



Board of Directors

Agenda Item #6

Single Family Committee

Matthew Ritchie, Chairman

December 10, 2014

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MEMORANDUM

To: Director Matthew P. Ritchie
Director Ellen M. Lee
Director Malcolm Young
Director Willie Spears

From: Brenda Evans, Director of Housing Development

Date: December 1, 2014

Re: Single Family Committee

Notice is hereby given that a **Single Family Committee Meeting will not be held on Wednesday, December 10, 2014**, by order of Director Matthew P. Ritchie, Single Family Committee Chairman.

Updates on the following will be provided during the Full Board Meeting:

- Current Programs
- LHC CDBG Programs
- Delinquencies
- Whole Loan Report
- Mortgage Counseling Update
- Financial Advisor Update

If you have any questions, please do not hesitate to contact me.

BE:cab

SINGLE FAMILY DASHBOARD – DECEMBER 2014

Reservations

Current	21	\$2,430,893.93
Closed	320	\$39,457,265.69
Total	341	\$41,888,159.62

Cancelled

Borrower Did Not Qualify / Underwriter Rejected	60	\$7,316,264.00
Lender Withdrew / Compliance Failure	45	\$5,042,647.00
Property Issues	23	\$2,322,842.00
Total	128	\$14,681,753.00

Delinquency

US Bank	10.730%
Bank of America	xx
Standard Mortgage Corporation	18.064%

Whole Loans

4	\$3,160.34
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Homebuyer Counseling

HUD Counseling Grant Award	\$479,276.00
HUD Amount Expended	\$306,316.75
Balance	\$172,959.25
NFMC Grant Award	\$63,246.00
NFMC Amount Expended	\$30,450.00
Balance	\$32,796.00

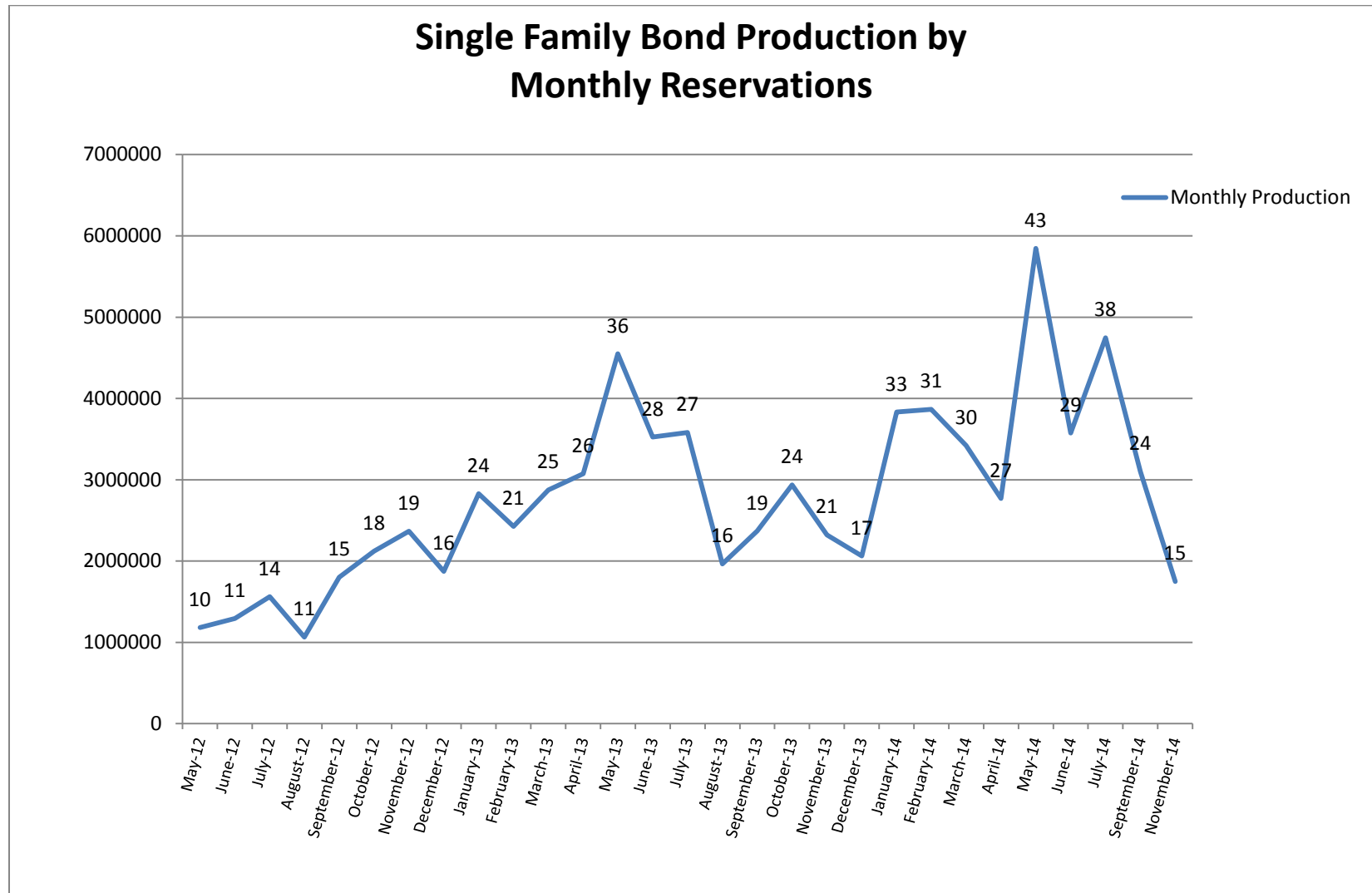
MARKET RATE GNMA LOAN SUMMARY

Market Rate GNMA Program

Program Start Date: 7/9/2013

	Total Loan Count	Total Loan Amount	Average Household Income	Average Household Size
Reserved to Date				
	341	\$41,888,159.62	\$40,769.49	2.06
Funded to Date				
	320	\$39,457,265.69	\$40,844.71	2.08
Current Pipeline				
	21	\$2,430,893.93	\$39,623.41	2.08

PRODUCTION TREND



SINGLE FAMILY SUMMARY BY PARISH & LENDERS

Market Rate GNMA Program

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
Allen	1	50,000.00	50,000.00	0.12%	46,000.00	25,989.12	3.000	64,170.00
Ascension	7	1,200,331.32	171,475.90	2.87%	173,987.14	42,991.30	2.143	76,360.00
Avoyelles	1	85,089.23	85,089.23	0.20%	83,500.00	43,608.04	3.000	64,170.00
Bossier	12	1,643,866.42	136,988.87	3.92%	139,457.08	41,697.31	1.833	68,655.00
Caddo	50	5,066,463.56	101,329.27	12.10%	103,426.64	36,975.33	2.080	68,655.00
Calcasieu	5	483,663.97	96,732.79	1.15%	97,980.00	36,371.22	1.800	64,285.00
Concordia	1	96,938.00	96,938.00	0.23%	95,000.00	39,150.28	3.000	64,170.00
East Baton Rouge	164	20,439,205.00	124,629.30	48.79%	127,052.05	40,180.38	2.140	76,360.00
Grant	1	65,118.24	65,118.24	0.16%	62,000.00	24,716.52	1.000	64,170.00
Jefferson	9	1,188,814.28	132,090.48	2.84%	134,677.67	44,849.84	1.889	67,620.00
Lafourche	1	150,228.00	150,228.00	0.36%	153,000.00	43,644.96	1.000	64,400.00
Livingston	28	3,753,667.23	134,059.54	8.96%	135,503.57	43,787.78	2.393	76,360.00
Natchitoches	1	84,301.00	84,301.00	0.20%	82,500.00	29,294.28	1.000	64,170.00
Orleans	16	2,079,518.41	129,969.90	4.96%	132,477.31	43,753.17	1.563	67,620.00
Rapides	16	1,816,502.66	113,531.42	4.34%	113,468.75	42,546.25	1.625	64,170.00
St. Bernard	1	101,989.00	101,989.00	0.24%	99,950.00	35,276.88	2.000	67,620.00
St. Charles	1	131,572.00	131,572.00	0.31%	134,000.00	31,200.00	2.000	67,620.00
St. John the Baptist	4	498,804.69	124,701.17	1.19%	127,250.00	53,502.00	1.750	67,620.00
St. Martin	1	126,359.56	126,359.56	0.30%	124,000.00	35,772.00	2.000	73,830.00
St. Mary	1	59,814.32	59,814.32	0.14%	61,000.00	49,400.00	5.000	64,170.00
St. Tammany	6	804,101.41	134,016.90	1.92%	136,425.33	46,030.53	2.333	67,620.00
Tangipahoa	3	417,629.62	139,209.87	1.00%	139,426.67	46,960.08	1.000	64,170.00
Terrebonne	3	344,518.00	114,839.33	0.82%	115,000.00	42,473.29	2.333	64,400.00
Vernon	2	204,141.50	102,070.75	0.49%	103,200.00	47,508.04	1.500	64,170.00
West Baton Rouge	6	995,522.20	165,920.37	2.38%	166,356.67	43,138.12	1.500	76,360.00

Total Count: 341
Total Amount: \$41,888,159.62
Average Amount: \$122,839.18

Loans by Lender

Originator	Loans	Total Loan Amount	Average Loan Amount
American Financial Network	1	63,822.00	63,822.00
Britton & Koontz Bank, N.A.	10	1,213,999.33	121,399.93
DHI Mortgage Company, LTD	6	974,055.93	162,342.65
Fairway Independent Mortgage Corporation	60	7,946,323.69	132,438.73
Fidelity Homestead Svgs Bank	38	4,815,471.03	126,722.92
Gulf Coast Bank & Trust	43	5,755,979.90	133,860.00
Home Bank	1	115,371.00	115,371.00
Home Federal Bank	5	582,660.44	116,532.09
Iberia Bank	38	3,891,347.18	102,403.87
InterLinc Mortgage Services, LLC	1	116,209.93	116,209.93
Investar Bank	40	5,187,630.82	129,690.77
Movement Mortgage	1	80,315.60	80,315.60
Nation's Reliable Lending	12	1,444,831.77	120,402.65
NOLA Lending Group	4	525,051.82	131,262.95
Prime Lending, Inc.	5	664,672.41	132,934.48
Red River Bank	23	2,510,073.15	109,133.62
Sabine State Bank & Trust Co.	13	1,340,828.73	103,140.67
Standard Mortgage Corp. (Lender)	5	480,594.00	96,118.80
SWBC Mortgage Corporation	24	2,732,429.45	113,851.23
Whitney Bank	11	1,446,491.44	131,499.22

Total Count: 341
Total Amount: \$41,888,159.62
Average Amount: \$122,839.18

MARKET RATE GNMA PROGRAM

Lock Cancellation Report

	Total Loan Count	Total Loan Amount
<hr/>		
<u>Borrower Did Not Qualify / Underwriter Rejected</u>		
	60	\$7,316,264.00
<u>Lender Withdrew / Compliance Failure</u>		
	45	\$5,042,647.00
<u>Property Issues</u>		
	23	\$2,322,842.00
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Grant Totals:	128	\$14,681,753.00

MASTER SERVICER DELINQUENCY SUMMARY
Active FICO Delinquency Report

	1-579	580-599	600-619	620-639	640-659	660-679	680-699	700	Unknown	Totals
US Bank	106	62	88	90	65	48	24	63	541	1087
	7.12%	4.17%	5.91%	6.05%	4.37%	3.23%	1.61%	4.23%	36.36%	73.05%
Bank of America	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
Standard Mortgage	31	25	54	85	63	28	12	38	65	401
	2.08%	1.68%	3.63%	5.71%	4.23%	1.88%	0.81%	2.55%	4.37%	26.95%
Totals	137	87	142	175	128	76	36	101	606	1488
	9.21%	5.85%	9.54%	11.76%	8.60%	5.11%	2.42%	6.79%	40.73%	100.00%

Cumulative Delinquency Report

	Loan Count	Total Loan Amount	Delinq 30	Delinq 60	Delinq 90	Delinq 120	Delinq >120	Delinq Total	BK	FCLS
US Bank	2106	\$ 149,586,188.00	159	36	12	19	226	34	5	2106
	49.38%		7.55%	1.71%	0.57%	0.90%	10.73%	1.61%	0.24%	49.38%
Bank of America	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
	xx		xx	xx	xx	xx	xx	xx	xx	xx
Standard Mortgage	2159	\$ 241,185,018.87	172	66	22	130	390	56	62	2159
	50.62%		7.97%	3.06%	1.02%	6.02%	18.06%	2.59%	2.87%	50.62%
Totals	4265	\$ 390,771,206.87	331	102	34	149	616	90	67	4265
	100.00%		7.76%	2.39%	0.80%	3.49%	14.44%	2.11%	1.57%	100.00%

MARKET RATE GNMA PROGRAM

Servicers Monthly Delinquency Totals

		US Bank		Bank of America		Standard Mortgage	
2013							
	November	9.260%		15.110%		17.765%	
	December	9.210%		16.290%		18.630%	
2014							
	January	8.380%		16.500%		18.267%	
	February	7.470%		12.900%		15.684%	
	March	6.400%		11.710%		14.332%	
	April	7.640%		12.040%		14.900%	
	May	8.030%		11.150%		15.637%	
	June	8.150%		11.150%		14.909%	
	July	8.670%		13.470%		15.237%	
	September	9.290%		13.030%		16.318%	
	November	10.730%	↑	xx		18.064%	↑
<hr/>							
Total	Average	8.475%		xx		16.340%	
2014	November	10.730%		xx		18.064%	
	September	9.290%		13.030%		16.318%	
	July	8.670%		13.470%		15.237%	
	June	8.360%		15.128%		17.039%	
	May	8.326%		15.649%		17.217%	
	April	8.448%		16.272%		17.385%	
	March	8.561%		16.735%		17.581%	
	February	8.814%		17.262%		18.009%	
	January	8.990%		17.632%		18.345%	
2013	December	9.078%		17.594%		18.372%	
	November	9.126%		17.352%		18.363%	

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 loans	Contract Start Dates	Contract End Dates	Program Summary	Comments / Pending Issues		
Cameron Parish	Laura Womack	Sonja Smith	\$ 3,000,000.00	\$ 881,769.68	\$ 2,118,230.32	0	11	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 budget amendment to be approved by OCD		
Jefferson Parish Housing	Laura Womack	Sonja Smith	\$ 1,360,000.00	\$ 1,009,397.69	\$ 350,602.31	0	18	8/1/2010	7/31/2014	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.	n/a		
Louisiana Housing Corporation	Mary Antoon	All Staff	7,864,603.79	\$ 5,863,913.77	\$2,000,690.02	0	82	9/2/2008	9/1/2014	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.	n/a		
Plaquemines Parish	Cody Henderson	Sonja Smith	\$ 8,273,000.00	\$ 534,902.49	\$ 7,738,097.51	4	5	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.	n/a		
St. Bernard Parish Home Mortgage Authority	Laura Womack	Mary Antoon	\$ 3,200,000.00	\$ 3,186,284.99	\$ 13,715.01	0	116	1/11/2011	6/30/2015 Waiting on signed CEA amendment	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	Waiting on budget amendment to be approved by OCD		
Terrebonne Parish	Sonya Ssmith	Mary Antoon	\$ 3,890,000.00	\$ 3,228,172.90	\$ 661,827.10	1	108	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.	n/a		
Lafitte Parish	Cody Henderson	TBD	\$ 2,500,000.00	\$ -	\$ 2,500,000.00	0	0	5/1/2010	4/30/2015	FTHBP providing a soft second mortgage not to exceed 50% of the sales price of the property or \$50,000. Additional funds will be offered as a grant to cover "reasonable" closing cost. Borrowers must be a 1st time homebuyer with annual household incomes at or below 80% AMI and borrowers total debt may not exceed 45% of the total household income.	n/a		
					\$ -								
					\$ -								
					\$ -								
					\$ -								

CDBG Soft Second Mortgage (SSM) Program Update

Parish	Assigned Staff Member	Back-up Staff Member	SSM			# of pending draws	Total # of processed loans	Contract Start Dates	Contract End Dates	Program Summary	Comments/Pending Issues
			Grant Amount	Amount Expended	Remaining Balance						
Cameron Parish	Laura Womack	Sonja Smith	\$ 525,000.00		\$ 525,000.00	0	0	1/1/2013 6/30/15		SSMP 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. Program has yet to begin	n/a
City of New Orleans	Mary Antoon	Laura Womack	\$ 52,275,000.00	\$ 49,448,041.13	\$ 2,826,958.87	0	854	1/13/2013 Contract is renewed annually	12/31/2014	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.	n/a
Jefferson Parish Community Development	Sonja Smith	Mary Antoon	\$ 9,600,000.00	\$ 5,274,250.61	\$ 4,325,749.39	3	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.	n/a
St. Bernard Parish Home Mortgage Authority	Laura Womack	Mary Antoon	\$ 6,000,000.00	\$ 888,731.51	\$ 5,111,268.49	0	25	3/1/2013	2/28/2015	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. Program has yet to begin.	n/a
St. Tammany (administered thru St. Bernard HMA)	Laura Womack	Mary Antoon	\$ 2,625,000.00	\$ 2,582,287.15	\$ 42,712.85	1	84	6/1/2013	5/31/15	SSMP allowing 20% of the purchase price up to \$30,000 per borrower and up to \$5,000 loan per borrower for closing cost. 1st timehomebuyer with household income up to 120% AMI is allowed and requires the borrower to have a minimum credit score of 640. Additionally, borrowers are required to invest 1% of the purchase price or \$1,000 whichever is greater into the transaction.	n/a
					\$ -						
					\$ -						
					\$ -						
					\$ -						
					\$ -						
					\$ -						

WHOLE LOAN MONTHLY STATUS REPORT

SINGLE FAMILY 8.50%
TOTAL DELINQUENCIES 1984/98
AS OF NOVEMBER 20, 2014 PROGRAM

CURRENT	# OF LOANS	4
(CURRENT + 20 DAYS)	\$ AMOUNT	\$3,160.34
	% of \$	100.0%
	% OF LOANS	100.0%
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	0
	\$ AMOUNT	\$0.00
	% of \$	0.0%
	% OF LOANS	0.0%
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	4
	\$ AMOUNT	\$3,160.34

HOUSING COUNSELING PROGRAM

During the month of October, the Housing Counseling department visited all sub-grantees to provide technical assistance, discuss barriers to increasing the number of homebuyers and market and outreach strategy to inform people about the importance of receiving homebuyer education before they purchase a home. The biggest challenge the counseling agencies are experiencing is developing a referral network with realtors and lenders. The only clients realtors and lenders refer to them are the clients who have poor credit and it may take 6 months to two years to get them credit ready to purchase homes. The clients who are credit eligible to purchase a home only attend homebuyer education class if it's required by the type of loan they are receiving. For example, all Rural Development loans require the borrower to receive at least 8 hours of homebuyer education. Another barrier the agencies are experiencing is tracking the clients who graduate from their programs and purchase homes. Since there isn't an incentive for the client to report their home purchase, the agencies do not have an accurate count of the number of graduates who become successful homeowners. The HC department will continue to work with the Counseling agencies to help increase long term homeownership in Louisiana.

During the month of November, the Housing Counseling department continued to meet with the sub-grantees on completing HUD's quarterly report and focused on expending the grant funds as soon as possible so that the FY2015 grant allocation to LHC may increase.

Homeowners By Congressional District

District 1	7	District 4	2
District 2	0	District 5	1
District 3	6	District 6	5

Graduates By Congressional District

District 1	57	District 4	30
District 2	0	District 5	8
District 3	53	District 6	114

National Foreclosure Mitigation Grant (NFMG)

As of November 30, 2014, one hundred forty-one (141) homeowners are in jeopardy of losing their homes, have received foreclosure mitigation counseling and loan modifications from LHC foreclosure sub-grantees.

HUD Counseling Grant Award	\$479,276.00
HUD Amount Expended (pending)	\$306,316.75
Balance	\$172,959.25
NFMG Grant Award	\$63,246.00
NFMG Amount Expended	\$30,450.00
Balance	\$32,796.00



LOUISIANA HOUSING CORPORATION

Financial Advisor's Report
By: L. Gordon King and Shaun Touns
Government Consultants, Inc.

December 2, 2014

SINGLE FAMILY PROGRAMS

- Market Rate GNMA Program (Raymond James). As of November 28, 2014, 469 loans had been reserved with 128 cancellations. Total of 341 loans having a par of \$41,938,969. NOTE: These numbers were 454 / 338 for October. The rate has been at 4.375%. Total program reservations are now over \$56MM with total proceeds to LHC at over \$500,000. See RJ pipeline report attached.
- TBA Program (GK Baum). Started on December 1, 2014. Details to follow in later reports.
- Workforce Housing Initiative Program. The finance team continues to work on this Program. It should be ready for launch after the APA process in January.

NATIONAL HOUSING NEWS

- Housing issuances were modest – with 12 state HFA deals totaling \$544MM (7 Single Family deals – Utah, South Carolina, Oregon, Missouri, Virginia, Washington, and Kentucky, and 5 Multi-Family deals.)

GENERAL

- **US Treasury rates.** The 10-year UST was 2.34% on 11/3 and 2.16% on 11/28. Currently, (12/2) is at 2.26%. Anticipated run-ups in rates did not happen in November, and the 10-year UST remains well below its year-to-date high of 2.99%.
- **FOMC.** The Fed announced on 10/29 the end of its assets buying program, and the impact is unclear at this point. Many “street experts” pointed to higher interest rates by year-end with some estimates of the 10-year UST at 3.00%. That has NOT materialized. Furthermore, mortgage revenue bond programs work best in higher interest rate environments.

Thanks to the Housing bankers at JP Morgan, Raymond James and George K Baum for their input.

**Louisiana Housing Corporation
Market Rate GNMA Program
Loan Reservations and Status
Through 11/28/14**



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 '13							1	116,503			1	116,503	1	116,503
August '13							2	260,199	3	338,171	5	598,370	2	260,199
September '13							8	924,656	9	1,183,594	17	2,108,250	8	924,656
October '13							19	2,502,308	6	583,957	25	3,086,265	19	2,502,308
November '13							16	1,813,026	7	734,204	23	2,547,230	16	1,813,026
December '13							13	1,510,920	6	801,120	19	2,312,040	13	1,510,920
January '14							24	2,857,637	12	1,265,175	36	4,122,812	24	2,857,637
February '14							29	3,648,377	4	508,168	33	4,156,545	29	3,648,377
March '14							24	2,862,362	8	820,462	32	3,682,824	24	2,862,362
April '14							22	2,185,195	10	1,176,542	32	3,361,737	22	2,185,195
May '14							37	5,089,924	10	1,135,001	47	6,224,925	37	5,089,924
June '14							22	2,889,988	11	1,241,406	33	4,131,394	22	2,889,988
July '14			1	142,373	1	90,824	28	3,585,210	11	1,211,120	41	5,029,527	30	3,818,407
August '14			3	421,308	2	230,181	24	2,771,753	10	1,128,021	39	4,551,263	29	3,423,242
September '14			7	898,031	4	433,501	11	1,502,294	4	459,817	26	3,293,643	22	2,833,826
October '14			21	2,590,425	6	680,935	1	181,649	17	2,094,995	45	5,548,004	28	3,453,009
November '14	2	302,223	13	1,447,167							15	1,749,390	15	1,749,390
Total	2	302,223	45	5,499,304	13	1,435,441	281	34,702,001	128	14,681,753	469	56,620,722	341	41,938,969