71	1	25.00	59,822	19.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 483 GOVT NATL MTG ASSN I	3	373,268	1	33.33	129,518	34.70	0	0.00	0	0.00	0	0.00	0	0.00	1	33.33	129,518	34.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 558 GOVT NATL MTG ASSN I	1	107,918	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 559 GOVT NATL MTG ASSN I	3	362,795	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	33.33	85,803	23.65
H44 634 GOVT NATL MTG ASSN I	1	143,270	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 635 GOVT NATL MTG ASSN I	2	266,113	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 636 GOVT NATL MTG ASSN I	1	143,104	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 637 GOVT NATL MTG ASSN I	5	581,565	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 685 GOVT NATL MTG ASSN I	2	186,772	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 695 GOVT NATL MTG ASSN I	1	146,034	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

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Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
H44 696 GOVT NATL MTG ASSN I	1	145,786	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 697 GOVT NATL MTG ASSN I	4	492,698	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 756 GOVT NATL MTG ASSN I	1	215,254	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 757 GOVT NATL MTG ASSN I	1	70,983	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 759 GOVT NATL MTG ASSN I	7	807,094	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 879 GOVT NATL MTG ASSN I	2	271,448	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 880 GOVT NATL MTG ASSN I	5	460,177	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 881 GOVT NATL MTG ASSN I	2	291,725	1	50.00	133,835	45.88	1	50.00	133,835	45.88	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 882 GOVT NATL MTG ASSN I	1	112,823	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 883 GOVT NATL MTG ASSN I	21	2,484,210	5	23.81	629,875	25.36	3	14.29	341,442	13.74	1	4.76	108,461	4.37	1	4.76	179,973	7.24	0	0.00	0	0.00	0	0.00	0	0.00	1	4.76	66,138	2.66
H44 931 GOVT NATL MTG ASSN I	1	150,832	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 933 GOVT NATL MTG ASSN I	1	80,099	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 934 GOVT NATL MTG ASSN I	1	109,114	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 935 GOVT NATL MTG ASSN I	2	301,951	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 936 GOVT NATL MTG ASSN I	2	136,413	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 005 GOVT NATL MTG ASSN I	1	164,349	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 008 GOVT NATL MTG ASSN I	1	142,246	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 009 GOVT NATL MTG ASSN I	2	192,833	1	50.00	88,646	45.97	1	50.00	88,646	45.97	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 185 GOVT NATL MTG ASSN I	2	260,109	1	50.00	129,035	49.61	1	50.00	129,035	49.61	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 584 GOVT NATL MTG ASSN I	1	126,719	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 587 GOVT NATL MTG ASSN I	5	534,196	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 588 GOVT NATL MTG ASSN I	2	205,200	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 590 GOVT NATL MTG ASSN I	1	97,250	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 591 GOVT NATL MTG ASSN I	3	296,946	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 605 GOVT NATL MTG ASSN I	13	1,465,890	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 769 GOVT NATL MTG ASSN I	1	107,093	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 770 GOVT NATL MTG ASSN I	1	163,438	1	100.00	163,438	100.00	1	100.00	163,438	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 772 GOVT NATL MTG ASSN I	1	48,584	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 837 GOVT NATL MTG ASSN I	11	951,664	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	18.18	195,208	20.51
H45 838 GOVT NATL MTG ASSN I	3	278,877	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 839 GOVT NATL MTG ASSN I	2	246,302	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 863 GOVT NATL MTG ASSN I	1	117,682	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 048 GOVT NATL MTG ASSN I	1	69,471	1	100.00	69,471	100.00	1	100.00	69,471	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 049 GOVT NATL MTG ASSN I	1	137,735	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 075 GOVT NATL MTG ASSN I	1	117,809	1	100.00	117,809	100.00	0	0.00	0	0.00	1	100.00	117,809	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 251 GOVT NATL MTG ASSN I	2	251,338	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 252 GOVT NATL MTG ASSN I	7	778,631	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 367 GOVT NATL MTG ASSN I	1	125,231	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

This report does not contain loans bought out of the FNMA, GNMA, or Freddie Mac pools.

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
H46 415 GOVT NATL MTG ASSN I	1	79,927	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 456 GOVT NATL MTG ASSN I	1	118,224	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 613 GOVT NATL MTG ASSN I	5	449,866	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 729 GOVT NATL MTG ASSN I	6	533,496	2	33.33	147,412	27.63	1	16.67	102,604	19.23	1	16.67	44,808	8.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 730 GOVT NATL MTG ASSN I	4	405,568	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 731 GOVT NATL MTG ASSN I	2	278,273	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 732 GOVT NATL MTG ASSN I	1	93,884	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 733 GOVT NATL MTG ASSN I	34	3,409,615	1	2.94	141,625	4.15	1	2.94	141,625	4.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.94	115,823	3.40
H48 734 GOVT NATL MTG ASSN I	3	270,911	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 735 GOVT NATL MTG ASSN I	9	807,244	2	22.22	167,932	20.80	1	11.11	97,440	12.07	1	11.11	70,492	8.73	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 736 GOVT NATL MTG ASSN I	6	597,622	1	16.67	108,929	18.23	1	16.67	108,929	18.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 737 GOVT NATL MTG ASSN I	1	105,872	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 738 GOVT NATL MTG ASSN I	33	3,607,412	4	12.12	436,510	12.10	4	12.12	436,510	12.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
K31 180 GOVT NATL MTG ASSN II	9	295,055	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	11.11	18,773	6.36
K31 181 GOVT NATL MTG ASSN II	5	186,225	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
K31 182 GOVT NATL MTG ASSN II	2	59,556	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
K31 183 GOVT NATL MTG ASSN II	2	82,593	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL	2,407	180,452,205	223	9.26	18,004,805	9.98	167	6.94	12,664,673	7.02	33	1.37	2,901,086	1.61	9	0.37	955,558	0.53	14	0.58	1,483,487	0.82	3	0.12	368,514	0.20	37	1.54	2,492,179	1.38

US BANK DELINQUENCY REPORT
November 2013

LENDER	30 DAY DELINQUENCY	60 DAY DELINQUENCY	TOTAL LOANS
1st National USA	38.7%	33.3%	75
Acadiana Mortgage	0.0%	0.0%	1
Allegro Mortgage	24.4%	19.5%	41
Alliance Bank First	29.1%	21.8%	55
Allied Mortgage	0.0%	0.0%	1
Amcor Mortgage	50.0%	0.0%	2
American Bank	50.0%	50.0%	4
American H M	26.7%	20.0%	30
American HFI	0.0%	0.0%	1
American Mortgage	0.0%	0.0%	2
America's Mortage	44.4%	31.5%	124
Amsouth Bank	36.4%	18.2%	22
Banc One Mortgage	19.0%	11.1%	63
Bankcorp South	33.3%	33.3%	6
Bank of LaPlace	50.0%	30.8%	26
Bank of North A	25.0%	8.3%	12
Bank of Ruston	0.0%	33.3%	3
Bank One Mortgage	37.5%	12.5%	8
Bank First	33.3%	25.0%	12
Barksdale Federal	0.0%	0.0%	1
Bridges Mortgage Co.	43.2%	38.6%	44
Brokers Home	25.0%	25.0%	8
Capital Bank	0.0%	0.0%	1
Capital One	28.4%	21.6%	74
Capital Trust	66.7%	33.3%	3
Central Progressive	40.0%	27.5%	40
Chase Manhattan / JP Morgan Chase	39.2%	24.7%	97
Citizens Savings	33.3%	0.0%	6
Citywide Mortgage	50.0%	45.8%	24
Community Trust	0.0%	0.0%	10
Countrywide	46.0%	38.5%	387
Crescent Bank	60.0%	40.0%	15
Deep South Mortgage	40.0%	20.0%	10
Deposit Guaranty	31.6%	5.3%	19
DHI Mortgage	33.3%	0.0%	3
Dryades Savings	56.3%	31.3%	16
Equity Mortgage	100.0%	100.0%	1
Essential Mortgage	25.0%	12.5%	8
Eureka Homestead	40.9%	22.7%	22
Eustis Mortgage	44.4%	26.6%	108
Faubourg Mortgage	0.0%	0.0%	1
Fidelity Bank	47.0%	28.8%	66
First Choice	0.0%	30.0%	10
First Federal Bank	0.0%	0.0%	2
First Guaranty	40.0%	20.0%	5
First Mortgage	0.0%	0.0%	1
First National Bank	48.4%	38.2%	157

US BANK DELINQUENCY REPORT
November 2013

LENDER	30 DAY DELINQUENCY	60 DAY DELINQUENCY	TOTAL LOANS
GAMA Mortgage	50.4%	41.5%	123
Genesis Mortgage	36.8%	36.8%	19
Gilyot Mortgage	49.3%	40.6%	69
GMAC Mortgage	100.0%	100.0%	2
Gulf Coast Bank	36.1%	27.8%	180
Hancock Bank	33.8%	20.8%	77
Hibernia National Bank	33.1%	17.7%	260
Home Loan Co.	49.5%	20.8%	101
Homebuyers Resource	30.6%	22.6%	62
Homestead Bank	100%	75%	4
Horizon Mortgage	0%	0%	1
Iberia Bank	24.1%	19.0%	58
Johnson Mortgage	43.6%	34.5%	220
Landmark Mortgage	62.5%	25.0%	8
Leader Mortgage	40.0%	13.3%	15
Liberty Bank & Trust	33.3%	50.0%	6
Louisiana RE	12.5%	0.0%	8
Market Street	31.3%	31.3%	16
Minden Bank	18.8%	37.5%	16
Molton Allen	66.7%	83.3%	6
Mortgage Co-op	50.0%	75.0%	4
Mortgage Factory	41.2%	23.5%	34
Mortgage Guaranty	33.3%	26.7%	15
Mortgage Market	34.8%	26.8%	112
New CEN/HM 12	41.7%	16.7%	12
New Orleans CRE	33.3%	0.0%	3
New South Federal	46.4%	42.9%	28
Old Kent Mortgage	25.0%	25.0%	4
One Source Mortgage	0.0%	0.0%	1
Parish National	28.2%	15.4%	39
Plaza Mortgage	29.4%	23.5%	17
Pulaski Mortgage	0%	25%	4
RBC Mortgage	66.7%	33.3%	3
Red River	16.7%	16.7%	6
Regions Bank / Mortgage / AMS	40.1%	28.6%	269
Ruston Building	12.5%	12.5%	8
Sabine State	23.1%	38.5%	13
SB Hardie	21.4%	7.1%	14
Security First	100.0%	50.0%	2
Source One Mortgage	0.0%	0.0%	1
Standard Mortgage	28.7%	22.2%	279
State Bank	0.0%	0.0%	1
Sterling Capital	40.0%	46.7%	15
SWBC	37.5%	50.0%	8
Union Planters	27.2%	20.4%	103
Unity Mortgage	35.0%	17.9%	123
Venture Mortgage	32.6%	15.2%	46

US BANK DELINQUENCY REPORT
November 2013

LENDER	30 DAY DELINQUENCY	60 DAY DELINQUENCY	TOTAL LOANS
Washington Mutual	39.1%	31.2%	138
Wells Fargo	43.3%	40.2%	97
Whitney National	41.5%	26.8%	41
Average	**32.58%**	**24.34%**	
Lender Count	**97**	**Total Loan Count**	**4318**

October Avg	32.64	24.18	4347
Sept Avg	33.44	24.25	4376
Aug Avg	33.5	24.19	4414
July Avg	33.78	24.01	4453
June Avg	33.44	23.24	4501
May Avg	32.87	22.77	4548
April Avg	32.62	22.51	4601
March Avg	32.95	22.04	4652
Feb Avg	33.6	21.89	4697
Jan Avg - 2013	33.48	21.25	4738
Dec Avg - 2012	32.86	21.18	4779
Nov Avg	34.22	21.16	4828
Oct Avg	34.89	21.27	4871

DELINQUENCY BY CREDIT SCORE

November 2013

Credit Score		Delinquency 30	60	90	120	>120	BK	FCLS	CURRENT	TOTAL
1 - 579										
	US Bank	22	10	7	46	n/a	n/a	19	89	193
		11.40%	5.18%	3.63%	23.83%	n/a	n/a	9.84%	46.11%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	11	2	2	0	3	7	3	51	79
		13.92%	2.53%	2.53%	0.00%	3.80%	8.86%	3.80%	64.56%	100.00%
580 - 599										
	US Bank	14	11	4	28	n/a	n/a	14	97	168
		8.33%	6.55%	2.38%	16.67%	n/a	n/a	8.33%	57.74%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	9	2	2	2	4	3	4	61	87
		10.34%	2.30%	2.30%	2.30%	4.60%	3.45%	4.60%	70.11%	100.00%
600 - 619										
	US Bank	22	8	6	46	n/a	n/a	21	112	215
		10.23%	3.72%	2.79%	21.40%	n/a	n/a	9.77%	52.09%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	17	8	2	0	3	12	14	100	156
		10.90%	5.13%	1.28%	0.00%	1.92%	7.69%	8.97%	64.10%	100.00%
620 - 639										
	US Bank	29	16	7	49	n/a	n/a	15	157	273
		10.62%	5.86%	2.56%	17.95%	n/a	n/a	5.49%	57.51%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	33	15	5	5	4	11	17	252	342
		9.65%	4.39%	1.46%	1.46%	1.17%	3.22%	4.97%	73.68%	100.00%
640 - 659										
	US Bank	13	4	8	24	n/a	n/a	14	161	224
		5.80%	1.79%	3.57%	10.71%	n/a	n/a	6.25%	71.88%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	20	9	4	3	1	10	13	257	317
		6.31%	2.84%	1.26%	0.95%	0.32%	3.15%	4.10%	81.07%	100.00%
660 - 679										
	US Bank 660 - 700	24	6	1	33	n/a	n/a	19	300	383
		6.27%	1.57%	0.26%	8.62%	n/a	n/a	4.96%	78.33%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	16	5	3	0	4	3	2	193	226
		7.08%	2.21%	1.33%	0.00%	1.77%	1.33%	0.88%	85.40%	100.00%

DELINQUENCY BY CREDIT SCORE

November 2013

Credit Score		Delinquency 30	60	90	120	>120	BK	FCLS	CURRENT	TOTAL
680 - 699										
	US Bank	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	7	3	1	0	0	2	5	170	188
		3.72%	1.60%	0.53%	0.00%	0.00%	1.06%	2.66%	90.43%	100.00%
> 700										
	US Bank	27	7	1	21	n/a	n/a	10	416	482
		5.60%	1.45%	0.21%	4.36%	n/a	n/a	2.07%	86.31%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	11	6	4	2	2	7	11	411	454
		2.42%	1.32%	0.88%	0.44%	0.44%	1.54%	2.42%	90.53%	100.00%
UNKNOWN										
	US Bank	166	65	26	186	n/a	n/a	122	1243	1808
		9.18%	3.60%	1.44%	10.29%	n/a	n/a	6.75%	68.75%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	18	3	2	1	2	7	6	251	290
		6.21%	1.03%	0.69%	0.34%	0.69%	2.41%	2.07%	86.55%	100.00%
TOTAL										
	US Bank	317	127	60	433	n/a	n/a	234	2575	3746
		8.46%	3.39%	1.60%	11.56%	n/a	n/a	6.25%	68.74%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	142	53	25	13	23	62	75	1746	2139
		6.64%	2.48%	1.17%	0.61%	1.08%	2.90%	3.51%	81.63%	100.00%

Loan Count

US Bank	3746
Bank of America	n/a
Standard Mortgage	2139
LHC Total	5885

LOUISIANA HOUSING CORPORATION
WHOLE LOAN MONTHLY STATUS REPORT

SINGLE FAMILY		8.50%
TOTAL DELINQUENCIES		1984/98
AS OF NOVEMBER 20, 2013		PROGRAM
CURRENT	# OF LOANS	17
(CURRENT + 20 DAYS)	$ AMOUNT	$79,634.27
	% of $	93.5%
	% OF LOANS	94.4%
30 - 50 DAYS DELINQUENT	# OF LOANS	0
	$ AMOUNT	$0.00
	% of $	0.0%
	% OF LOANS	0.0%
60 - 80 DAYS DELINQUENT	# OF LOANS	0
	$ AMOUNT	$0.00
	% of $	0.0%
	% OF LOANS	0.0%
> 90 DAYS DELINQUENT	# OF LOANS	1
	$ AMOUNT	$5,575.18
	% of $	6.5%
	% OF LOANS	5.6%
BANKRUPTCY	# OF LOANS	0
	$ AMOUNT	$0.00
	% of $	0.0%
	% OF LOANS	0.0%
FORECLOSED	# OF LOANS	0
	$ AMOUNT	$0.00
	% of $	0.0%
	% OF LOANS	0.0%
REO	# OF LOANS	0
	$ AMOUNT	$0.00
	% of $	0.0%
	% OF LOANS	0.0%
TOTAL	# OF LOANS	18
	$ AMOUNT	$85,209.45

>90 days Delinquent Loan - Karen Moore, 5300 Lauri Ln, Bossier City; Servicer - Dovenmuehle Mortgage

HOMEBUYER EDUCATION TRAINING PROGRAM UPDATE

November 30, 2013

As of November 30, 2013, there have been a total of 265 graduates of Homebuyer Education classes. Forty graduates have applied for a mortgage. There have been six closed sales. Staff has processed a total of $16,395.00 in reimbursements to the two contractors with LHC.

HUD COMPREHENSIVE HOUSING COUNSELING PROGRAM:

The Sub-Grantee awards were calculated on review of past production units within each agency resulting in the amounts shown in the table below, to be disbursed on a reimbursement cost basis. On October 15, 2013, LHC staff held a conference call with the eight (8) HUD Housing Counseling Grant Sub-Grantees to discuss reporting procedures and deadlines. Reports from the participating agencies are currently being reviewed for the performance period (10/1/12 - 9/30/13). Data will be compiled into a consolidated report to HUD for reimbursement of expenses. An extension period to the Grant performance period was approved by HUD through December 31, 2013.

	Sub-Grantee Name	Location	Homebuyer Education - LHC Award	LHC Amount Expended	Balance	HUD Counseling Grant Award	HUD Amount Expended	Balance
1	Calcasieu Parish Police Jury	Lake Charles, LA	83,333.33	6,710.00	76,623.33	29,467.50	$ -	29,467.50
2	Greater N.O. Fair Housing Action Ctr	New Orleans, LA	-	-	-	19,645.00	-	19,645.00
3	Lafayette Consolidated Gov't, Neighborhood Counseling Services	Lafayette, LA	-	-	-	58,935.00	-	58,935.00
4	Lower 9th Ward NENA	New Orleans, LA	-	-	-	39,290.00	-	39,290.00
5	Mid-City Redevelopment Alliance	Baton Rouge, LA	83,333.33	9,685.00	73,648.33	23,574.00	-	23,574.00
6	NZBC Urban Restoration	Bossier City, LA	-	-	-	13,751.50	-	13,751.50
7	Rapides Station Community Ministries	Alexandria, LA	-	-	-	5,893.50	-	5,893.50
8	St. Mary Community Action Agency	Franklin, LA	-	-	-	5,893.50	-	5,893.50
	LHC Admin Costs (10% of HUD grant)					21,811.00	-	21,811.00
	3rd Selected Agency became inactive		83,333.34					-
	TOTALS		250,000.00	16,395.00	233,605.00	218,261.00	-	218,261.00

Account Representative Outreach Report

Summary of Accomplishments

- Visited with 15 current/prospective lender clients and 20 real estate companies/associations in 9 parishes of 5 of the 6 congressional districts of the state.
- Secured 2 new participating lenders for the Market Rate GNMA Program.
- Received 2 new applications that are in the approval process to participate in the Market Rate GNMA Program.
- Served as a guest speaker for events throughout the state and provided presentations for loan officers of participating lenders.
- Introduced the Market Rate GNMA Program to realtors across the state in 7 parishes.

Outreach Events

- Realtor presentation on the Market Rate GNMA Program at ReMax Premier Realty on November 7, 2013 in Monroe, LA.
- Presentation for the Mid-City Redevelopment Alliance 1st Time Homebuyers Class at the East Baton Rouge Housing Authority on November 13, 2013.
- Market Rate GNMA Training/Presentation for the South Shore Loan Officers of NOLA Lending Group on November 14, 2013 in New Orleans, LA.
- Provided a presentation for the staff of Bolton Real Estate in Natchitoches, LA on November 19, 2013.
- Presentation on the Market Rate GNMA Program for the Natchitoches Board of Realtors on November 20, 2013 in Natchitoches, LA.

Newly Approved Lenders for the Market Rate GNMA Program

- BancorpSouth Mortgage – multiple locations in Louisiana
- Interlinc Mortgage – Baton Rouge, LA

New Applications in Process

- Movement Mortgage, A member of the Gardner Realtors Family of Services – Metairie, LA
- Fidelity Homestead – New Orleans, LA

This will be my final Account Representative Outreach Report. It has been my sincere pleasure to serve as your Account Representative for the Louisiana Housing Corporation. I wish you all much success in continuing your mission to provide affordable housing for the citizens of Louisiana.

Danette McGee

November 2013

LOUISIANA HOUSING CORPORATION

Financial Advisor's Report — December 11, 2013

By: L. Gordon King and Shaun Toups
Government Consultants, Inc.

SINGLE FAMILY PROGRAMS

- New Money Financing - the Finance team continues to work on a Pass Through Structure. Waiting on the market to improve. Also, working on a potential refunding of 4 series of bonds to combine with the new money financing to reduce the mortgage rate (on SBC agenda for December meeting).

- Market Rate GNMA Program (Raymond James). This Program involves FHA, VA and RD loans, and as of December 2nd, 74 loans totaling $8,764,728 had been reserved. 18 loans were cancelled - resulting in a total of 56 loans having a par of $6,535,761. NOTE : These numbers were 56 / 44 at the November meeting. The rate has been running 4.875%. See Raymond James report attached.

- TBA Program (GK Baum). This Program involves FNMA conventional loans, and the projected launch will be discussed at the December board meeting. There are remaining issues regarding brokers participation and servicing.

NATIONAL HOUSING NEWS

- Housing transactions continue to be sporadic across the country. In November, there were only 4 "traditional structure" pricings done in the country.

- The taxable and tax-exempt curves remain compressed, and future transactions depend upon the widening of these spreads.

- Mortgage rates are on the rise again – by the end of the day on Cyber Monday, the average rate on the 30 year fixed mortgage was 4.5%, its highest level since mid-September. It was 3.6% just a year ago.

GENERAL

- US Treasury rates. The 10 year UST was 2.65% on 11/1 and 2.75% on 11/29. The high for the month was 2.80% and the low was 2.63%. Currently (12/3) is at 2.78%.

- Future. Virtually every forecast calls for the 10 year UST to increase in 2014. The average of 65 institutions on Bloomberg (as of 11/29/13) has the 10 year at 3.00% by 2Q 14 and 3.25% by 4Q 14. JPM, for example, has it projected at 3.25% at 2Q 14 and just over 3.50% by 4Q 14. These rate increases will be exacerbated by the Fed's anticipated tapering of securities purchases. This was anticipated to be December, but now most think it will be after the latest budget battle in January. Again, the tax-exempt housing market functions better in a higher rate environment.

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Government Consultants

Louisiana Housing Corporation
Market Rate GNMA Program
Loan Reservations and Status
Through 12/2/13

Reservation Month	Reservation		Compliance Approved		Servicer Purchased		GNMA Settled		Cancelled		Total Reservations		Total Excluding Cancelled	
	# Loans	$ Amount	# Loans	$ Amount	# Loans	$ Amount	# Loans	$ Amount	# Loans	$ Amount	# Loans	$ Amount	# Loans	$ Amount
July							1	116,503			1	116,503	1	116,503
August					1	115,862	1	144,337	3	338,171	5	598,370	2	260,199
September			3	361,201	3	356,423	2	207,032	9	1,183,594	17	2,108,250	8	924,656
October			13	1,616,551	9	1,115,836			3	353,870	25	3,086,257	22	2,732,387
November			20	2,194,196					3	353,332	23	2,547,528	20	2,194,196
December	2	204,722	1	103,098							3	307,820	3	307,820
Total	2	204,722	37	4,275,046	13	1,588,121	4	467,872	18	2,228,967	74	8,764,728	56	6,535,761

RAYMOND JAMES®

BORROWER QUALIFYING ABILITY
.25% RATE DIFFERENCE

FHA			CONVENTIONAL			COMPARISON	
Upfront MIP 1.75% Monthly MIP 1.25%			PMI calculated at .99% Premium (MGIC) - estimated rate				
DTI Ratio - 43%			DTI Ratio - 45%				
Loan Amount w/MIP	$127,187.50		Loan Amount	$125,000		Loan Amount Difference	$2,187.50
Rate	4.875%		Rate	4.875%			
P&I	$673.09		P&I	$661.51		P&I Difference	$11.58
Monthly MIP	$132.49		Monthly PMI	$103.13		MI Difference	$29.36
Total	$805.58	DTI - 43%	Total	$764.64	DTI - 45%	Payment Difference	$40.94
Income Needed to Qualify - $1875			Income Needed to Qualify - $1700			Income Difference	$175
.25% Higher Rate Example Below							
Loan Amount w/MIP	$127,187.50		Loan Amount	$125,000		Loan Amount Difference	$2,187.50
Rate	5.125%		Rate	5.125%			
P&I	$692.52		P&I	$680.61		P&I Difference	$11.91
Monthly MIP	$132.49		Monthly PMI	$103.13		MI Difference	$29.36
Total	$825.01	DTI - 42.9%	Total	$783.74	DTI - 44.8%	Payment Difference	$41.27
Income Needed To Qualify - $1925			Income Needed To Qualify - $1750			Income Difference	$175
Loan Amount w/MIP	$127,187.50		Loan Amount	$125,000		Loan Amount Difference	$2,187.50
Rate	5.000%		Rate	5.000%			
P&I	$682.77		P&I	$671.03		P&I Difference	$11.74
Monthly MIP	$132.49		Monthly PMI	$103.13		MI Difference	$29.36
Total	$815.26	DTI - 42.9%	Total	$774.16	DTI - 44.9%	Payment Difference	$41.10
Income Needed to Qualify - $1900			Income Needed To Qualify - $1725			Income Difference	$175
.25% Higher Rate Example Below							
Loan Amount w/MIP	$127,187.50		Loan Amount	$125,000		Loan Amount Difference	$2,187.50
Rate	5.250%		Rate	5.250%			
P&I	$702.33		P&I	$690.26		P&I Difference	$12.07
Monthly MIP	$132.49		Monthly PMI	$103.13		MI Difference	$29.36
Total	$834.82	DTI - 42.8%	Total	$793.39	DTI - 44.7%	Payment Difference	$41.43
Income Needed To Qualify - $1950			Income Needed to Qualify - $1775			Income Difference	$175