LOUISIANA HOUSING CORPORATION

BOARD OF DIRECTORS

Agenda Item #6

Single Family Committee

Matthew Ritchie, Chairman

February 12, 2014

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BOBBY JINDAL
GOVERNOR

FREDERICK TOMBAR, III
EXECUTIVE DIRECTOR

Louisiana Housing Corporation

February 5, 2014

SINGLE FAMILY COMMITTEE MEETING

AGENDA

Notice is hereby given of a regular meeting of the Single Family Committee to be held on **Wednesday, February 12, 2014 @ 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 December 11, 2013 Committee Meeting**.

3. Discussion and Resolution regarding **Lender/Broker Compensation** and the **George K. Baum TBA Government Program**; and providing for other matters in connection therewith. Staff recommends approval.

4. **Single Family Program** Updates.

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

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 December 11, 2013
Committee Room 2
2415 Quail Drive
Baton Rouge, LA 70808
10:30 A.M.

Committee Members Present
Mr. Matthew P. Ritchie
Mr. Willie Spears
Mr. Malcolm Young

Committee Members Absent
Ms. Ellen M. Lee
Mr. Larry Ferdinand

Board Members Present
Mr. Mayson H. Foster
Mr. Michael L. Airhart
Mr. Guy T. Williams
Dr. Daryl Burckel

Board Members Absent
Treasurer John N. Kennedy

Staff Present
See attached

Visitors Present
See attached

Call to Order and Roll Call. Chairman Matthew P. Ritchie called the meeting to order at 10:31 a.m. The roll was called and a quorum was established.

Approval of the Minutes. On a motion made by Chairman Ritchie and seconded by Board Member Mayson Foster, the minutes of the November 13, 2013 committee meeting were approved without correction.

Action Item.

> ***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.***

Ms. Brenda Evans, Program Administrator, informed the Committee that the resolution addresses how the Corporation has the opportunity to allow conventional loans to be offered in its portfolio and will allow staff and the finance team to acquire the necessary legal documents and approvals to implement a conventional loan program. A motion was made and seconded by Mr. Young to recommend approval of the resolution to the Full Board. The motion passed unanimously.

Single Family Program Updates. Ms. Evans provided updates on the CDBG Programs, delinquencies, whole loan report, mortgage counseling updates, financial advisor report and account representative outreach. Additionally, Mr. Richard Wolcott of Standard Mortgage Company provided a market update for the committee.

Adjournment. With no further business to discuss, a motion to adjourn was made by Chairman Ritchie and was seconded by Mr. Young. The meeting adjourned at 10:50 a.m.

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SF Committee Secretary

LOUISIANA HOUSING CORPORATION

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

RESOLUTION

A resolution to authorize the Louisiana Housing Corporation (the "Corporation") to increase Lender/Broker compensation to 2.0% for the current Raymond James TBA Program and to implement the George K. Baum TBA Government Program which would include the 2% Lender/Broker compensation; and providing for other matters in connection therewith.

WHEREAS, the Corporation's Lender/Broker compensation has been at competitive disadvantage compared to other homeownership loan products; and

WHEREAS, Brokers have been unable to participate in the current Raymond James TBA Program; and

WHEREAS, the Louisiana Housing Corporation Finance Team has recommended that the Lender/Broker compensation be at 2.0% for the both the Raymond James TBA Program and the George K. Baum TBA Government Program (the "**TBA Programs**") for Brokers and Lenders and that an alternate Servicer be included in the George K. Baum TBA Government Program for Broker participation throughout the State;

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 staff and counsel are authorized and directed to increase Lender/Broker compensation to 2.0% for the current Raymond James TBA Program and to implement the George K. Baum TBA Government Program which would include the 2% Lender/Broker compensation.

SECTION 2. The Chairman, Executive Director of the Corporation, and/or Secretary of the Corporation are hereby authorized, empowered, and directed to execute any forms and/or documents required to be executed on behalf of and in the name of the Corporation, the terms of which are to be consistent with the provisions of this resolution.

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 12th day of February 2014.

______________________________ ______________________________

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 2 pages constitutes a true and correct copy of a resolution adopted by said Board on February 12, 2014 titled: "A resolution to authorize the Louisiana Housing Corporation (the "**Corporation**") to increase Lender/Broker compensation to 2.0% for the current Raymond James TBA Program and to implement the George K. Baum TBA Government Program which would include the 2% Lender/Broker compensation; 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 12th day of February, 2014.

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Secretary

MEMORANDUM

To:	Brenda Evans Louisiana Housing Corporation	Date:	February 6, 2014
From:	Gordon King and Shaun Toups Government Consultants, Inc.		
Re:	PROPOSED CHANGES TO LHC MARKET RATE PROGRAMS		

PROPOSED CHANGES:

1. **Increase Lender Compensation from 1.5% to 2.0%**
2. **Add Wholesale Lenders/Brokers**

FINANCIAL ANALYSIS

Increasing Lender Compensation from 1.50% to 2.00% will:

1. Reduce the Net Revenue to LHC by 50bps (but will still maintain a minimum of 1.0%), and
2. On certain days increase the rate to the borrower, such that the 1.0% minimum to LHC can be met. His will not impact the rate everyday, but rather only when the net to LHC falls below the 1.0% at a given rate because of the additional 0.50% in costs.

In order to offset the reduced profitability the increase in Lender Compensation and/or the addition of wholesale lenders/brokers must have the effect of increasing net loan production (also accounting for any potential loans lost due to higher rates noted in (2) above). But how much does production have to increase?

Assuming the worst case – that the net to LHC is always the minimum of 1.0% – the changes would have to result in 50% more loans.

> *Profitability is 0.50% less on each loan that would have existed without the changes, but each new loan produces another 1.0% for LHC (0.50% costs of existing loans ÷ 1.00% return from each new loan). The difficulty, of course, is determining what production would be without the increased compensation and addition of wholesale lenders/brokers.*

In actuality the "breakeven" would likely be less than 50% as the return to LHC will average more than the minimum. Loans sold to date have produced an average of 1.3% to LHC and most loans in the current pipeline are at 2.0% or higher. If the average return is 1.5% the increased production necessary to breakeven is 33% (*0.50% costs of existing loans ÷ 1.50% return from each new loan*).

There is clearly a desire on the part of the wholesale lenders/brokers to access a product such as the ones offered by LHC and responses to surveys have indicated lenders would like to see the overall compensation increased. However, that actual increase in loan volume that can be attributed to each change would only be a "best guess" at this time.

The above analysis considers only the financial implications of the changes, which as noted can only be estimated. It is recognized that there will likely be considerations other than the immediate financial effect that would be part of any decision regarding the above changes.

MEMORANDUM

TO: **Fred Tombar, Louisiana Housing Corporation**
Brenda Evans, Louisiana Housing Corporation
Gordon King

FROM: **Marc Paskulin, Larry Englande**

DATE: **February 4, 2014**

SUBJ: **GKB Advisory Services; Expanded Lender Network and Loan Products**

Overview

Louisiana Housing Corporation currently sponsors a "TBA" Program with Raymond James (RJ) for which Standard Mortgage is the Servicer. Standard has agreed to pay .50% "servicing release premium" (SRP) but restricts the lender access to a tight group of retail loan originators. RJ provides the loan pricing, hedging and delivery risk for LHC loans (government loans only) and is paid a .75% per loan program administration fee. LHC is currently paying lenders a 1.5% SRP.

Program Potential

LHC's current market rate TBA program is underperforming for the following reasons:

- The current 1.5% SRP paid by LHC is not enough incentive for many retail lenders. Certain key lenders are either curtailing loan volume or not participating because of the SRP paid.
- Due to restrictions imposed by Standard, LHC cannot access smaller retail lenders, wholesale lenders and brokers. There is a significant segment of third party originators and brokers who may be eligible with 360 Mortgage.

We have advised LHC to: (i) increase its SRP paid to lenders to 2% minimum for all programs and (ii) introduce a wholesale lending loan option with 360 Mortgage Group as servicer. Although LHC's spread will be reduced, we believe overall loan volume and LHC income would increase.

Loan Originations	**Retail Only**	**Retail Only**	**Wholesale Loans**	**Total**
Pricing Agent	RJ	RJ	GKB	
Servicer	Standard	Standard [1]	360 Mortgage	
Net Loan Reservations	**$3,000,000**	$4,000,000	$2,500,000	**$6,500,000**
SRP paid to Lenders	**1.5%**	2.0%	2.0%	**2.0%**
LHC Spread	**1.3%**	1.0%	1.0%	**1.0%**
LHC Monthly Fee Income	**$39,000**	$40,000	$25,000	**$65,000**

[1] Standard has the "first right of refusal" on any retail lender. If rejected, a retail lender may apply with 360 Mortgage.

Impact of higher SRP on LHC Spread

An increase in SRP paid by LHC to conform with market rate levels (2% as proposed) will reduce the LHC spread by .50%, but the projected increase in monthly loan volume – from its current $3,000,000 to a projected $6,500,000 – actually generates more LHC Fee Income to LHC ($65,000).

Impact of 0% SRP Paid by 360 Mortgage on LHC Spread

360 Mortgage is not willing to pay any SRP for the inherent value of the .315% servicing fee rights, due primarily to the increased performance risk associated with wholesale lending. From 360 Mortgage's standpoint, its position on SRPs for wholesale lending is non-negotiable. 360 Mortgage does not pay an SRP for wholesale lending programs for GKB HFA clients in Texas and Ohio. However, 360 Mortgage offers superior TBA pricing than what LHC's broker/dealers can offer.

The attached Table compares the loan rates, market pricing for the week ending February 3, 2014, during which mortgage rates were stable at 4.875%. It compares the spread to LHC for the current LHC TBA Program with Raymond James and Standard Mortgage (Table 1), the pricing for the proposed GKB TBA program with 360 Mortgage as Servicer (Table 2) and for a proposed GBM/360 Mortgage collaboration with GKB pricing the loans (at a reduced fee) but 360 Mortgage incurring the hedging and delivery risk (Table 3). The proposed GKB/360 Mortgage collaboration, even without an SRP, generates a slightly higher spread to LHC, even as compared to the RJ TBA Program.

FNMA Program and HFA Preferred Update

Indications from FNMA are that its new servicer criteria for HFA Preferred will not be released until late February, at the earliest. There are no assurances that either 360 Mortgage or Standard Mortgage will qualify under these new guidelines.

We at GKB have advised LHC to no longer rely on HFA Preferred and to offer instead a FNMA My Community Mortgage (MCM) 95% sized loan, which is readily available to all HFAs and to all FNMA approved seller servicers. The standard MCM 95 is not attractive as the HFA Preferred 97; it charges a .125% higher rate and also imposes a .75% per loan fee to the Borrower, but it is still an attractive loan product particularly to 660+ credit score borrowers. If LHC is so inclined to put its HOME and idle financial resources "to work", we could supplement a FNMA loan option with LHC HOME and other funds for qualified homebuyers to create a superior FNMA loan option. In turn, LHC would receive an above market yield based on the repayment of the assistance and an ongoing fee added to the servicing fee and paid to LHC monthly for the life of the loan. If 360 Mortgage or Standard Mortgage is ever approved by FNMA, then the HFA Preferred terms and concessions could be seamlessly inserted.

	Current	**Projected Monthly Loan Volume**			
Loan Originations	**Retail Only**	**Retail Only**	**Wholesale Loans**	**FNMA Loans**	**Total**
Pricing Agent	RJ	RJ	GKB	GKB	
Servicer	Standard	Standard [1]	360 Mortgage	360 Mortgage	
Loan Reservations	**$3,000,000**	$4,000,000	$2,500,000	$2,000,000	**$8,500,000**
SRP paid to Lenders	**1.5%**	1.5%	2.0%	2.0%	**2.0%**
LHC Spread	**1.3%**	1.0%	1.0%	1.0%	**1.0%**
LHC Monthly Fee Income	**$39,000**	$40,000	$25,000	$20,000	**$85,000**

[1] Standard has the "first right of refusal" on any retail lender. If rejected, a retail lender may apply with 360 Mortgage.

Louisiana Housing Corporation
Rate Sheet Calculation Comparison
2/3/2014

TBA Program (with US Bank as Servicer, Raymond James as Pricing Agent) — **Retail Lender Network only**

GNMA Pricing: Sources and Uses

Pricing Date	Loan Rate	Svc Fee	Guar Fee	Excess Servicing	MBS Cpn	[1] GNMA Price [1]	[2] Add SRP	[1] + [2] Total Sources	[3] Loan Purchase	[4] DPA	[5] Lender Fee	[6] RJ TBA Fee	[3]:[6] Total Uses	LHC Spread
1/27/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.047%	0.50%	107.547%	100.00%	3.00%	1.50%	0.750%	105.250%	2.297%
1/28/14	4.875%	0.315%	0.06%	0.000%	4.50%	0.000%	0.50%	0.500%	100.00%	3.00%	1.50%	0.750%	105.250%	0.000%
1/29/14	4.875%	0.315%	0.06%	0.000%	4.50%	0.000%	0.50%	0.500%	100.00%	3.00%	1.50%	0.750%	105.250%	0.000%
1/30/14	4.875%	0.315%	0.06%	0.000%	4.50%	0.000%	0.50%	0.500%	100.00%	3.00%	1.50%	0.750%	105.250%	0.000%
1/31/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.438%	0.50%	107.938%	100.00%	3.00%	1.50%	0.750%	105.250%	2.688%
2/3/14	4.875%	0.315%	0.06%	0.000%	4.50%	0.000%	0.50%	0.500%	100.00%	3.00%	1.50%	0.750%	105.250%	2.720%

[1] RJ pricing not available, but with LHC spread for 1/27 & 1/31 we can back into price.

GKB Mortgage Markets LLC

TBA Program (with 360 Mortgage as Servicer, GKBM as Pricing & Hedging Agent) — **Wholesale Lender Network only**

GNMA Pricing: Sources and Uses

Pricing Date	Loan Rate	Svc Fee	Guar Fee	Excess Servicing	MBS Cpn	[1] GNMA Price [1]	[2] Add SRP	[1] + [2] Total Sources	[3] Loan Purchase	[4] DPA	[5] Lender Fee	[6] GKB TBA Fee	[3]:[6] Total Uses	LHC Spread
1/27/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.344%	0.00%	107.344%	100.00%	3.00%	1.50%	0.750%	105.250%	2.094%
1/28/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.313%	0.00%	107.313%	100.00%	3.00%	1.50%	0.750%	105.250%	2.063%
1/29/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.531%	0.00%	107.531%	100.00%	3.00%	1.50%	0.750%	105.250%	2.281%
1/30/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.469%	0.00%	107.469%	100.00%	3.00%	1.50%	0.750%	105.250%	2.219%
1/31/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.750%	0.00%	107.750%	100.00%	3.00%	1.50%	0.750%	105.250%	2.500%
2/3/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.750%	0.00%	107.750%	100.00%	3.00%	1.50%	0.750%	105.250%	2.500%

[1] Assumes April deliveries. Prices quoted to Ohio HFA.

Market Rate Program (with 360 Mortgage as Servicer, GKB as Pricing Agent, 360 as Hedging Agent) — **Wholesale Lender Network only**

GNMA Pricing: Sources and Uses

Pricing Date	Loan Rate	Svc Fee	Guar Fee	Excess Servicing	MBS Cpn	[1] GNMA Price [1]	[2] Add SRP	[1] + [2] Total Sources	[3] Loan Purchase	[4] DPA	[5] Lender Fee	[6] GKB Fee	[3]:[6] Total Uses	LHC Spread
1/27/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.366%	0.00%	107.366%	100.00%	3.00%	1.50%	0.500%	105.000%	2.366%
1/28/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.429%	0.00%	107.429%	100.00%	3.00%	1.50%	0.500%	105.000%	2.429%
1/29/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.648%	0.00%	107.648%	100.00%	3.00%	1.50%	0.500%	105.000%	2.648%
1/30/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.492%	0.00%	107.492%	100.00%	3.00%	1.50%	0.500%	105.000%	2.492%
1/31/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.710%	0.00%	107.710%	100.00%	3.00%	1.50%	0.500%	105.000%	2.710%
2/3/14	4.875%	0.315%	0.06%	0.000%	4.50%	107.720%	0.00%	107.720%	100.00%	3.00%	1.50%	0.500%	105.000%	2.720%

[1] Attached TBA screen pricing, April delivery, less .12% Reserve. 360 guarantees GKB a loan price, then pools and sells its own MBS.

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	$11,699,876.23	$3,300,123.77
Total	**$15,000,000.00**	**$11,699,876.23**	**$3,300,123.77**

Loan								MCC
Loan Nbr	Allocation	Reservation Dt	Loan Amount	Program Rate	Program	riginator Na	ervic	
Allocation: MARKET RATE GNMA								
Program Rate: 4.3750 %								
MR33	MARKET RA	10/17/2013	$119,790.00	4.3750 %	MARKET RA	Fairway In	Sta	
MR34	MARKET RA	10/17/2013	$193,431.00	4.3750 %	MARKET RA	Fairway In	Sta	
MR35	MARKET RA	10/17/2013	$181,649.00	4.3750 %	MARKET RA	Gulf Coast	Sta	
MR36	MARKET RA	10/18/2013	$107,040.00	4.3750 %	MARKET RA	Iberia Ban	Sta	
MR37	MARKET RA	10/18/2013	$146,585.00	4.3750 %	MARKET RA	Sabine Sta	Sta	
MR38	MARKET RA	10/21/2013	$59,895.00	4.3750 %	MARKET RA	Gulf Coast	Sta	
MR39	MARKET RA	10/22/2013	$103,171.00	4.3750 %	MARKET RA	Sabine Sta	Sta	
MR40	MARKET RA	10/23/2013	$145,760.00	4.3750 %	MARKET RA	Fairway In	Sta	
MR41	MARKET RA	10/23/2013	$166,326.00	4.3750 %	MARKET RA	Britton & K	Sta	
MR43	MARKET RA	10/24/2013	$102,116.00	4.3750 %	MARKET RA	Fairway In	Sta	
MR44	MARKET RA	10/25/2013	$74,623.00	4.3750 %	MARKET RA	Investar B	Sta	
MR45	MARKET RA	10/29/2013	$81,496.00	4.3750 %	MARKET RA	Iberia Ban	Sta	
MR46	MARKET RA	10/30/2013	$118,800.00	4.3750 %	MARKET RA	Iberia Ban	Sta	
MR47	MARKET RA	10/30/2013	$88,271.00	4.3750 %	MARKET RA	Fairway In	Sta	
MR48	MARKET RA	10/30/2013	$193,877.00	4.3750 %	MARKET RA	Britton & K	Sta	
MR49	MARKET RA	10/31/2013	$216,015.00	4.3750 %	MARKET RA	Fairway In	Sta	
MR53	MARKET RA	11/4/2013	$117,826.00	4.3750 %	MARKET RA	Gulf Coast	Sta	
MR54	MARKET RA	11/4/2013	$150,000.00	4.3750 %	MARKET RA	Fairway In	Sta	
MR55	MARKET RA	11/4/2013	$73,886.00	4.3750 %	MARKET RA	Britton & K	Sta	
MR56	MARKET RA	11/5/2013	$135,500.00	4.3750 %	MARKET RA	Fairway In	Sta	
MR58	MARKET RA	11/6/2013	$127,645.00	4.3750 %	MARKET RA	Gulf Coast	Sta	
MR60	MARKET RA	11/7/2013	$75,605.00	4.3750 %	MARKET RA	Iberia Ban	Sta	
MR64	MARKET RA	11/18/2013	$88,271.00	4.3750 %	MARKET RA	Iberia Ban	Sta	
MR65	MARKET RA	11/18/2013	$107,025.00	4.3750 %	MARKET RA	Fairway In	Sta	
MR69	MARKET RA	11/18/2013	$122,735.00	4.3750 %	MARKET RA	NOLA Lend	Sta	
MR70	MARKET RA	11/18/2013	$106,534.00	4.3750 %	MARKET RA	Fairway In	Sta	
MR71	MARKET RA	11/19/2013	$92,002.00	4.3750 %	MARKET RA	Iberia Ban	Sta	
MR72	MARKET RA	11/20/2013	$150,228.00	4.3750 %	MARKET RA	Gulf Coast	Sta	
oans: 28			tal: $3,446,102.00					
Program Rate: 4.8750 %								
MR1	MARKET RA	7/30/2013	$116,503.00	4.8750 %	MARKET RA	Standard	Sta	
MR101	MARKET RA	12/19/2013	$78,452.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR102	MARKET RA	12/19/2013	$149,246.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR105	MARKET RA	1/2/2014	$102,901.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR106	MARKET RA	1/2/2014	$96,224.00	4.8750 %	MARKET RA	Britton & K	Sta	
MR108	MARKET RA	1/3/2014	$141,460.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR109	MARKET RA	1/3/2014	$170,587.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR11	MARKET RA	9/11/2013	$79,387.00	4.8750 %	MARKET RA	Sabine Sta	Sta	
MR110	MARKET RA	1/6/2014	$83,460.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR111	MARKET RA	1/7/2014	$73,641.00	4.8750 %	MARKET RA	Investar B	Sta	
MR113	MARKET RA	1/8/2014	$161,029.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR114	MARKET RA	1/8/2014	$136,632.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
MR115	MARKET RA	1/8/2014	$143,928.00	4.8750 %	MARKET RA	Gulf Coast	Sta	

Loan								MCC
Loan Nbr	Allocation	Reservation Dt	Loan Amount	Program Rate	Program	riginator Na	ervic	
MR116	MARKET RA	1/9/2014	$72,446.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR117	MARKET RA	1/9/2014	$82,478.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR118	MARKET RA	1/10/2014	$122,735.00	4.8750 %	MARKET RA	Britton & K	Sta	
MR119	MARKET RA	1/10/2014	$147,283.00	4.8750 %	MARKET RA	Investar B	Sta	
MR121	MARKET RA	1/10/2014	$109,971.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR122	MARKET RA	1/14/2014	$106,000.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR123	MARKET RA	1/14/2014	$124,257.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR124	MARKET RA	1/15/2014	$96,715.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR125	MARKET RA	1/15/2014	$85,423.00	4.8750 %	MARKET RA	Investar B	Sta	
MR126	MARKET RA	1/16/2014	$100,000.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
MR128	MARKET RA	1/16/2014	$160,047.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
MR13	MARKET RA	9/13/2013	$127,645.00	4.8750 %	MARKET RA	Britton & K	Sta	
MR130	MARKET RA	1/17/2014	$93,180.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
MR131	MARKET RA	1/17/2014	$127,645.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR133	MARKET RA	1/17/2014	$87,550.00	4.8750 %	MARKET RA	Standard	Sta	
MR135	MARKET RA	1/21/2014	$142,373.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR136	MARKET RA	1/21/2014	$161,912.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR137	MARKET RA	1/21/2014	$152,192.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR138	MARKET RA	1/22/2014	$122,637.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR139	MARKET RA	1/23/2014	$78,551.00	4.8750 %	MARKET RA	Red River	Sta	
MR14	MARKET RA	9/16/2013	$98,188.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR140	MARKET RA	1/27/2014	$134,518.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
MR141	MARKET RA	1/27/2014	$98,189.00	4.8750 %	MARKET RA	Investar B	Sta	
MR142	MARKET RA	1/27/2014	$98,188.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR143	MARKET RA	1/31/2014	$86,827.00	4.8750 %	MARKET RA	Britton & K	Sta	
MR144	MARKET RA	1/31/2014	$132,936.00	4.8750 %	MARKET RA	Whitney B	Sta	
MR145	MARKET RA	2/3/2014	$130,752.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR146	MARKET RA	2/3/2014	$148,197.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
MR147	MARKET RA	2/3/2014	$114,795.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR19	MARKET RA	9/20/2013	$178,571.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR21	MARKET RA	9/23/2013	$66,768.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR22	MARKET RA	9/23/2013	$105,552.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR25	MARKET RA	9/26/2013	$184,103.00	4.8750 %	MARKET RA	Red River	Sta	
MR26	MARKET RA	9/26/2013	$84,442.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR27	MARKET RA	10/1/2013	$218,371.00	4.8750 %	MARKET RA	NOLA Lend	Sta	
MR29	MARKET RA	10/3/2013	$51,548.00	4.8750 %	MARKET RA	Sabine Sta	Sta	
MR3	MARKET RA	8/5/2013	$144,337.00	4.8750 %	MARKET RA	Britton & K	Sta	
MR31	MARKET RA	10/11/2013	$133,536.00	4.8750 %	MARKET RA	Britton & K	Sta	
MR61	MARKET RA	11/12/2013	$142,373.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR63	MARKET RA	11/14/2013	$74,489.00	4.8750 %	MARKET RA	Britton & K	Sta	
MR73	MARKET RA	11/21/2013	$132,554.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR74	MARKET RA	11/25/2013	$116,353.00	4.8750 %	MARKET RA	InterLinc M	Sta	
MR76	MARKET RA	12/2/2013	$103,098.00	4.8750 %	MARKET RA	Britton & K	Sta	
MR77	MARKET RA	12/2/2013	$131,572.00	4.8750 %	MARKET RA	Standard	Sta	
MR78	MARKET RA	12/2/2013	$68,732.00	4.8750 %	MARKET RA	NOLA Lend	Sta	
MR79	MARKET RA	12/3/2013	$68,633.00	4.8750 %	MARKET RA	Fairway In	Sta	

Loan								MCC
Loan Nbr	Allocation	Reservation Dt	Loan Amount	Program Rate	Program	riginator Na	ervic	
MR80	MARKET RA	12/3/2013	$127,546.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR82	MARKET RA	12/6/2013	$125,681.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR83	MARKET RA	12/6/2013	$120,673.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR84	MARKET RA	12/6/2013	$235,653.00	4.8750 %	MARKET RA	Investar B	Sta	
MR86	MARKET RA	12/9/2013	$100,152.00	4.8750 %	MARKET RA	Investar B	Sta	
MR88	MARKET RA	12/13/2013	$125,681.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR90	MARKET RA	12/17/2013	$75,801.00	4.8750 %	MARKET RA	Britton & K	Sta	
oans: 66			tal: $7,793,299.00					
Program Rate: 5.3750 %								
MR6	MARKET RA	8/26/2013	$115,862.00	5.3750 %	MARKET RA	NOLA Lend	Sta	
Loans: 1			otal: $115,862.00					
# Loans: 95			l: $11,355,263.00					
95 Loans			l: $11,355,263.00	Average: 4.7329 %				

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**

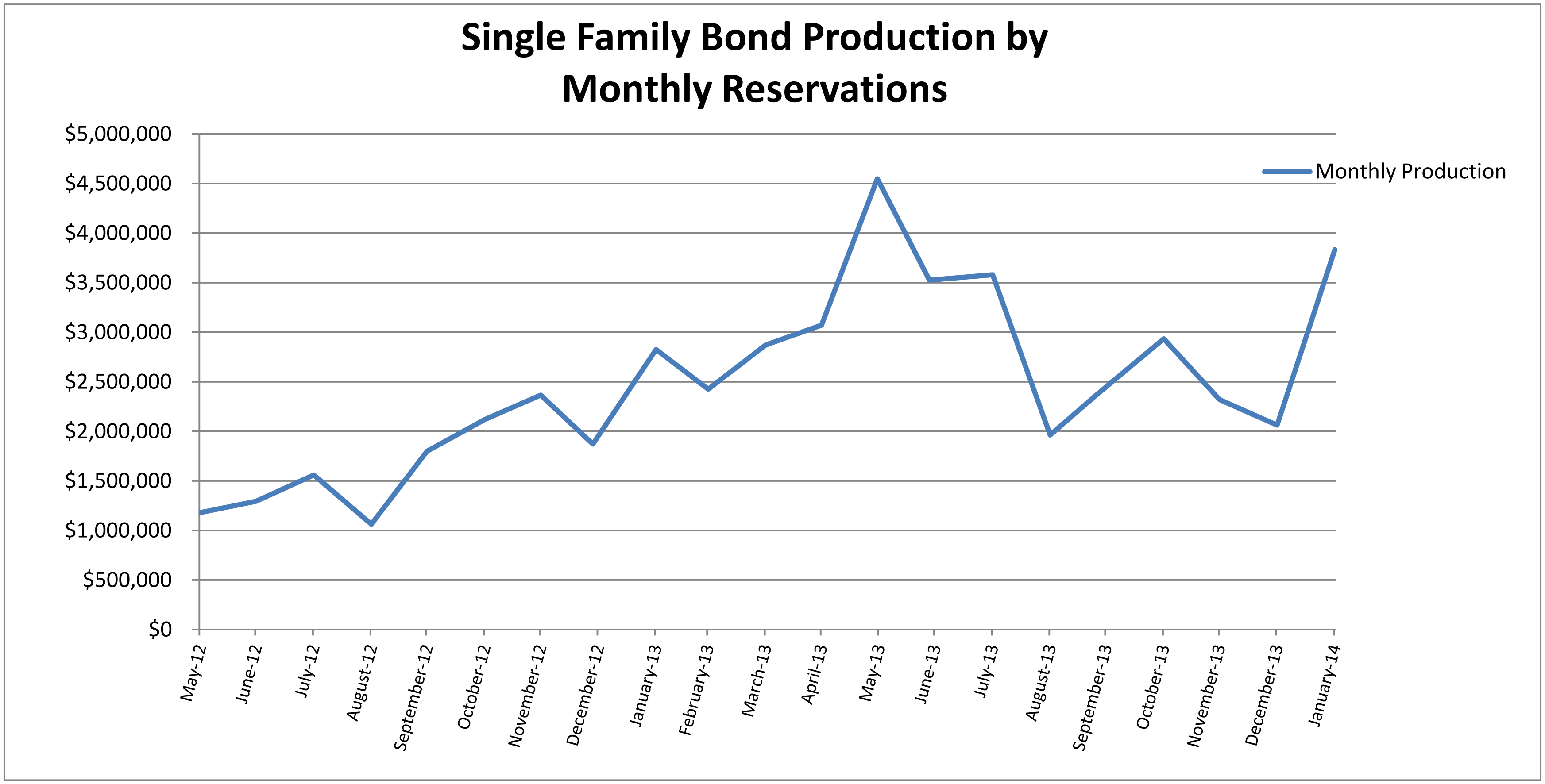
Production Trend

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**
12/31/2013	Market Rate GNMA	17	$2,063,623
TOTAL		**17**	**$2,063,623**
1/31/2014	Market Rate GNMA	33	$3,833,915
TOTAL		**33**	**$3,833,915**

Production Trend
2/5/2014



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
MR28	Earldon L Miller	12/6/2013 Short Sale & selling bank has not approved the sales contract.	$51,058.00	Iberia Bank
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
MR50	Mitzi E Newman	11/22/2013 Borrower is over income.	$122,637.00	Investar Bank
MR51	Betty J Johnson	12/9/2013	$82,214.00	Iberia Bank

Loan Number	Borrower Name	Cancelled Date Reason for Cancellation	Loan Amount	Lender
		Lender could not meet the deadline. Lender withdrew the loan.		
MR57	Darlene Horton	11/20/2013 Cancelled by lender.	$68,633.00	Fairway Independent Mortgage Corporation
MR59	Brittany A Manuel	12/9/2013 Loan withdrawn by borrower.	$82,379.00	Iberia Bank
MR62	Lumald Maldonado	12/26/2013 Property did not pass inspection & did not appraise for the sales price.	$77,569.00	NOLA Lending
MR66	Angelia Phillips	1/31/2014 Lender unable to comply with deadline.	$68,732.00	Gulf Coast Bank & Trust
MR67	Temessa T Roquemore	12/18/2013 Loan withdrawn by borrower.	$152,192.00	Iberia Bank
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
MR81	Darlene Horton	1/9/2014 Borrower closed without the program.	$71,579.00	Fairway Independent Mortgage
MR85	Dereck Bell	12/26/2013 Lender failed to comply with Lender Certification deadline.	$94,261.00	Gulf Coast Bank & Trust
MR87	Thomas Michel	12/26/2013 Lender failed to comply with Lender Certification deadline.	$154,156.00	Gulf Coast Bank & Trust
MR89	Inetta Adams	1/9/2014 Borrower is over income.	$137,464.00	Iberia Bank
MR103	Dallas Decuir	1/8/2014 Borrower withdrew application.	$147,283.00	Fidelity Homestead Savings Bank
MR104	Keith Martin	1/9/2014 Borrower does not have the credit score requirement.	$147,283.00	Fairway Independent Mortgage
MR120	Russell Stockman	1/10/2014 Borrower has a previous reservation that was still within the 30 day waiting period. Old loan was reinstated.	$127,546.00	Fairway Independent Mortgage
MR134	Nicklaus Eschete	1/23/2014 Property Failed Inspection.	$110,000.00	Gulf Coast Bank & Trust

Total Count: **33**
Total Amount: **$3,829,498.00**

Single Family Loans By Lender

Originator	Loans	Loan Amount	Average Loan Amount
MARKET RATE GNMA PROGRAM			
Britton & Koontz Bank, N.A.	12	$1,398,012.61	$116,501.05
Fairway Independent Mortgage Corporation	27	$3,478,692.43	$128,840.46
Fidelity Homestead Svgs Bank	6	$726,268.00	$121,044.67
Gulf Coast Bank & Trust	12	$1,553,664.32	$129,472.03
Iberia Bank	16	$1,626,351.63	$101,646.98
InterLinc Mortgage Services, LLC	1	$116,353.00	$116,353.00
Investar Bank	7	$814,863.48	$116,409.07
NOLA Lending Group	4	$525,301.67	$131,325.42
Red River Bank	2	$262,427.53	$131,213.77
Sabine State Bank & Trust Co.	4	$380,193.56	$95,048.39
Standard Mortgage Corp. (Lender)	3	$335,625.00	$111,875.00
Whitney Bank	1	$132,936.00	$132,936.00

Total Count: **95**
Total Amount: **$11,350,689.23**
Average Amount: **$119,480.94**

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

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
Ascension	2	$309,226.00	$154,613.00	2.72%	$157,750.00	$39,244.80	2.500	$74,290.00
Bossier	4	$509,677.53	$127,419.38	4.49%	$129,350.00	$45,179.58	1.750	$64,170.00
Caddo	10	$1,002,332.65	$100,233.26	8.83%	$102,120.00	$36,815.06	2.200	$64,170.00
Calcasieu	4	$402,231.05	$100,557.76	3.54%	$102,475.00	$35,345.03	1.750	$64,170.00
East Baton Rouge	41	$4,916,699.66	$119,919.50	43.32%	$121,642.68	$36,506.19	1.976	$74,290.00
Jefferson	3	$466,388.67	$155,462.89	4.11%	$158,466.67	$51,648.84	1.333	$69,345.00
Lafourche	1	$150,228.00	$150,228.00	1.32%	$153,000.00	$43,644.96	1.000	$74,060.00
Livingston	10	$1,405,005.90	$140,500.59	12.38%	$141,590.00	$46,219.60	2.300	$74,290.00
Orleans	4	$570,467.00	$142,616.75	5.03%	$144,375.00	$47,965.31	1.750	$69,345.00
Rapides	4	$379,455.17	$94,863.79	3.34%	$94,250.00	$41,006.51	2.000	$64,170.00
St. Charles	1	$131,572.00	$131,572.00	1.16%	$134,000.00	$31,200.00	2.000	$69,345.00
St. Martin	1	$87,550.00	$87,550.00	0.77%	$85,000.00	$67,787.98	3.000	$71,415.00
St. Mary	1	$59,814.32	$59,814.32	0.53%	$61,000.00	$49,400.00	5.000	$64,170.00
St. Tammany	3	$295,249.48	$98,416.49	2.60%	$100,266.67	$40,733.07	1.667	$69,345.00
Tangipahoa	2	$276,587.00	$138,293.50	2.44%	$137,950.00	$46,636.10	1.000	$64,745.00
Terrebonne	2	$234,518.00	$117,259.00	2.07%	$117,500.00	$43,099.94	2.000	$74,060.00
Vernon	1	$79,289.39	$79,289.39	0.70%	$78,900.00	$40,822.08	1.000	$64,170.00
West Baton Rouge	1	$74,397.41	$74,397.41	0.66%	$73,000.00	$22,382.64	2.000	$74,290.00

Total Count: **95**
Total Amount: **$11,350,689.23**
Average Amount: **$119,480.94**

CDBG Soft Second Mortgage (SSM) Program Update

Parish	Assigned Staff Member	Back-up Staff Member	SSM Grant Amount	SSM Amount Expended	SSM 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	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	$ 30,255,000.00	$ 28,680,496.45	$ 1,574,503.55	0	500 - 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.	n/a
Jefferson Parish Community Development	Sonja Smith	Mary Antoon	$ 9,600,000.00	$ 5,274,250.61	$ 4,325,749.39	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.	n/a
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	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	Amy York	$ 2,625,000.00	$ -	$ 2,625,000.00	0	0	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
					$ -						
					$ -						
					$ -						
					$ -						
					$ -						
					$ -						

CDBG First Time Homebuyer (FTHB) Program Update

Parish	Assigned Staff Member	Back-up Staff Member	FTHB Grant Amount	FTHB Amount Expended	FTHB 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 budget amendment to be approved by OCD
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.	n/a
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.	n/a
Plaquemines Parish	Cody Henderson	Sonja Smith	$ 8,273,000.00	$ 275,264.55	$ 7,997,735.45	5	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.	n/a
St. Bernard Parish Home Mortgage Authority	Laura Womack	Mary Antoon	$ 3,200,000.00	$ 2,649,163.16	$ 550,836.84	1	95	1/11/2011	6/30/2014	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	Amy York	Mary Antoon	$ 3,890,000.00	$ 2,938,654.98	$ 951,345.02	1	103	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
					$ -						
					$ -						
					$ -						
					$ -						
					$ -						

Master Servicer Cumulative Delinquency Report

	Loan Count		Total Loan Amount	Delinq 30	Delinq 60	Delinq 90	Delinq 120	Delinq >120	Delinq Total	BK	FCLS
US Bank	2364	$	175,636,922.00	147	20	18	13	n/a	198	n/a	n/a
	49.14%			6.22%	0.85%	0.76%	0.55%	n/a	8.38%	n/a	n/a
Bank of America	312	$	35,146,874.00	26	15	5	3	n/a	49	n/a	10
	6.49%			1.22%	0.70%	0.23%	0.14%	n/a	2.30%	n/a	0.47%
Standard Mortgage	2135	$	241,207,818.23	136	49	34	10	35	264	66	71
	44.38%			6.37%	2.30%	1.59%	0.47%	1.64%	12.37%	3.09%	3.33%
Totals	4811	$	451,991,614.23	309	84	57	26	35	511	66	81
	100.00%			6.42%	1.75%	1.18%	0.54%	0.73%	10.62%	1.37%	1.68%

Servicers Monthly Delinquency Totals

		US Bank	Bank of America	Standard Mortgage
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%	15.110%	17.765%
	December	9.210%	16.290%	18.630%
2014				
	January	8.380%	16.500%	18.267%
Total	Average	8.990%	17.632%	18.345%

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	$11,928,738.09	4	2	1	1	8	0.375	7.619	0	1
LHC FHA 2013	41	$4,775,737.69	1	0	0	0	1	0.047	2.439	0	0
LHC RHS 2012A	36	$4,874,360.34	0	0	0	0	0	0.000	0.000	0	0
LHC RHS 2013	7	$947,724.82	0	0	0	0	0	0.000	0.000	0	0
LHC VA 2012A	2	$315,999.16	0	0	0	0	0	0.000	0.000	0	0
LHC VA 2013	2	$249,081.90	0	0	0	0	0	0.000	0.000	0	0
LHFA 2007	14	$1,468,784.98	2	0	0	0	2	0.094	14.286	0	0
LHFA 2007B	398	$43,475,747.45	20	5	5	39	69	3.232	17.337	24	20
LHFA 2007C	435	$45,310,157.07	29	10	13	36	88	4.122	20.230	15	16
LHFA 2007U	2	$225,985.78	0	0	0	0	0	0.000	0.000	0	0
LHFA 2008A	117	$12,825,702.43	9	3	2	10	24	1.124	20.513	3	4
LHFA 2008B	218	$25,012,059.12	30	7	7	29	73	3.419	33.486	9	15
LHFA 2008T	2	$293,933.35	1	0	0	0	1	0.047	50.000	0	0
LHFA 2009A	327	$38,373,526.43	25	14	4	23	66	3.091	20.183	13	5
LHFA 2010A	148	$17,184,925.58	10	5	3	7	25	1.171	16.892	3	4
LHFA 2011A	212	$26,101,999.04	11	4	3	10	28	1.311	13.208	4	1
LHFA 2012A	69	$7,843,355.00	2	2	0	1	5	0.234	7.246	0	0
Total	**2,135**	**$241,207,818.23**	**144**	**52**	**38**	**156**	**390**	**18.267**		**71**	**66**
Investor											
FHLMC	581	$60,117,974.00	32	12	10	31	85	3.981	14.630	12	20
GNMA	1,500	$175,185,859.01	112	40	26	96	274	12.834	18.267	36	41
SMC/FNMA	54	$5,903,985.22	0	0	2	29	31	1.452	57.407	23	5
Total	**2,135**	**$241,207,818.23**	**144**	**52**	**38**	**156**	**390**	**18.267**		**71**	**66**

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
Loan Type											
Conv w/ PMI	353	$38,960,027.24	14	7	5	30	56	2.623	15.864	16	14
Conv w/o PMI	106	$9,630,126.75	2	0	1	4	7	0.328	6.604	3	3
Farm Loan	199	$24,767,250.11	6	4	0	9	19	0.890	9.548	6	3
FHA	1,446	$163,846,728.63	121	40	31	112	304	14.239	21.024	45	45
VA	31	$4,003,685.50	1	1	1	1	4	0.187	12.903	1	1
Total	*2,135*	*$241,207,818.23*	*144*	*52*	*38*	*156*	*390*	*18.267*		*71*	*66*

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
Parish											
	193	$23,091,642.00	5	2	1	1	9	0.422	4.663	0	1
ACADIA	11	$753,684.22	1	0	0	0	1	0.047	9.091	0	0
ALLEN	1	$129,965.72	0	0	0	0	0	0.000	0.000	0	0
ASCENSION	74	$9,566,385.02	4	1	1	7	13	0.609	17.568	5	1
AVOYELLES	5	$358,617.80	0	0	0	0	0	0.000	0.000	0	0
BIENVILLE	2	$167,964.26	0	0	0	0	0	0.000	0.000	0	0
BOSSIER	18	$1,964,103.45	0	0	0	1	1	0.047	5.556	1	0
CADDO	143	$13,876,170.22	9	0	3	16	28	1.311	19.580	1	16
CALCASIEU	15	$1,097,341.71	0	0	0	0	0	0.000	0.000	0	0
CONCORDIA	1	$169,918.25	1	0	0	0	1	0.047	100.000	0	0
DE SOTO	3	$314,311.09	0	0	0	0	0	0.000	0.000	0	0
EAST BATON ROUGE	508	$57,136,726.71	37	16	9	30	92	4.309	18.110	13	12
EAST FELICIANA	5	$464,812.91	1	1	0	0	2	0.094	40.000	0	0
EVANGELINE	2	$134,219.88	0	0	0	0	0	0.000	0.000	0	0
GRANT	2	$200,557.75	0	0	0	0	0	0.000	0.000	0	0
IBERIA	26	$2,005,904.37	0	1	0	1	2	0.094	7.692	0	1
IBERVILLE	8	$828,773.79	1	0	0	1	2	0.094	25.000	0	1
JACKSON	3	$350,143.98	0	0	0	0	0	0.000	0.000	0	0
JEFFERSON	291	$34,832,914.17	21	10	5	30	66	3.091	22.680	17	8
LAFAYETTE	90	$8,982,831.90	8	3	0	6	17	0.796	18.889	1	2
LAFOURCHE	10	$972,892.41	1	0	0	1	2	0.094	20.000	1	0
LINCOLN	5	$650,877.61	0	0	0	2	2	0.094	40.000	1	0
LIVINGSTON	122	$14,822,092.09	9	1	4	8	22	1.030	18.033	3	3
NATCHITOCHES	1	$83,117.55	0	0	0	1	1	0.047	100.000	0	1
ORLEANS	293	$34,677,512.93	30	7	8	30	75	3.513	25.597	16	11
PLAQUEMINES	1	$190,136.84	0	0	0	0	0	0.000	0.000	0	0
POINTE COUPEE	4	$294,649.01	0	1	0	0	1	0.047	25.000	0	0
RAPIDES	22	$1,946,810.18	2	1	0	1	4	0.187	18.182	1	1
ST JOHN THE BAPTIST	62	$7,681,551.65	5	3	1	7	16	0.749	25.806	6	3
ST LANDRY	11	$937,192.78	1	0	1	0	2	0.094	18.182	0	0
ST. BERNARD	27	$2,888,612.20	1	1	0	2	4	0.187	14.815	2	0

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
ST. CHARLES	27	$3,239,578.58	1	0	2	1	4	0.187	14.815	0	1
ST. HELENA	1	$58,986.44	0	0	0	0	0	0.000	0.000	0	0
ST. JAMES	8	$937,540.04	0	0	1	0	1	0.047	12.500	0	0
ST. MARTIN	11	$1,052,714.87	0	0	0	1	1	0.047	9.091	1	0
ST. MARY	4	$186,403.02	0	0	0	1	1	0.047	25.000	1	1
ST.TAMMANY	77	$9,094,682.25	4	1	1	7	13	0.609	16.883	1	2
TANGIPAHOA	23	$2,586,626.83	0	2	1	0	3	0.141	13.043	0	0
TERREBONNE	4	$445,841.91	0	0	0	0	0	0.000	0.000	0	0
VERMILION	6	$486,047.74	0	0	0	1	1	0.047	16.667	0	1
VERNON	1	$62,169.55	0	0	0	0	0	0.000	0.000	0	0
WASHINGTON	5	$471,826.83	1	0	0	0	1	0.047	20.000	0	0
WEBSTER	1	$72,408.82	0	0	0	0	0	0.000	0.000	0	0
WEST BATON ROUGE	7	$834,520.76	1	1	0	0	2	0.094	28.571	0	0
WEST FELICIANA	1	$106,036.14	0	0	0	0	0	0.000	0.000	0	0
Total	***2,135***	***$241,207,818.23***	***144***	***52***	***38***	***156***	***390***	***18.267***		***71***	***66***

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
Interest Rate											
1.99	3	$435,716.97	0	0	0	0	0	0.000	0.000	0	0
2	15	$1,965,880.42	3	0	0	1	4	0.187	26.667	1	1
2.215	1	$80,494.90	0	0	0	0	0	0.000	0.000	0	0
2.34	1	$135,928.41	0	1	0	0	1	0.047	100.000	0	0
2.375	1	$92,130.69	0	0	0	0	0	0.000	0.000	0	0
2.45	52	$5,309,009.46	0	2	0	0	2	0.094	3.846	0	0
2.465	1	$229,152.30	0	0	0	0	0	0.000	0.000	0	0
2.5	1	$121,649.31	0	0	0	0	0	0.000	0.000	0	0
2.59	2	$333,730.45	0	0	0	0	0	0.000	0.000	0	0
2.84	1	$153,889.58	0	0	0	0	0	0.000	0.000	0	0
2.95	81	$8,401,481.21	5	2	1	2	10	0.468	12.346	1	2
2.99	16	$2,281,835.33	0	0	0	0	0	0.000	0.000	0	0
3.15	5	$509,358.77	1	0	0	0	1	0.047	20.000	0	0
3.25	1	$134,750.29	0	0	0	0	0	0.000	0.000	0	0
3.4	2	$282,634.39	0	0	0	0	0	0.000	0.000	0	0
3.465	1	$140,117.61	0	0	0	0	0	0.000	0.000	0	0
3.49	130	$15,635,273.81	6	2	1	2	11	0.515	8.462	0	1
3.5	22	$2,767,123.16	2	3	2	0	7	0.328	31.818	0	0
3.7	3	$376,409.61	0	0	0	0	0	0.000	0.000	0	0
3.875	2	$266,785.74	0	0	0	1	1	0.047	50.000	0	1
3.95	113	$13,838,734.57	5	1	1	6	13	0.609	11.504	2	0
3.99	5	$637,409.81	0	0	0	0	0	0.000	0.000	0	0
4	4	$497,484.42	0	0	0	1	1	0.047	25.000	0	1
4.09	1	$102,143.06	0	0	0	1	1	0.047	100.000	0	1
4.1	26	$2,578,035.08	5	0	0	1	6	0.281	23.077	1	1
4.11	19	$2,157,946.69	2	0	0	0	2	0.094	10.526	0	0
4.2	1	$164,478.01	0	0	0	0	0	0.000	0.000	0	0
4.215	1	$176,484.57	0	0	0	0	0	0.000	0.000	0	0
4.25	44	$5,249,481.44	3	1	1	3	8	0.375	18.182	1	1
4.375	28	$3,423,731.75	0	0	0	0	0	0.000	0.000	0	0
4.45	2	$373,247.32	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	35	$4,628,783.59	1	2	1	1	5	0.234	14.286	1	1
4.59	1	$118,752.88	0	0	0	0	0	0.000	0.000	0	0
4.625	2	$243,570.93	0	0	0	0	0	0.000	0.000	0	0
4.75	12	$1,567,630.80	1	0	0	1	2	0.094	16.667	0	1
4.84	55	$5,143,433.46	2	2	0	5	9	0.422	16.364	3	3
4.85	54	$4,960,808.76	4	1	0	2	7	0.328	12.963	0	1
4.875	23	$2,640,135.84	0	0	0	0	0	0.000	0.000	0	0
4.95	63	$7,912,849.35	5	3	1	5	14	0.656	22.222	2	2
4.99	13	$1,493,581.41	1	0	0	0	1	0.047	7.692	0	0
5	35	$3,549,190.02	3	1	1	2	7	0.328	20.000	1	0
5.34	1	$139,848.67	0	0	0	0	0	0.000	0.000	0	0
5.375	1	$115,732.18	1	0	0	0	1	0.047	100.000	0	0
5.44	32	$3,863,576.33	2	0	0	4	6	0.281	18.750	2	2
5.49	43	$4,133,063.21	6	1	4	3	14	0.656	32.558	0	2
5.5	166	$18,978,234.59	8	8	1	15	32	1.499	19.277	6	4
5.59	1	$99,701.79	0	0	0	0	0	0.000	0.000	0	0
5.6	15	$1,853,582.86	1	3	0	1	5	0.234	33.333	1	0
5.84	55	$6,019,440.68	0	0	1	3	4	0.187	7.273	3	1
5.95	38	$3,997,510.27	0	0	2	2	4	0.187	10.526	0	1
6	11	$1,244,714.37	0	0	0	0	0	0.000	0.000	0	0
6.09	12	$1,281,216.99	0	0	0	0	0	0.000	0.000	0	0
6.1	95	$12,023,103.56	9	2	2	6	19	0.890	20.000	5	0
6.25	17	$1,806,713.03	1	0	0	0	1	0.047	5.882	0	0
6.3	171	$18,366,959.16	12	3	5	18	38	1.780	22.222	9	7
6.34	222	$24,725,507.12	16	2	3	27	48	2.248	21.622	16	12
6.5	159	$16,054,394.41	10	5	7	14	36	1.686	22.642	7	5
6.625	83	$9,504,778.10	8	2	1	7	18	0.843	21.687	2	3
6.99	135	$15,888,474.74	21	5	3	22	51	2.389	37.778	7	12
Total	*2,135*	*$241,207,818.23*	*144*	*52*	*38*	*156*	*390*	*18.267*		*71*	*66*

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
Originating Lender											
	10	$1,027,830.13	1	0	0	0	1	0.047	10.000	0	0
A-1 Mortgage Services, LLC	36	$3,630,542.52	4	1	2	0	7	0.328	19.444	0	2
Acadian Residential Mortgage	4	$577,469.41	0	0	0	2	2	0.094	50.000	2	0
Ace Mortgage Services	2	$183,510.75	1	0	0	0	1	0.047	50.000	0	0
AHW - Main	12	$1,118,418.47	0	0	0	1	1	0.047	8.333	0	1
Allegro Mortgage, Inc	7	$849,490.49	1	1	0	1	3	0.141	42.857	1	1
Amcor Mortgage	4	$379,212.70	1	0	0	0	1	0.047	25.000	0	0
America's Mortgage Resource, Inc	67	$7,706,692.35	4	2	2	8	16	0.749	23.881	6	2
AmSouth Bank, NA	1	$99,851.00	0	0	0	0	0	0.000	0.000	0	0
Area Home Lending	16	$1,778,358.62	1	1	0	1	3	0.141	18.750	1	0
Arrow Mortgage, LLC	1	$81,237.93	0	1	0	0	1	0.047	100.000	0	0
Assurance Financial Group	18	$1,872,915.28	0	1	0	2	3	0.141	16.667	0	2
Bancorp South	17	$1,631,934.08	0	0	0	2	2	0.094	11.765	1	0
Bank of America	25	$3,200,461.39	1	2	0	2	5	0.234	20.000	1	0
BAUDIER, GRACE & KINLER-MET	46	$5,345,328.71	2	2	1	2	7	0.328	15.217	2	1
BAUDIER, GRACE & KINLER-WB	1	$70,377.93	0	0	0	0	0	0.000	0.000	0	0
Britton & Koontz Bank N.A.	25	$2,909,165.05	0	1	0	0	1	0.047	4.000	0	0
Broker's Home LLC dba Broker's Home Mortg	2	$225,263.09	0	0	0	0	0	0.000	0.000	0	0
Capital Lending, LLC	39	$4,440,689.27	5	1	2	4	12	0.562	30.769	1	3
Capital One Bank	14	$1,224,451.57	1	0	0	1	2	0.094	14.286	1	0
CAPITAL ONE NATIONAL ASSOCIATION	2	$121,573.49	0	0	0	0	0	0.000	0.000	0	0
Capital Trust Mortgage	1	$75,636.72	1	0	0	0	1	0.047	100.000	0	0
Central Progressive Mortgage	10	$1,040,672.44	0	0	0	1	1	0.047	10.000	0	0
CHASE MANHATTAN MORTGAGE CORP.	22	$2,322,741.31	2	0	0	0	2	0.094	9.091	0	0
Coast Capital Mortgage	78	$7,214,317.45	7	1	1	6	15	0.703	19.231	2	2
Cornerstone Mortgage Company dba Cornerst	11	$1,404,245.55	0	0	0	0	0	0.000	0.000	0	0
Countrywide Bank, FSB	58	$6,370,003.83	9	0	2	8	19	0.890	32.759	6	3
COUNTRYWIDE HOME LOANS	15	$1,651,558.74	1	0	0	1	2	0.094	13.333	0	1
Covenant Mortgage, LLC	1	$112,942.92	0	0	0	0	0	0.000	0.000	0	0
Cross Country Equity, LLC	37	$3,977,110.05	0	0	0	6	6	0.281	16.216	1	6
DHI Mortgage Company	18	$2,146,272.53	1	0	0	1	2	0.094	11.111	0	0

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
DRYADES MORTGAGE	14	$1,828,130.87	1	1	0	1	3	0.141	21.429	0	0
ESSENTIAL MORTGAGE COMPANY, L.L.C.	47	$5,741,586.12	5	0	0	3	8	0.375	17.021	3	1
EUREKA HOMESTEAD SOCIETY	1	$131,396.13	0	0	0	0	0	0.000	0.000	0	0
Eustis Mortgage	59	$7,583,555.83	4	3	2	5	14	0.656	23.729	3	2
Fairway Independent Mortgage Corporation	40	$5,166,882.11	1	1	0	0	2	0.094	5.000	0	0
Fakouri Mortgage Company	7	$1,009,662.45	0	1	0	2	3	0.141	42.857	0	2
Fidelity Homestead Association	5	$579,479.31	0	0	0	1	1	0.047	20.000	0	0
FIRST BANK AND TRUST	5	$526,654.23	0	0	0	0	0	0.000	0.000	0	0
First Choice Funding	29	$3,347,359.76	1	2	2	0	5	0.234	17.241	0	0
First Choice Mortgage, LLC	69	$7,965,085.15	9	3	2	5	19	0.890	27.536	2	1
First Federal Bank of Louisiana	3	$135,972.02	0	0	0	0	0	0.000	0.000	0	0
First Mississippi Capital Corp. dba FMC Mort	4	$554,829.86	0	0	0	2	2	0.094	50.000	0	0
First Mortgage Services, Inc.	14	$1,710,297.05	0	0	0	1	1	0.047	7.143	0	0
First National Bank	12	$1,704,109.43	1	1	1	2	5	0.234	41.667	2	0
FIRST NATIONAL BANK *U*S*A*	25	$2,902,104.72	2	0	1	0	3	0.141	12.000	0	0
GULF COAST BANK & TRUST COMPANY	167	$19,990,461.46	11	4	3	11	29	1.358	17.365	6	2
Hancock Bank of Louisiana	16	$1,716,276.62	0	0	1	1	2	0.094	12.500	0	0
Home Loan Corporation	21	$2,439,028.06	1	0	1	2	4	0.187	19.048	0	1
Home Mortgage Asso, Inc.	9	$875,058.82	1	0	0	1	2	0.094	22.222	0	1
Homebuyer's Resource Group, LLC	12	$1,375,765.91	1	1	0	1	3	0.141	25.000	1	0
Hometown Mortgage Co.	1	$107,672.46	0	0	0	0	0	0.000	0.000	0	0
Hope Community Credit Union	8	$906,955.43	0	0	0	1	1	0.047	12.500	0	0
IBERIABANK	47	$4,993,182.99	3	0	1	8	12	0.562	25.532	4	2
Indy Mac Bank	1	$149,442.66	0	0	0	0	0	0.000	0.000	0	0
Interlinc Mortgage Services, LLC	10	$1,267,370.02	1	0	0	0	1	0.047	10.000	0	0
International Mortgage Corporation of MD	12	$1,370,936.20	2	1	0	1	4	0.187	33.333	1	0
Intertrust Mortgage	2	$162,864.58	0	0	0	0	0	0.000	0.000	0	0
Investar Bank	7	$784,158.06	0	0	0	0	0	0.000	0.000	0	0
JABEZ Financial Services, LLC dba AmCor M	5	$469,317.65	0	0	0	0	0	0.000	0.000	0	1
Jefferson Financial Credit Union	1	$135,632.88	0	0	0	0	0	0.000	0.000	0	0
JOHNSON MORTGAGE CORPORATION	151	$17,984,702.23	17	4	1	15	37	1.733	24.503	8	7
Key Lending Solutions, LLC	5	$715,951.77	0	0	0	0	0	0.000	0.000	0	0

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
			Days Delinquent								
Landmark Mortgage Corporation	1	$109,289.96	0	0	0	0	0	0.000	0.000	0	0
LIBERTY BANK	26	$2,966,970.05	7	0	0	3	10	0.468	38.462	1	1
Liberty Bank & Trust	30	$3,443,357.29	1	0	2	3	6	0.281	20.000	2	0
Louisiana Real Estate Mortgage, Inc	14	$1,308,033.08	0	0	0	2	2	0.094	14.286	1	1
Magnolia Mortgage, Inc.	2	$130,394.11	0	0	0	0	0	0.000	0.000	0	0
Market Street Mortgage Corporation	5	$579,743.81	0	0	0	0	0	0.000	0.000	0	0
Miller Home Mortgage	3	$305,371.10	0	0	0	0	0	0.000	0.000	0	0
MORTGAGE FACTORY	11	$1,338,799.42	1	0	2	1	4	0.187	36.364	0	0
MORTGAGE MARKET, INC.	2	$217,622.70	0	0	0	0	0	0.000	0.000	0	0
NEW SOUTH FEDERAL SAVINGS BANK	23	$2,576,669.69	1	0	1	0	2	0.094	8.696	0	2
NOLA Lending Group, LLC dba NOLA Fundi	59	$7,774,055.41	3	1	0	2	6	0.281	10.169	1	1
Oasis Mortgage Company, LLC	2	$204,003.58	0	0	0	1	1	0.047	50.000	0	1
Old Crest Lending Group LLC dba Old Crest	1	$125,216.31	0	0	0	0	0	0.000	0.000	0	0
PARISH NATIONAL BANK	2	$191,495.09	0	0	0	0	0	0.000	0.000	0	0
Pinnacle Mortgage Group	6	$694,556.54	0	0	0	0	0	0.000	0.000	0	0
Pulaski Mortgage DBA IberiaBank Mortgage	102	$10,066,823.03	5	1	2	5	13	0.609	12.745	1	3
RED RIVER BANK	47	$4,932,829.25	1	1	1	1	4	0.187	8.511	0	3
REGIONS MORTGAGE, INC.	112	$11,304,914.41	9	2	2	9	22	1.030	19.643	2	6
Sabine State Bank & Trust Co. Inc.	14	$1,244,908.81	0	0	0	1	1	0.047	7.143	1	0
SB Hardie Financial Services	12	$1,564,356.86	1	0	0	1	2	0.094	16.667	1	0
SMC Baton Rouge	33	$3,944,172.55	0	1	0	2	3	0.141	9.091	2	0
SMC Lafayette	11	$1,286,425.85	0	1	0	0	1	0.047	9.091	0	0
SMC Main	1	$78,344.75	0	0	0	0	0	0.000	0.000	0	0
SMC Retention Center	17	$1,979,728.36	1	0	0	1	2	0.094	11.765	0	1
SMC Slidell	15	$1,628,732.78	0	0	0	1	1	0.047	6.667	1	0
Southwest Funding, LP	2	$205,102.96	0	0	1	0	1	0.047	50.000	0	0
St Tammany Homestead Savings & Loan Asso	7	$986,949.22	2	0	0	0	2	0.094	28.571	0	0
State Bank & Trust Co	2	$152,216.02	0	1	0	0	1	0.047	50.000	0	0
Sun Cap Mortgage, Inc.	3	$391,936.71	2	0	0	0	2	0.094	66.667	0	0
SWBC Mortgage Corporation	63	$7,209,995.12	3	5	1	4	13	0.609	20.635	1	2
The Mortgage Lending Group, LLC	8	$790,880.58	0	1	0	0	1	0.047	12.500	0	0
The Mortgage Link	4	$525,883.47	0	0	0	0	0	0.000	0.000	0	0

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
			Days	Delinquent							
Trinity United Mortgage, LLC	2	$257,131.37	0	0	0	1	1	0.047	50.000	1	0
U.S. Bank, N.A	2	$250,540.87	0	1	0	0	1	0.047	50.000	0	1
Universal Lending Services	7	$780,745.05	0	0	0	0	0	0.000	0.000	0	0
Wells Fargo Bank, N.A.	8	$861,792.24	1	0	0	1	2	0.094	25.000	0	0
WELLS FARGO HOME MORTGAGE	10	$1,109,522.71	1	0	0	0	1	0.047	10.000	0	0
WHITNEY NATIONAL BANK	57	$6,566,148.51	1	1	1	5	8	0.375	14.035	1	0
Total	***2,135***	***$241,207,818.23***	***144***	***52***	***38***	***156***	***390***	***18.267***		***71***	***66***

DELINQUENCY BY CREDIT SCORE
January 2014

Credit Score		Delinquency 30	60	90	120	>120	BK	FCLS	CURRENT	TOTAL
1 - 579										
	Standard Mortgage	5	2	5	0	1	7	4	54	78
		6.41%	2.56%	6.41%	0.00%	1.28%	8.97%	5.13%	69.23%	100.00%
580 - 589										
	Standard Mortgage	3	0	1	0	2	0	3	22	31
		9.68%	0.00%	3.23%	0.00%	6.45%	0.00%	9.68%	70.97%	100.00%
590 - 599										
	Standard Mortgage	10	1	1	0	3	3	1	36	55
		18.18%	1.82%	1.82%	0.00%	5.45%	5.45%	1.82%	65.45%	100.00%
600 - 609										
	Standard Mortgage	10	4	4	0	2	7	6	30	63
		15.87%	6.35%	6.35%	0.00%	3.17%	11.11%	9.52%	47.62%	100.00%
610 - 619										
	Standard Mortgage	7	4	1	1	2	7	5	63	90
		7.78%	4.44%	1.11%	1.11%	2.22%	7.78%	5.56%	70.00%	100.00%
620 - 629										
	Standard Mortgage	13	10	4	2	2	2	10	108	151
		8.61%	6.62%	2.65%	1.32%	1.32%	1.32%	6.62%	71.52%	100.00%
630 - 639										
	Standard Mortgage	21	4	4	1	5	10	7	135	187
		11.23%	2.14%	2.14%	0.53%	2.67%	5.35%	3.74%	72.19%	100.00%
640 - 649										
	Standard Mortgage	13	4	2	1	0	5	8	126	159
		6.95%	2.14%	1.07%	0.53%	0.00%	2.67%	4.28%	67.38%	100.00%
650 - 659										
	Standard Mortgage	14	0	2	3	6	4	7	117	153
		7.49%	0.00%	1.07%	1.60%	3.21%	2.14%	3.74%	62.57%	100.00%
660 - 669										
	Standard Mortgage	5	3	2	0	3	1	1	110	125
		2.67%	1.60%	1.07%	0.00%	1.60%	0.53%	0.53%	58.82%	100.00%
670 - 679										
	Standard Mortgage	4	1	1	1	2	3	1	86	99
		2.14%	0.53%	0.53%	0.53%	1.07%	1.60%	0.53%	45.99%	100.00%
680 - 689										
	Standard Mortgage	1	1	1	0	0	0	2	94	99
		0.53%	0.53%	0.53%	0.00%	0.00%	0.00%	1.07%	50.27%	100.00%
690 - 699										
	Standard Mortgage	1	4	0	1	0	2	2	75	85
		0.53%	2.14%	0.00%	0.53%	0.00%	1.07%	1.07%	40.11%	100.00%
> 700										
	Standard Mortgage	11	5	2	0	5	6	10	400	439
		2.51%	1.14%	0.46%	0.00%	1.14%	1.37%	2.28%	91.12%	100.00%
UNKNOWN										
	Standard Mortgage	18	6	4	0	2	9	4	278	321
		5.61%	1.87%	1.25%	0.00%	0.62%	2.80%	1.25%	86.60%	100.00%
TOTAL										
	Standard Mortgage	136	49	34	10	35	66	71	1734	2135
		6.37%	2.30%	1.59%	0.47%	1.64%	3.09%	3.33%	81.22%	100.00%

Loan Count		
	Standard Mortgage	2135

CATEGORY SUMMARY REPORT- 04 AGENCY FOR MONTH ENDING 01/31/2014
L4 - Louisiana Housing Finance Agency

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	279	17,280,592	17	6.09	1,237,243	7.16	13	4.66	1,003,175	5.81	1	0.36	46,248	0.27	2	0.72	97,987	0.57	1	0.36	89,832	0.52	0	0.00	0	0.00	2	0.72	300,363	1.74
Freddie Mac	488	53,032,900	48	9.84	5,431,395	10.24	27	5.53	2,932,784	5.53	6	1.23	667,493	1.26	6	1.23	768,829	1.45	9	1.84	1,062,290	2.00	2	0.41	206,518	0.39	9	1.84	953,647	1.80
Ginnie Mae	1,597	105,323,431	133	8.33	9,187,273	8.72	107	6.70	7,439,627	7.06	13	0.81	812,036	0.77	10	0.63	719,720	0.68	3	0.19	215,891	0.20	0	0.00	0	0.00	29	1.82	1,518,727	1.44
TOTAL	2,364	175,636,922	198	8.38	15,855,911	9.03	147	6.22	11,375,585	6.48	20	0.85	1,525,777	0.87	18	0.76	1,586,536	0.90	13	0.55	1,368,013	0.78	2	0.08	206,518	0.12	40	1.69	2,772,737	1.58
By Loan Type																														
Conventional with PMI	488	51,959,459	53	10.86	5,846,633	11.25	31	6.35	3,279,928	6.31	6	1.23	667,493	1.28	7	1.43	853,891	1.64	9	1.84	1,045,321	2.01	1	0.20	146,624	0.28	11	2.25	1,254,010	2.41
Conventional without PMI	256	16,179,434	11	4.30	715,204	4.42	9	3.52	656,030	4.05	1	0.39	46,248	0.29	1	0.39	12,925	0.08	0	0.00	0	0.00	1	0.39	59,894	0.37	0	0.00	0	0.00
Farm loan	174	14,352,212	9	5.17	775,437	5.40	8	4.60	657,801	4.58	0	0.00	0	0.00	1	0.57	117,636	0.82	0	0.00	0	0.00	0	0.00	0	0.00	1	0.57	35,966	0.25
FHA residential	1,336	85,212,046	120	8.98	8,231,064	9.66	94	7.04	6,494,252	7.62	13	0.97	812,036	0.95	9	0.67	602,084	0.71	4	0.30	322,692	0.38	0	0.00	0	0.00	27	2.02	1,437,523	1.69
VA residential	110	7,933,772	5	4.55	287,573	3.62	5	4.55	287,573	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	1	0.91	45,237	0.57
TOTAL	2,364	175,636,922	198	8.38	15,855,911	9.03	147	6.22	11,375,585	6.48	20	0.85	1,525,777	0.87	18	0.76	1,586,536	0.90	13	0.55	1,368,013	0.78	2	0.08	206,518	0.12	40	1.69	2,772,737	1.58
By Program																														
LOUISIANA 1995 ASSIST	37	1,154,013	1	2.70	43,233	3.75	0	0.00	0	0.00	0	0.00	0	0.00	1	2.70	43,233	3.75	0	0.00	0	0.00	0	0.00	0	0.00	1	2.70	27,605	2.39
LOUISIANA 1996 B	25	845,704	2	8.00	69,216	8.18	2	8.00	69,216	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	1	4.00	48,783	5.77
LOUISIANA 1996 D	40	1,143,542	2	5.00	36,890	3.23	1	2.50	18,661	1.63	1	2.50	18,229	1.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 1997 A	37	1,266,662	1	2.70	33,318	2.63	1	2.70	33,318	2.63	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	5.41	42,973	3.39
LOUISIANA 1997 B	45	1,642,347	1	2.22	30,787	1.87	1	2.22	30,787	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	45,237	2.75
LOUISIANA 1997 C	60	2,241,373	2	3.33	116,882	5.21	2	3.33	116,882	5.21	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.67	35,966	1.60
LOUISIANA 1998 A	87	3,372,508	6	6.90	205,665	6.10	6	6.90	205,665	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	3	3.45	84,262	2.50
LOUISIANA 1998 B	105	4,347,448	9	8.57	366,862	8.44	8	7.62	320,986	7.38	0	0.00	0	0.00	0	0.00	0	0.00	1	0.95	45,876	1.06	0	0.00	0	0.00	2	1.90	32,197	0.74
LOUISIANA 1999 A	64	2,728,057	6	9.38	301,486	11.05	4	6.25	197,725	7.25	2	3.13	103,761	3.80	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 1999 B	56	2,657,573	4	7.14	178,261	6.71	4	7.14	178,261	6.71	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	3.57	95,180	3.58
LOUISIANA 1999 D 1&2	57	2,334,173	4	7.02	150,754	6.46	3	5.26	121,196	5.19	1	1.75	29,558	1.27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	3.51	80,541	3.45
LOUISIANA 2000 A	35	1,299,168	6	17.14	238,143	18.33	4	11.43	161,704	12.45	1	2.86	46,248	3.56	1	2.86	30,190	2.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 2000 B	55	2,520,219	4	7.27	127,429	5.06	3	5.45	114,504	4.54	0	0.00	0	0.00	1	1.82	12,925	0.51	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 2000 D & E	35	1,496,529	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	43	2,535,050	4	9.30	177,621	7.01	3	6.98	133,292	5.26	0	0.00	0	0.00	1	2.33	44,329	1.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 2001 D	43	2,487,304	7	16.28	394,095	15.84	6	13.95	360,737	14.50	0	0.00	0	0.00	1	2.33	33,359	1.34	0	0.00	0	0.00	0	0.00	0	0.00	1	2.33	57,672	2.32
LOUISIANA 2002 A	52	2,997,752	1	1.92	47,066	1.57	1	1.92	47,066	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	2	3.85	92,064	3.07
LOUISIANA HFA 2002 B	34	2,142,067	5	14.71	320,100	14.94	2	5.88	134,284	6.27	3	8.82	185,816	8.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.94	58,046	2.71
LOUISIANA HFA 2003 A	87	5,913,375	6	6.90	434,155	7.34	5	5.75	375,932	6.36	0	0.00	0	0.00	0	0.00	0	0.00	1	1.15	58,224	0.98	0	0.00	0	0.00	1	1.15	75,178	1.27
LOUISIANA HFA 2003B	50	3,486,585	8	16.00	500,987	14.37	7	14.00	451,240	12.94	1	2.00	49,748	1.43	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA HFA 2004A	57	4,104,654	3	5.26	208,780	5.09	2	3.51	154,978	3.78	0	0.00	0	0.00	1	1.75	53,801	1.31	0	0.00	0	0.00	0	0.00	0	0.00	1	1.75	60,915	1.48
LOUISIANA HFA 2004B	47	3,341,638	5	10.64	361,872	10.83	5	10.64	361,872	10.83	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA HFA 2004C	47	3,782,813	5	10.64	400,735	10.59	3	6.38	180,512	4.77	1	2.13	108,433	2.87	0	0.00	0	0.00	1	2.13	111,791	2.96	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA HFA 2005A	61	4,857,074	7	11.48	524,889	10.81	7	11.48	524,889	10.81	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	3.28	183,697	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	111	11,425,498	12	10.81	1,469,758	12.86	10	9.01	1,242,067	10.87	1	0.90	142,629	1.25	1	0.90	85,063	0.74	0	0.00	0	0.00	0	0.00	0	0.00	3	2.70	348,329	3.05
LOUISIANA HFA 2006B	109	11,101,938	7	6.42	713,746	6.43	5	4.59	521,310	4.70	0	0.00	0	0.00	1	0.92	102,604	0.92	1	0.92	89,832	0.81	0	0.00	0	0.00	2	1.83	261,956	2.36
LOUISIANA HFA 2006C	151	15,633,316	11	7.28	1,206,070	7.71	7	4.64	698,018	4.46	3	1.99	380,439	2.43	1	0.66	127,614	0.82	0	0.00	0	0.00	0	0.00	0	0.00	1	0.66	123,649	0.79
LOUISIANA HFA 2006D	272	30,232,650	26	9.56	2,971,633	9.83	19	6.99	2,196,320	7.26	1	0.37	60,003	0.20	2	0.74	278,997	0.92	4	1.47	436,313	1.44	2	0.74	206,518	0.68	4	1.47	374,160	1.24
LOUISIANA HFA 2007A	319	34,742,714	30	9.40	3,500,228	10.07	17	5.33	1,899,432	5.47	3	0.94	315,556	0.91	5	1.57	659,263	1.90	5	1.57	625,977	1.80	0	0.00	0	0.00	6	1.88	607,421	1.75
LOUISIANA RESTRUCT 2002 A	41	2,495,557	4	9.76	222,524	8.92	3	7.32	171,688	6.88	0	0.00	0	0.00	1	2.44	50,836	2.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANNA 2001 B	25	1,233,722	3	12.00	166,976	13.53	2	8.00	129,357	10.49	1	4.00	37,619	3.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	36,904	2.99
LOUISIANNA 2001A	77	4,073,896	6	7.79	335,752	8.24	4	5.19	223,691	5.49	1	1.30	47,738	1.17	1	1.30	64,323	1.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL	2,364	175,636,922	198	8.38	15,855,911	9.03	147	6.22	11,375,585	6.48	20	0.85	1,525,777	0.87	18	0.76	1,586,536	0.90	13	0.55	1,368,013	0.78	2	0.08	206,518	0.12	40	1.69	2,772,737	1.58
By City/State																														
ABBEVILLE / LA	2	114,479	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
ABITA SPRINGS / LA	2	268,143	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	309,262	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,294,549	1	3.85	85,063	6.57	0	0.00	0	0.00	0	0.00	0	0.00	1	3.85	85,063	6.57	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
AMA / LA	1	170,073	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	221,966	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	72,423	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	2	132,385	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	0	0.00	0	0.00
ARNAUDVILLE / LA	1	39,165	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	941,903	2	12.50	102,818	10.92	1	6.25	41,000	4.35	1	6.25	61,818	6.56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BAKER / LA	51	3,691,573	7	13.73	625,523	16.94	6	11.76	522,919	14.17	0	0.00	0	0.00	1	1.96	102,604	2.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BALL / LA	1	88,303	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	61,344	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	441	36,084,249	40	9.07	3,390,466	9.40	31	7.03	2,481,448	6.88	4	0.91	449,462	1.25	2	0.45	147,240	0.41	3	0.68	312,316	0.87	0	0.00	0	0.00	8	1.81	792,352	2.20
BELLE CHASSE / LA	1	47,447	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	76,951	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
BENTLEY / LA	1	36,144	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	246,631	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
BOGALUSA / LA	7	237,554	1	14.29	30,190	12.71	0	0.00	0	0.00	0	0.00	0	0.00	1	14.29	30,190	12.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BOSSIER CITY / LA	44	2,341,143	5	11.36	252,344	10.78	4	9.09	188,042	8.03	1	2.27	64,302	2.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	6.82	278,207	11.88
BOUTTE / LA	5	355,745	1	20.00	50,063	14.07	1	20.00	50,063	14.07	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
BREAUX BRIDGE / LA	2	90,871	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
BRIDGE CITY / LA	10	553,127	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	138,222	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	290,848	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	73,811	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	73,765	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	61,207	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	45,684	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	2	95,283	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	139,828	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	611,955	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	117,480	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	32,181	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	147,693	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,145,387	1	5.88	175,109	15.29	1	5.88	175,109	15.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DARROW / LA	2	196,728	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
DENHAM SPRINGS / LA	140	11,960,317	11	7.86	883,645	7.39	10	7.14	839,316	7.02	0	0.00	0	0.00	1	0.71	44,329	0.37	0	0.00	0	0.00	1	0.71	146,624	1.23	0	0.00	0	0.00
DERIDDER / LA	2	116,816	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,114,101	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	964,896	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
DRY PRONG / LA	1	87,370	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	111,332	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	138,055	1	33.33	80,203	58.10	1	33.33	80,203	58.10	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
EUNICE / LA	1	75,487	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
FARMERVILLE / LA	1	40,995	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
FERRIDAY / LA	1	11,831	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
FOLSOM / LA	1	136,421	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
FRANKLINTON / LA	1	87,698	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
GALLIANO / LA	2	162,274	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
GARYVILLE / LA	4	465,837	1	25.00	119,529	25.66	1	25.00	119,529	25.66	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
GEISMAR / LA	4	476,807	1	25.00	123,373	25.87	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	25.00	123,373	25.87	0	0.00	0	0.00	0	0.00	0	0.00
GLENMORA / LA	1	42,678	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	58	5,704,665	7	12.07	749,900	13.15	3	5.17	274,270	4.81	1	1.72	122,299	2.14	3	5.17	353,331	6.19	0	0.00	0	0.00	0	0.00	0	0.00	1	1.72	104,210	1.83
GRAMERCY / LA	2	123,107	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	120,374	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,618,287	1	5.26	93,517	5.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	5.26	93,517	5.78	0	0.00	0	0.00	0	0.00	0	0.00
GREENWOOD / LA	2	56,250	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
GRETNA / LA	60	4,037,514	3	5.00	302,480	7.49	2	3.33	194,048	4.81	1	1.67	108,433	2.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GROSSE TETE / LA	1	59,309	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
HAHNVILLE / LA	3	251,223	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
HAMMOND / LA	32	2,655,181	0	0.00	0	0.00	0	0.00	0	0.00	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	36,165	1.36
HARAHAN / LA	1	125,369	1	100.00	125,369	100.00	1	100.00	125,369	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
HARVEY / LA	63	4,167,853	5	7.94	492,994	11.83	5	7.94	492,994	11.83	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.59	59,894	1.44	1	1.59	48,783	1.17
HAUGHTON / LA	1	36,360	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

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																														
HINESTON / LA	1	72,887	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
HOLDEN / LA	2	122,131	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	510,803	1	11.11	60,003	11.75	0	0.00	0	0.00	1	11.11	60,003	11.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
INDEPENDENCE / LA	1	26,889	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	125,251	1	100.00	125,251	100.00	0	0.00	0	0.00	0	0.00	0	0.00	1	100.00	125,251	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
JEANERETTE / LA	1	50,550	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
JEFFERSON / LA	6	698,555	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
JENA / LA	1	49,540	1	100.00	49,540	100.00	1	100.00	49,540	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	12,514	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	258,121	0	0.00	0	0.00	0	0.00	0	0.00	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	30,735	11.91
KENNER / LA	34	2,523,917	4	11.76	337,865	13.39	4	11.76	337,865	13.39	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
LA PLACE / LA	115	9,058,033	10	8.70	569,882	6.29	10	8.70	569,882	6.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LACOMBE / LA	10	469,137	2	20.00	101,190	21.57	2	20.00	101,190	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
LAFAYETTE / LA	32	2,028,421	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
LAFITTE / LA	1	44,591	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	503,422	0	0.00	0	0.00	0	0.00	0	0.00	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	45,237	8.99
LAWTELL / LA	2	72,067	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	413,296	1	16.67	68,854	16.66	1	16.67	68,854	16.66	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
LIVONIA / LA	3	180,171	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
LORANGER / LA	1	67,455	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
LULING / LA	11	747,909	3	27.27	213,709	28.57	2	18.18	155,485	20.79	0	0.00	0	0.00	0	0.00	0	0.00	1	9.09	58,224	7.78	0	0.00	0	0.00	0	0.00	0	0.00
LUTCHER / LA	7	326,701	0	0.00	0	0.00	0	0.00	0	0.00	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	33,543	10.27
MADISONVILLE / LA	5	355,355	1	20.00	12,925	3.64	0	0.00	0	0.00	0	0.00	0	0.00	1	20.00	12,925	3.64	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MANDEVILLE / LA	13	1,004,434	1	7.69	64,323	6.40	0	0.00	0	0.00	0	0.00	0	0.00	1	7.69	64,323	6.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MANSURA / LA	1	14,385	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	0	0.00	0	0.00
MARINGOUIN / LA	3	268,645	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	152,991	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	85	5,724,828	11	12.94	1,027,565	17.95	9	10.59	884,403	15.45	2	2.35	143,163	2.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.18	27,605	0.48
MAUREPAS / LA	1	115,357	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	349,758	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	51	4,833,356	2	3.92	331,725	6.86	1	1.96	172,464	3.57	0	0.00	0	0.00	0	0.00	0	0.00	1	1.96	159,261	3.30	0	0.00	0	0.00	1	1.96	153,828	3.18
MINDEN / LA	11	420,074	1	9.09	43,896	10.45	1	9.09	43,896	10.45	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
MONROE / LA	23	949,668	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	3	13.04	80,235	8.45
MONTZ / LA	1	177,852	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
NATCHITOCHES / LA	3	135,768	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	376,931	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
NEW ORLEANS / LA	238	20,094,010	18	7.56	1,418,510	7.06	13	5.46	970,662	4.83	2	0.84	138,253	0.69	0	0.00	0	0.00	3	1.26	309,595	1.54	0	0.00	0	0.00	4	1.68	476,191	2.37
NEW ROADS / LA	2	113,781	2	100.00	113,781	100.00	2	100.00	113,781	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

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	42,984	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	115,016	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	55,105	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
OPELOUSAS / LA	2	51,565	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
PARADIS / LA	1	39,681	1	100.00	39,681	100.00	1	100.00	39,681	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	205,629	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
PEARL RIVER / LA	12	600,578	2	16.67	91,995	15.32	0	0.00	0	0.00	1	8.33	48,762	8.12	1	8.33	43,233	7.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PIERRE PART / LA	1	66,231	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
PINEVILLE / LA	5	269,889	1	20.00	18,229	6.75	0	0.00	0	0.00	1	20.00	18,229	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
PLAIN DEALING / LA	1	11,851	0	0.00	0	0.00	0	0.00	0	0.00	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	11,851	100.00
PLAQUEMINE / LA	11	716,532	3	27.27	242,575	33.85	1	9.09	18,611	2.60	0	0.00	0	0.00	1	9.09	127,614	17.81	1	9.09	96,351	13.45	0	0.00	0	0.00	0	0.00	0	0.00
PONCHATOULA / LA	10	947,512	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
PORT ALLEN / LA	14	957,753	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
PORT BARRE / LA	1	40,801	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	46	4,590,355	3	6.52	422,860	9.21	1	2.17	150,010	3.27	0	0.00	0	0.00	2	4.35	272,850	5.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PRIDE / LA	4	257,827	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	72,099	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
RAGLEY / LA	1	58,978	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	72,316	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	11	1,027,776	2	18.18	252,860	24.60	2	18.18	252,860	24.60	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
RIVER RIDGE / LA	2	93,096	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	66,233	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	464,494	0	0.00	0	0.00	0	0.00	0	0.00	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	52,803	11.37
SAINT AMANT / LA	6	521,692	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	340,717	3	50.00	161,627	47.44	3	50.00	161,627	47.44	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
SAINT FRANCISVILLE / LA	2	288,823	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
SAINT GABRIEL / LA	2	148,177	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
SAINT ROSE / LA	9	743,788	1	11.11	133,386	17.93	1	11.11	133,386	17.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SCOTT / LA	2	109,580	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	152	7,078,818	13	8.55	488,322	6.90	11	7.24	421,145	5.95	2	1.32	67,177	0.95	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	6.58	511,482	7.23
SIMMESPORT / LA	1	80,765	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	273,872	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
SLIDELL / LA	100	7,411,773	10	10.00	1,133,162	15.29	6	6.00	680,311	9.18	2	2.00	188,877	2.55	1	1.00	123,782	1.67	1	1.00	140,191	1.89	0	0.00	0	0.00	0	0.00	0	0.00
SORRENTO / LA	1	39,214	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	38,351	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
SULPHUR / LA	1	40,412	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	232,346	1	33.33	77,549	33.38	1	33.33	77,549	33.38	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
THIBODAUX / LA	8	326,755	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	1	12.50	18,688	5.72

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																														
TICKFAW / LA	3	213,854	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	164,870	1	33.33	47,066	28.55	1	33.33	47,066	28.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
VENTRESS / LA	1	46,449	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	31,400	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
VIOLET / LA	3	195,184	1	33.33	55,997	28.69	1	33.33	55,997	28.69	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
WAGGAMAN / LA	4	330,012	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	3,275,548	1	2.63	82,850	2.53	1	2.63	82,850	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	271,117	1	12.50	53,801	19.84	0	0.00	0	0.00	0	0.00	0	0.00	1	12.50	53,801	19.84	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
WESTWEGO / LA	22	1,230,074	2	9.09	130,185	10.58	0	0.00	0	0.00	1	4.55	54,999	4.47	0	0.00	0	0.00	1	4.55	75,186	6.11	0	0.00	0	0.00	0	0.00	0	0.00
WHITE CASTLE / LA	2	131,292	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	88,720	1	50.00	33,424	37.67	1	50.00	33,424	37.67	0	0.00	0	0.00	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	24,760	1	50.00	12,022	48.56	1	50.00	12,022	48.56	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
WISNER / LA	1	13,416	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	140,129	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,937,246	2	11.11	156,713	8.09	2	11.11	156,713	8.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	5.56	70,820	3.66
TOTAL	2,364	175,636,922	198	8.38	15,855,911	9.03	147	6.22	11,375,585	6.48	20	0.85	1,525,777	0.87	18	0.76	1,586,536	0.90	13	0.55	1,368,013	0.78	2	0.08	206,518	0.12	40	1.69	2,772,737	1.58
By County																														
LA 001 ACADIA	3	179,984	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	130	12,363,455	11	8.46	1,296,132	10.48	4	3.08	424,279	3.43	1	0.77	122,299	0.99	5	3.85	626,181	5.06	1	0.77	123,373	1.00	0	0.00	0	0.00	1	0.77	104,210	0.84
LA 007 ASSUMPTION	4	274,085	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
LA 009 AVOYELLES	7	321,906	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	80,441	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
LA 015 BOSSIER	50	2,635,985	5	10.00	252,344	9.57	4	8.00	188,042	7.13	1	2.00	64,302	2.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	8.00	290,059	11.00
LA 017 CADDO	158	7,314,960	13	8.23	488,322	6.68	11	6.96	421,145	5.76	2	1.27	67,177	0.92	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11	6.96	542,218	7.41
LA 019 CALCASIEU	12	543,834	0	0.00	0	0.00	0	0.00	0	0.00	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	45,237	8.32
LA 029 CONCORDIA	2	43,231	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
LA 033 EAST BATON ROUGE	535	43,681,204	50	9.35	4,266,219	9.77	39	7.29	3,161,080	7.24	4	0.75	449,462	1.03	3	0.56	249,844	0.57	4	0.75	405,833	0.93	0	0.00	0	0.00	9	1.68	863,172	1.98
LA 037 EAST FELICIANA	12	648,341	2	16.67	113,627	17.53	2	16.67	113,627	17.53	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
LA 041 FRANKLIN	3	38,176	1	33.33	12,022	31.49	1	33.33	12,022	31.49	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
LA 043 GRANT	2	123,514	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	427,481	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,323,955	3	15.79	242,575	18.32	1	5.26	18,611	1.41	0	0.00	0	0.00	1	5.26	127,614	9.64	1	5.26	96,351	7.28	0	0.00	0	0.00	0	0.00	0	0.00
LA 049 JACKSON	1	12,514	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	361	25,858,841	31	8.59	2,928,550	11.33	24	6.65	2,325,691	8.99	5	1.39	368,413	1.42	0	0.00	0	0.00	2	0.55	234,447	0.91	1	0.28	59,894	0.23	3	0.83	230,216	0.89
LA 055 LAFAYETTE	30	2,322,578	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
LA 057 LAFOURCHE	13	681,503	0	0.00	0	0.00	0	0.00	0	0.00	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	18,688	2.74
LA 059 LA SALLE	2	104,645	1	50.00	49,540	47.34	1	50.00	49,540	47.34	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

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	464,494	0	0.00	0	0.00	0	0.00	0	0.00	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	52,803	11.37
LA 063 LIVINGSTON	189	16,020,972	13	6.88	1,035,349	6.46	12	6.35	991,020	6.19	0	0.00	0	0.00	1	0.53	44,329	0.28	0	0.00	0	0.00	1	0.53	146,624	0.92	0	0.00	0	0.00
LA 065 MADISON	9	300,390	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	61,344	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	135,768	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	238	20,215,506	18	7.56	1,418,510	7.02	13	5.46	970,662	4.80	2	0.84	138,253	0.68	0	0.00	0	0.00	3	1.26	309,595	1.53	0	0.00	0	0.00	4	1.68	476,191	2.36
LA 073 OUACHITA	32	1,266,469	1	3.13	53,801	4.25	0	0.00	0	0.00	0	0.00	0	0.00	1	3.13	53,801	4.25	0	0.00	0	0.00	0	0.00	0	0.00	3	9.38	80,235	6.34
LA 075 PLAQUEMINES	1	47,447	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	465,652	3	42.86	239,032	51.33	2	28.57	113,781	24.43	0	0.00	0	0.00	1	14.29	125,251	26.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 079 RAPIDES	34	1,768,306	2	5.88	103,292	5.84	0	0.00	0	0.00	1	2.94	18,229	1.03	1	2.94	85,063	4.81	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 087 ST. BERNARD	21	1,630,000	4	19.05	217,625	13.35	4	19.05	217,625	13.35	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
LA 089 ST. CHARLES	43	3,789,634	6	13.95	436,838	11.53	5	11.63	378,615	9.99	0	0.00	0	0.00	0	0.00	0	0.00	1	2.33	58,224	1.54	0	0.00	0	0.00	0	0.00	0	0.00
LA 093 ST. JAMES	12	614,678	1	8.33	47,066	7.66	1	8.33	47,066	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	33,543	5.46
LA 095 ST. JOHN	129	10,407,549	13	10.08	942,271	9.05	13	10.08	942,271	9.05	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
LA 097 ST. LANDRY	6	203,598	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
LA 099 ST. MARTIN	2	90,871	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
LA 101 ST. MARY	5	205,629	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
LA 103 ST. TAMMANY	160	11,350,435	17	10.63	1,578,704	13.91	9	5.63	956,611	8.43	3	1.88	237,639	2.09	4	2.50	244,264	2.15	1	0.63	140,191	1.24	0	0.00	0	0.00	0	0.00	0	0.00
LA 105 TANGIPAHOA	48	3,961,843	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	0	0.00	0	0.00	1	2.08	36,165	0.91
LA 109 TERREBONNE	10	628,283	1	10.00	60,003	9.55	0	0.00	0	0.00	1	10.00	60,003	9.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 111 UNION	1	40,995	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
LA 113 VERMILION	2	114,479	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
LA 115 VERNON	1	95,352	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
LA 117 WASHINGTON	9	397,675	1	11.11	30,190	7.59	0	0.00	0	0.00	0	0.00	0	0.00	1	11.11	30,190	7.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 119 WEBSTER	13	458,425	1	7.69	43,896	9.58	1	7.69	43,896	9.58	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
LA 121 WEST BATON ROUGE	21	1,615,222	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	288,823	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
LA 127 WINN	1	16,451	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	2,364	175,636,922	198	8.38	15,855,911	9.03	147	6.22	11,375,585	6.48	20	0.85	1,525,777	0.87	18	0.76	1,586,536	0.90	13	0.55	1,368,013	0.78	2	0.08	206,518	0.12	40	1.69	2,772,737	1.58
By Interest Rate																														
2.0000	11	1,332,368	2	18.18	257,789	19.35	1	9.09	132,538	9.95	0	0.00	0	0.00	1	9.09	125,251	9.40	0	0.00	0	0.00	0	0.00	0	0.00	3	27.27	392,116	29.43
2.1150	1	182,981	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	0	0.00	0	0.00	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	59,894	100.00	0	0.00	0	0.00
2.6150	1	128,081	1	100.00	128,081	100.00	0	0.00	0	0.00	1	100.00	128,081	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	95,958	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
2.8750	1	101,506	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	203,473	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1	71,649	1	100.00	71,649	100.00	1	100.00	71,649	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
3.3650	1	147,400	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
3.4800	1	149,813	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
3.5000	1	160,221	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	116,352	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
3.8500	16	1,397,217	0	0.00	0	0.00	0	0.00	0	0.00	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	12.50	194,500	13.92
3.8650	1	154,761	0	0.00	0	0.00	0	0.00	0	0.00	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	154,761	100.00
3.9500	40	2,473,753	4	10.00	237,974	9.62	4	10.00	237,974	9.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.0000	5	630,608	1	20.00	96,404	15.29	0	0.00	0	0.00	0	0.00	0	0.00	1	20.00	96,404	15.29	0	0.00	0	0.00	1	20.00	146,624	23.25	0	0.00	0	0.00
4.0500	12	810,647	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.1100	11	676,032	1	9.09	50,215	7.43	1	9.09	50,215	7.43	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
4.2500	1	179,347	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	479,099	1	14.29	55,997	11.69	1	14.29	55,997	11.69	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
4.3650	1	143,584	1	100.00	143,584	100.00	0	0.00	0	0.00	1	100.00	143,584	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	5,772,615	4	6.25	314,240	5.44	2	3.13	113,922	1.97	0	0.00	0	0.00	0	0.00	0	0.00	2	3.13	200,318	3.47	0	0.00	0	0.00	0	0.00	0	0.00
4.5500	19	1,553,368	2	10.53	183,964	11.84	2	10.53	183,964	11.84	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.5600	16	1,333,682	3	18.75	254,412	19.08	2	12.50	151,808	11.38	0	0.00	0	0.00	1	6.25	102,604	7.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.7900	13	958,842	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	603,622	3	17.65	128,378	21.27	2	11.76	79,616	13.19	1	5.88	48,762	8.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.8500	9	786,935	1	11.11	125,072	15.89	1	11.11	125,072	15.89	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
4.9500	28	1,229,324	3	10.71	145,544	11.84	1	3.57	48,832	3.97	0	0.00	0	0.00	1	3.57	50,836	4.14	1	3.57	45,876	3.73	0	0.00	0	0.00	0	0.00	0	0.00
4.9900	13	804,608	2	15.38	106,826	13.28	1	7.69	62,497	7.77	0	0.00	0	0.00	1	7.69	44,329	5.51	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.0000	10	785,278	1	10.00	151,928	19.35	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	10.00	151,928	19.35	0	0.00	0	0.00	0	0.00	0	0.00
5.0500	10	558,490	3	30.00	169,229	30.30	3	30.00	169,229	30.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.0900	6	385,036	1	16.67	82,541	21.44	1	16.67	82,541	21.44	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
5.1000	5	510,457	1	20.00	112,257	21.99	1	20.00	112,257	21.99	0	0.00	0	0.00	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	1,021,982	3	11.11	130,047	12.73	3	11.11	130,047	12.73	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.70	18,688	1.83
5.2000	8	248,939	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	0	0.00	0	0.00
5.2100	1	53,070	1	100.00	53,070	100.00	1	100.00	53,070	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
5.2500	38	1,712,116	4	10.53	199,293	11.64	3	7.89	151,555	8.85	1	2.63	47,738	2.79	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.3500	82	8,834,598	10	12.20	1,232,429	13.95	8	9.76	1,004,737	11.37	1	1.22	142,629	1.61	1	1.22	85,063	0.96	0	0.00	0	0.00	0	0.00	0	0.00	1	1.22	153,828	1.74
5.5000	38	2,988,468	3	7.89	284,173	9.51	2	5.26	224,170	7.50	1	2.63	60,003	2.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.5500	99	10,077,262	8	8.08	904,055	8.97	6	6.06	726,471	7.21	0	0.00	0	0.00	2	2.02	177,583	1.76	0	0.00	0	0.00	0	0.00	0	0.00	1	1.01	60,915	0.60
5.5600	14	1,213,381	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
5.6000	46	5,297,977	2	4.35	248,505	4.69	2	4.35	248,505	4.69	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
5.6250	2	256,833	1	50.00	123,373	48.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	123,373	48.04	0	0.00	0	0.00	0	0.00	0	0.00
5.6500	36	1,837,140	2	5.56	179,652	9.78	2	5.56	179,652	9.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	5.56	80,541	4.38

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	275,037	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	51	2,480,862	3	5.88	87,876	3.54	3	5.88	87,876	3.54	0	0.00	0	0.00	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	109	7,003,629	9	8.26	615,589	8.79	7	6.42	493,063	7.04	1	0.92	64,302	0.92	0	0.00	0	0.00	1	0.92	58,224	0.83	0	0.00	0	0.00	1	0.92	75,178	1.07
5.8100	39	2,869,248	6	15.38	397,702	13.86	5	12.82	347,955	12.13	1	2.56	49,748	1.73	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.8500	44	3,555,524	5	11.36	411,281	11.57	3	6.82	191,057	5.37	1	2.27	108,433	3.05	0	0.00	0	0.00	1	2.27	111,791	3.14	0	0.00	0	0.00	0	0.00	0	0.00
5.8600	160	17,147,048	14	8.75	1,567,851	9.14	11	6.88	1,221,768	7.13	0	0.00	0	0.00	1	0.63	155,214	0.91	2	1.25	190,869	1.11	0	0.00	0	0.00	2	1.25	138,463	0.81
5.9000	20	1,265,204	1	5.00	68,641	5.43	1	5.00	68,641	5.43	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
5.9100	1	93,548	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
5.9500	72	4,303,185	6	8.33	415,519	9.66	6	8.33	415,519	9.66	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	1.39	70,820	1.65
5.9800	89	9,218,604	4	4.49	363,398	3.94	3	3.37	241,099	2.62	1	1.12	122,299	1.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.9900	310	32,874,129	26	8.39	3,016,360	9.18	19	6.13	2,107,484	6.41	3	0.97	302,031	0.92	3	0.97	447,586	1.36	1	0.32	159,261	0.48	0	0.00	0	0.00	7	2.26	681,847	2.07
6.0000	6	275,204	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.0900	12	551,388	1	8.33	46,816	8.49	1	8.33	46,816	8.49	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
6.1000	58	3,069,415	2	3.45	111,442	3.63	1	1.72	47,119	1.54	0	0.00	0	0.00	1	1.72	64,323	2.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.1400	12	1,201,998	1	8.33	89,832	7.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	89,832	7.47	0	0.00	0	0.00	0	0.00	0	0.00
6.1500	83	4,530,804	3	3.61	196,376	4.33	3	3.61	196,376	4.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	2.41	144,908	3.20
6.2000	25	966,020	1	4.00	30,787	3.19	1	4.00	30,787	3.19	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	45,237	4.68
6.2500	50	2,139,654	2	4.00	121,514	5.68	0	0.00	0	0.00	2	4.00	121,514	5.68	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.00	58,046	2.71
6.2900	23	1,589,862	3	13.04	221,773	13.95	3	13.04	221,773	13.95	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
6.3000	39	3,251,850	4	10.26	330,326	10.16	2	5.13	116,339	3.58	0	0.00	0	0.00	1	2.56	117,636	3.62	1	2.56	96,351	2.96	0	0.00	0	0.00	1	2.56	46,012	1.41
6.3500	25	1,009,467	1	4.00	55,030	5.45	1	4.00	55,030	5.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	35,966	3.56
6.5000	14	473,408	0	0.00	0	0.00	0	0.00	0	0.00	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	42,973	9.08
6.6500	11	607,105	1	9.09	38,364	6.32	1	9.09	38,364	6.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.7000	46	1,900,248	5	10.87	178,311	9.38	5	10.87	178,311	9.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	4.35	32,197	1.69
6.7500	38	1,503,498	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	961,603	2	8.70	123,975	12.89	1	4.35	68,975	7.17	1	4.35	54,999	5.72	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.9000	20	1,054,516	1	5.00	39,360	3.73	1	5.00	39,360	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	1,020,650	2	9.52	133,987	13.13	2	9.52	133,987	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	0	0.00	0	0.00
6.9800	32	1,809,964	0	0.00	0	0.00	0	0.00	0	0.00	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	46,052	2.54
6.9900	11	588,840	1	9.09	39,836	6.77	1	9.09	39,836	6.77	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7.0000	25	1,207,550	6	24.00	310,918	25.75	4	16.00	231,311	19.16	1	4.00	46,248	3.83	1	4.00	33,359	2.76	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	57,672	4.78
7.0900	7	297,299	1	14.29	37,619	12.65	0	0.00	0	0.00	1	14.29	37,619	12.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	14.29	36,904	12.41
7.1500	53	2,171,396	6	11.32	210,651	9.70	6	11.32	210,651	9.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	5.66	128,723	5.93
7.2000	12	427,388	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	24	839,683	1	4.17	43,233	5.15	0	0.00	0	0.00	0	0.00	0	0.00	1	4.17	43,233	5.15	0	0.00	0	0.00	0	0.00	0	0.00	1	4.17	27,605	3.29
7.5000	12	411,123	1	8.33	33,318	8.10	1	8.33	33,318	8.10	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
7.6500	17	600,372	2	11.76	64,722	10.78	1	5.88	35,164	5.86	1	5.88	29,558	4.92	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7.7500	20	590,906	1	5.00	18,229	3.08	0	0.00	0	0.00	1	5.00	18,229	3.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	5.00	48,783	8.26

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	17	480,024	3	17.65	83,449	17.38	2	11.76	53,259	11.10	0	0.00	0	0.00	1	5.88	30,190	6.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8.1000	12	360,713	2	16.67	40,949	11.35	1	8.33	28,025	7.77	0	0.00	0	0.00	1	8.33	12,925	3.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL	2,364	175,636,922	198	8.38	15,855,911	9.03	147	6.22	11,375,585	6.48	20	0.85	1,525,777	0.87	18	0.76	1,586,536	0.90	13	0.55	1,368,013	0.78	2	0.08	206,518	0.12	40	1.69	2,772,737	1.58
By Investor																														
A98 001 FEDERAL HOME LOAN MTG COR	1	82,961	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	234,304	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	241,813	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 004 FEDERAL HOME LOAN MTG COR	3	272,270	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
A98 005 FEDERAL HOME LOAN MTG COR	4	379,932	0	0.00	0	0.00	0	0.00	0	0.00	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	25.00	123,649	32.55
A98 006 FEDERAL HOME LOAN MTG COR	4	295,959	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 007 FEDERAL HOME LOAN MTG COR	13	1,413,558	1	7.69	56,845	4.02	1	7.69	56,845	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	0	0.00	0	0.00
A98 008 FEDERAL HOME LOAN MTG COR	1	100,514	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	239,717	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
A98 011 FEDERAL HOME LOAN MTG COR	24	2,712,568	2	8.33	165,962	6.12	2	8.33	165,962	6.12	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
A98 028 FEDERAL HOME LOAN MTG COR	1	63,302	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
A98 029 FEDERAL HOME LOAN MTG COR	1	160,673	1	100.00	160,673	100.00	1	100.00	160,673	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 032 FEDERAL HOME LOAN MTG COR	20	2,057,675	1	5.00	75,186	3.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	5.00	75,186	3.65	0	0.00	0	0.00	2	10.00	184,290	8.96
A98 053 FEDERAL HOME LOAN MTG COR	2	181,229	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	281,984	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	147,585	1	100.00	147,585	100.00	1	100.00	147,585	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	408,285	1	25.00	122,299	29.95	0	0.00	0	0.00	1	25.00	122,299	29.95	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 057 FEDERAL HOME LOAN MTG COR	2	182,994	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	3	331,008	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
A98 059 FEDERAL HOME LOAN MTG COR	2	323,661	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 060 FEDERAL HOME LOAN MTG COR	25	2,624,929	4	16.00	403,533	15.37	3	12.00	310,016	11.81	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	93,517	3.56	1	4.00	146,624	5.59	0	0.00	0	0.00
A98 063 FEDERAL HOME LOAN MTG COR	1	112,820	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	157,983	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
A98 087 FEDERAL HOME LOAN MTG COR	1	106,855	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
A98 093 FEDERAL HOME LOAN MTG COR	3	395,385	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	0	0.00	0	0.00
A98 094 FEDERAL HOME LOAN MTG COR	6	675,345	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	593,614	1	16.67	63,496	10.70	1	16.67	63,496	10.70	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
A98 096 FEDERAL HOME LOAN MTG COR	4	542,874	1	25.00	123,782	22.80	0	0.00	0	0.00	0	0.00	0	0.00	1	25.00	123,782	22.80	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	1,647,735	4	28.57	505,342	30.67	2	14.29	237,732	14.43	0	0.00	0	0.00	0	0.00	0	0.00	2	14.29	267,610	16.24	0	0.00	0	0.00	0	0.00	0	0.00
A98 099 FEDERAL HOME LOAN MTG COR	4	435,410	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
A98 101 FEDERAL HOME LOAN MTG COR	2	127,246	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
A98 102 FEDERAL HOME LOAN MTG COR	2	93,640	1	50.00	63,859	68.20	1	50.00	63,859	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	39,180	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	156,406	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	92,012	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	754,548	1	16.67	123,373	16.35	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	16.67	123,373	16.35	0	0.00	0	0.00	1	16.67	154,761	20.51
A98 124 FEDERAL HOME LOAN MTG COR	1	139,695	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	543,191	1	25.00	187,449	34.51	1	25.00	187,449	34.51	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
A98 127 FEDERAL HOME LOAN MTG COR	3	242,644	0	0.00	0	0.00	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	59,894	24.68	0	0.00	0	0.00
A98 128 FEDERAL HOME LOAN MTG COR	3	265,444	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	95,763	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 131 FEDERAL HOME LOAN MTG COR	22	2,698,543	2	9.09	285,418	10.58	2	9.09	285,418	10.58	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	4.55	107,036	3.97
A98 139 FEDERAL HOME LOAN MTG COR	3	502,232	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	207,567	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	269,314	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	2,498,666	5	20.83	505,087	20.21	5	20.83	505,087	20.21	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.17	72,278	2.89
A98 162 FEDERAL HOME LOAN MTG COR	3	451,669	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	348,918	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
A98 164 FEDERAL HOME LOAN MTG COR	25	2,913,146	2	8.00	190,103	6.53	1	4.00	49,540	1.70	0	0.00	0	0.00	1	4.00	140,563	4.83	0	0.00	0	0.00	0	0.00	0	0.00	2	8.00	207,424	7.12
A98 165 FEDERAL HOME LOAN MTG COR	1	63,725	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
A98 200 FEDERAL HOME LOAN MTG COR	2	193,745	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
A98 202 FEDERAL HOME LOAN MTG COR	4	425,612	1	25.00	60,003	14.10	0	0.00	0	0.00	1	25.00	60,003	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
A98 203 FEDERAL HOME LOAN MTG COR	3	326,218	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	130,951	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
A98 205 FEDERAL HOME LOAN MTG COR	11	1,340,456	3	27.27	394,578	29.44	2	18.18	239,364	17.86	0	0.00	0	0.00	1	9.09	155,214	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	1,480,180	1	6.67	96,404	6.51	0	0.00	0	0.00	0	0.00	0	0.00	1	6.67	96,404	6.51	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	9	1,033,172	1	11.11	115,120	11.14	1	11.11	115,120	11.14	0	0.00	0	0.00	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	106,244	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	3,628,202	3	8.57	362,852	10.00	2	5.71	219,268	6.04	1	2.86	143,584	3.96	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 210 FEDERAL HOME LOAN MTG COR	1	62,656	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	161,279	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
A98 221 FEDERAL HOME LOAN MTG COR	5	470,341	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	8	927,600	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,314,178	1	8.33	106,801	8.13	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	106,801	8.13	0	0.00	0	0.00	0	0.00	0	0.00
A98 225 FEDERAL HOME LOAN MTG COR	2	177,403	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	289,315	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	143,588	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	160,221	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	306,239	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	585,565	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
A98 252 FEDERAL HOME LOAN MTG COR	5	530,818	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	184,552	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	110,346	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 329 FEDERAL HOME LOAN MTG COR	1	108,122	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	308,873	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 332 FEDERAL HOME LOAN MTG COR	6	603,817	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
A98 333 FEDERAL HOME LOAN MTG COR	3	404,009	1	33.33	159,261	39.42	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	33.33	159,261	39.42	0	0.00	0	0.00	0	0.00	0	0.00
A98 334 FEDERAL HOME LOAN MTG COR	2	153,611	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	213,798	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	6	577,881	2	33.33	208,717	36.12	0	0.00	0	0.00	1	16.67	83,467	14.44	1	16.67	125,251	21.67	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	1,199,456	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	1	7.69	104,210	8.69
A98 464 FEDERAL HOME LOAN MTG COR	2	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
A98 465 FEDERAL HOME LOAN MTG COR	5	617,796	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
A98 466 FEDERAL HOME LOAN MTG COR	1	158,084	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
A98 467 FEDERAL HOME LOAN MTG COR	17	2,066,800	4	23.53	511,123	24.73	1	5.88	125,369	6.07	2	11.76	258,140	12.49	1	5.88	127,614	6.17	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	108,368	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	813,192	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
A98 517 FEDERAL HOME LOAN MTG COR	2	179,405	1	50.00	140,191	78.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	140,191	78.14	0	0.00	0	0.00	0	0.00	0	0.00
A98 540 FEDERAL HOME LOAN MTG COR	1	130,399	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	125,769	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	216,320	1	50.00	96,351	44.54	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	96,351	44.54	0	0.00	0	0.00	0	0.00	0	0.00
A98 565 FEDERAL HOME LOAN MTG COR	1	125,665	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	107,280	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	55,297	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	174,322	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	278,828	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	89,609	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	58,383	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	60,957	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	103,405	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	160,298	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 086 FANNIE MAE	1	4,939	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	0	0.00	0	0.00
F35 087 FANNIE MAE	1	49,108	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
F35 089 FANNIE MAE	1	15,392	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	127,034	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
F35 093 FANNIE MAE	1	23,712	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
F35 094 FANNIE MAE	3	92,363	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
F35 095 FANNIE MAE	3	115,307	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
F35 096 FANNIE MAE	1	34,513	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	85,830	1	25.00	18,661	21.74	1	25.00	18,661	21.74	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
F35 098 FANNIE MAE	1	9,442	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
F35 099 FANNIE MAE	1	8,717	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 101 FANNIE MAE	1	55,806	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	41,950	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	138,385	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	0	0.00	0	0.00
F35 106 FANNIE MAE	1	30,888	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	86,246	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
F35 108 FANNIE MAE	1	24,707	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	90,422	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	37,508	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	45,868	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	0	0.00	0	0.00
F35 115 FANNIE MAE	1	15,823	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
F35 117 FANNIE MAE	3	40,779	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	34,118	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 121 FANNIE MAE	2	93,923	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	66,107	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	40,412	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	19,333	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	9,747	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	50,559	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	96,324	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
F35 130 FANNIE MAE	1	27,451	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	89,467	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 133 FANNIE MAE	1	11,702	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	34,264	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	58,513	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	19,239	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	139,073	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	19,099	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
F35 142 FANNIE MAE	1	41,570	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 143 FANNIE MAE	1	39,163	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	51,896	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
F35 146 FANNIE MAE	2	30,870	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
F35 147 FANNIE MAE	2	64,304	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	64,388	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	32,585	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
F35 154 FANNIE MAE	1	46,248	1	100.00	46,248	100.00	0	0.00	0	0.00	1	100.00	46,248	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

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 155 FANNIE MAE	3	36,611	1	33.33	12,022	32.84	1	33.33	12,022	32.84	0	0.00	0	0.00	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	24,353	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 158 FANNIE MAE	4	80,092	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	44,343	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
F35 161 FANNIE MAE	1	59,032	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	79,097	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	21,478	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	51,069	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	77,085	1	50.00	39,360	51.06	1	50.00	39,360	51.06	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
F35 166 FANNIE MAE	3	113,565	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
F35 167 FANNIE MAE	3	39,514	1	33.33	12,925	32.71	0	0.00	0	0.00	0	0.00	0	0.00	1	33.33	12,925	32.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 169 FANNIE MAE	5	213,827	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	50,550	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 173 FANNIE MAE	2	15,632	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	5	240,976	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	71,205	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	94,240	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
F35 177 FANNIE MAE	1	65,376	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
F35 180 FANNIE MAE	1	54,948	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
F35 181 FANNIE MAE	1	6,617	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	46,816	1	100.00	46,816	100.00	1	100.00	46,816	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	54,084	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
F35 188 FANNIE MAE	1	49,258	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	52,484	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	33,954	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
F35 192 FANNIE MAE	2	51,390	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	49,759	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	93,527	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	14,076	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	123,331	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
F35 800 FANNIE MAE	2	104,215	1	50.00	66,286	63.60	1	50.00	66,286	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	145,827	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	74,825	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
F35 863 FANNIE MAE	2	78,560	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	0	0.00	0	0.00
F35 945 FANNIE MAE	1	51,254	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
F35 946 FANNIE MAE	1	49,135	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
F35 970 FANNIE MAE	1	102,146	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
F36 013 FANNIE MAE	1	47,009	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 059 FANNIE MAE	2	116,057	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
F36 100 FANNIE MAE	1	76,263	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
F36 172 FANNIE MAE	1	61,008	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
F36 181 FANNIE MAE	1	69,053	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
F36 229 FANNIE MAE	1	61,788	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
F36 291 FANNIE MAE	1	57,444	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	43,689	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
F36 479 FANNIE MAE	1	52,571	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	64,628	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	70,204	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	67,261	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	71,623	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
F36 591 FANNIE MAE	2	196,843	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	0	0.00	0	0.00	0	0.00	0	0.00
F36 658 FANNIE MAE	1	76,876	1	100.00	76,876	100.00	1	100.00	76,876	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	120,838	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
F36 769 FANNIE MAE	2	168,103	1	50.00	125,072	74.40	1	50.00	125,072	74.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 770 FANNIE MAE	1	102,508	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	317,499	1	33.33	96,353	30.35	1	33.33	96,353	30.35	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
F36 831 FANNIE MAE	1	110,141	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
F36 891 FANNIE MAE	1	85,239	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	175,101	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	73,970	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	173,321	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	711,189	1	20.00	172,464	24.25	1	20.00	172,464	24.25	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	20.00	153,828	21.63
F46 107 FANNIE MAE	1	99,650	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	262,480	1	25.00	85,063	32.41	0	0.00	0	0.00	0	0.00	0	0.00	1	25.00	85,063	32.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 109 FANNIE MAE	3	352,687	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 110 FANNIE MAE	1	79,349	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
F46 184 FANNIE MAE	1	61,216	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	166,836	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
F46 186 FANNIE MAE	1	93,132	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	245,709	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
F46 189 FANNIE MAE	1	34,180	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	149,370	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	123,398	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	107,201	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	0	0.00	0	0.00
F46 495 FANNIE MAE	1	73,811	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	98,250	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

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 499 FANNIE MAE	2	164,738	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	316,059	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	184,713	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	148,193	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	0	0.00	0	0.00
F46 503 FANNIE MAE	2	309,620	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	354,947	1	25.00	97,468	27.46	1	25.00	97,468	27.46	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
F46 505 FANNIE MAE	2	252,475	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	276,425	1	33.33	89,832	32.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	33.33	89,832	32.50	0	0.00	0	0.00	0	0.00	0	0.00
F46 510 FANNIE MAE	1	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	0	0.00	0	0.00
F46 511 FANNIE MAE	2	148,730	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	0	0.00	0	0.00
F46 605 FANNIE MAE	1	97,484	1	100.00	97,484	100.00	1	100.00	97,484	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	109,024	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	253,927	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	1	50.00	146,535	57.71
F46 612 FANNIE MAE	2	147,151	1	50.00	72,241	49.09	1	50.00	72,241	49.09	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
F46 613 FANNIE MAE	1	158,008	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 614 FANNIE MAE	3	255,428	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
F46 824 FANNIE MAE	1	74,638	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 825 FANNIE MAE	1	78,740	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	92,731	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	359,189	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	465,542	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
F46 834 FANNIE MAE	1	130,990	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 835 FANNIE MAE	1	64,222	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1	42,984	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 837 FANNIE MAE	1	148,738	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	63,345	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	106,196	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
F46 841 FANNIE MAE	3	374,106	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
F46 842 FANNIE MAE	8	748,595	1	12.50	82,070	10.96	1	12.50	82,070	10.96	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F49 007 FANNIE MAE	1	122,543	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
F49 009 FANNIE MAE	5	497,070	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
F49 010 FANNIE MAE	2	170,769	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	92,612	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	408,574	1	11.11	48,387	11.84	1	11.11	48,387	11.84	0	0.00	0	0.00	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	14	709,783	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
H34 770 GOVT NATL MTG ASSN I	25	1,206,073	3	12.00	129,873	10.77	3	12.00	129,873	10.77	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	8.00	95,180	7.89
H34 887 GOVT NATL MTG ASSN I	8	305,493	2	25.00	81,660	26.73	2	25.00	81,660	26.73	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
H34 888 GOVT NATL MTG ASSN I	30	1,339,890	1	3.33	43,228	3.23	1	3.33	43,228	3.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.33	32,031	2.39

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 889 GOVT NATL MTG ASSN I	26	936,242	3	11.54	80,778	8.63	3	11.54	80,778	8.63	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.85	33,543	3.58
H34 890 GOVT NATL MTG ASSN I	19	689,390	2	10.53	94,708	13.74	1	5.26	48,832	7.08	0	0.00	0	0.00	0	0.00	0	0.00	1	5.26	45,876	6.65	0	0.00	0	0.00	0	0.00	0	0.00
H34 891 GOVT NATL MTG ASSN I	30	1,382,962	2	6.67	93,842	6.79	2	6.67	93,842	6.79	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
H34 892 GOVT NATL MTG ASSN I	43	1,799,061	5	11.63	178,311	9.91	5	11.63	178,311	9.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	4.65	32,197	1.79
H35 001 GOVT NATL MTG ASSN I	16	584,524	3	18.75	128,378	21.96	2	12.50	79,616	13.62	1	6.25	48,762	8.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 002 GOVT NATL MTG ASSN I	21	1,023,759	1	4.76	49,133	4.80	1	4.76	49,133	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	0	0.00	0	0.00
H35 003 GOVT NATL MTG ASSN I	22	920,033	2	9.09	123,975	13.48	1	4.55	68,975	7.50	1	4.55	54,999	5.98	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	998,003	1	4.00	47,669	4.78	1	4.00	47,669	4.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	8.00	80,541	8.07
H35 005 GOVT NATL MTG ASSN I	9	516,046	1	11.11	38,364	7.43	1	11.11	38,364	7.43	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 006 GOVT NATL MTG ASSN I	15	569,503	2	13.33	64,722	11.36	1	6.67	35,164	6.17	1	6.67	29,558	5.19	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	250,851	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 008 GOVT NATL MTG ASSN I	10	465,107	2	20.00	108,445	23.32	2	20.00	108,445	23.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 009 GOVT NATL MTG ASSN I	10	363,321	2	20.00	71,427	19.66	1	10.00	41,237	11.35	0	0.00	0	0.00	1	10.00	30,190	8.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 010 GOVT NATL MTG ASSN I	14	822,987	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	912,329	1	5.56	47,119	5.16	1	5.56	47,119	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	299,721	1	12.50	28,025	9.35	1	12.50	28,025	9.35	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
H35 013 GOVT NATL MTG ASSN I	12	525,181	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	538,575	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	152,764	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	994,581	3	15.79	137,441	13.82	2	10.53	89,704	9.02	1	5.26	47,738	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
H35 017 GOVT NATL MTG ASSN I	29	1,658,073	1	3.45	64,323	3.88	0	0.00	0	0.00	0	0.00	0	0.00	1	3.45	64,323	3.88	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	949,445	2	11.11	133,987	14.11	2	11.11	133,987	14.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 019 GOVT NATL MTG ASSN I	6	385,036	1	16.67	82,541	21.44	1	16.67	82,541	21.44	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
H35 020 GOVT NATL MTG ASSN I	9	443,007	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	7	297,299	1	14.29	37,619	12.65	0	0.00	0	0.00	1	14.29	37,619	12.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	14.29	36,904	12.41
H35 022 GOVT NATL MTG ASSN I	10	558,490	3	30.00	169,229	30.30	3	30.00	169,229	30.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 023 GOVT NATL MTG ASSN I	19	1,211,120	1	5.26	68,641	5.67	1	5.26	68,641	5.67	0	0.00	0	0.00	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	663,609	3	23.08	156,225	23.54	2	15.38	122,866	18.51	0	0.00	0	0.00	1	7.69	33,359	5.03	0	0.00	0	0.00	0	0.00	0	0.00	1	7.69	57,672	8.69
H35 025 GOVT NATL MTG ASSN I	11	635,481	2	18.18	106,826	16.81	1	9.09	62,497	9.83	0	0.00	0	0.00	1	9.09	44,329	6.98	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	1,227,517	1	5.26	30,959	2.52	1	5.26	30,959	2.52	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
H35 027 GOVT NATL MTG ASSN I	9	536,355	1	11.11	39,836	7.43	1	11.11	39,836	7.43	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 028 GOVT NATL MTG ASSN I	6	321,203	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
H35 029 GOVT NATL MTG ASSN I	13	831,297	1	7.69	47,066	5.66	1	7.69	47,066	5.66	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	7.69	46,012	5.53
H35 030 GOVT NATL MTG ASSN I	28	1,615,983	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	1	3.57	46,052	2.85
H35 031 GOVT NATL MTG ASSN I	2	128,118	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
H35 032 GOVT NATL MTG ASSN I	28	1,702,087	3	10.71	171,688	10.09	3	10.71	171,688	10.09	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 033 GOVT NATL MTG ASSN I	4	259,776	1	25.00	50,836	19.57	0	0.00	0	0.00	0	0.00	0	0.00	1	25.00	50,836	19.57	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	297,577	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

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 035 GOVT NATL MTG ASSN I	2	142,590	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
H35 066 GOVT NATL MTG ASSN I	10	667,452	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	142,889	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	71	4,875,489	5	7.04	367,870	7.55	4	5.63	309,646	6.35	0	0.00	0	0.00	0	0.00	0	0.00	1	1.41	58,224	1.19	0	0.00	0	0.00	1	1.41	75,178	1.54
H37 537 GOVT NATL MTG ASSN I	3	195,871	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
H37 721 GOVT NATL MTG ASSN I	10	708,769	3	30.00	198,586	28.02	2	20.00	134,284	18.95	1	10.00	64,302	9.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H37 995 GOVT NATL MTG ASSN I	21	1,286,013	2	9.52	121,514	9.45	0	0.00	0	0.00	2	9.52	121,514	9.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.76	58,046	4.51
H37 996 GOVT NATL MTG ASSN I	4	275,422	1	25.00	62,478	22.68	1	25.00	62,478	22.68	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
H40 001 GOVT NATL MTG ASSN I	24	712,531	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	9	314,448	1	11.11	43,233	13.75	0	0.00	0	0.00	0	0.00	0	0.00	1	11.11	43,233	13.75	0	0.00	0	0.00	0	0.00	0	0.00	1	11.11	27,605	8.78
H40 006 GOVT NATL MTG ASSN I	8	485,707	1	12.50	50,215	10.34	1	12.50	50,215	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	0	0.00	0	0.00
H40 007 GOVT NATL MTG ASSN I	1	53,070	1	100.00	53,070	100.00	1	100.00	53,070	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
H40 008 GOVT NATL MTG ASSN I	35	2,612,420	6	17.14	397,702	15.22	5	14.29	347,955	13.32	1	2.86	49,748	1.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 070 GOVT NATL MTG ASSN I	12	381,177	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
H40 071 GOVT NATL MTG ASSN I	6	145,680	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	214,707	1	12.50	18,229	8.49	0	0.00	0	0.00	1	12.50	18,229	8.49	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 073 GOVT NATL MTG ASSN I	13	390,467	2	15.38	69,216	17.73	2	15.38	69,216	17.73	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
H40 074 GOVT NATL MTG ASSN I	6	258,235	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	173,290	0	0.00	0	0.00	0	0.00	0	0.00	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	48,783	28.15
H40 176 GOVT NATL MTG ASSN I	12	484,456	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
H40 177 GOVT NATL MTG ASSN I	24	993,644	1	4.17	55,030	5.54	1	4.17	55,030	5.54	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	35,966	3.62
H40 178 GOVT NATL MTG ASSN I	17	623,295	1	5.88	61,852	9.92	1	5.88	61,852	9.92	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
H40 179 GOVT NATL MTG ASSN I	10	336,966	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	824,179	1	4.76	30,787	3.74	1	4.76	30,787	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	4.76	45,237	5.49
H40 181 GOVT NATL MTG ASSN I	8	248,939	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	0	0.00	0	0.00
H40 182 GOVT NATL MTG ASSN I	12	411,123	1	8.33	33,318	8.10	1	8.33	33,318	8.10	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
H40 183 GOVT NATL MTG ASSN I	10	348,082	0	0.00	0	0.00	0	0.00	0	0.00	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	42,973	12.35
H40 184 GOVT NATL MTG ASSN I	9	327,122	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	41	3,046,035	3	7.32	208,780	6.85	2	4.88	154,978	5.09	0	0.00	0	0.00	1	2.44	53,801	1.77	0	0.00	0	0.00	0	0.00	0	0.00	1	2.44	60,915	2.00
H40 308 GOVT NATL MTG ASSN I	10	712,384	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
H40 586 GOVT NATL MTG ASSN I	11	842,784	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	474,141	1	16.67	73,556	15.51	1	16.67	73,556	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	5	318,793	1	20.00	66,543	20.87	1	20.00	66,543	20.87	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 590 GOVT NATL MTG ASSN I	18	1,265,305	2	11.11	159,295	12.59	2	11.11	159,295	12.59	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
H42 032 GOVT NATL MTG ASSN I	7	479,099	1	14.29	55,997	11.69	1	14.29	55,997	11.69	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
H42 033 GOVT NATL MTG ASSN I	1	66,983	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
H42 034 GOVT NATL MTG ASSN I	36	3,030,406	4	11.11	344,738	11.38	2	5.56	124,514	4.11	1	2.78	108,433	3.58	0	0.00	0	0.00	1	2.78	111,791	3.69	0	0.00	0	0.00	0	0.00	0	0.00
H42 745 GOVT NATL MTG ASSN I	3	356,217	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 768 GOVT NATL MTG ASSN I	6	431,438	1	16.67	50,063	11.60	1	16.67	50,063	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	2,045,809	3	11.54	244,800	11.97	3	11.54	244,800	11.97	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.85	70,820	3.46
H42 771 GOVT NATL MTG ASSN I	17	1,496,061	2	11.76	153,149	10.24	2	11.76	153,149	10.24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	5.88	112,877	7.54
H42 821 GOVT NATL MTG ASSN I	3	363,582	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
H42 882 GOVT NATL MTG ASSN I	3	282,264	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	441,212	2	50.00	271,282	61.49	2	50.00	271,282	61.49	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
H43 055 GOVT NATL MTG ASSN I	5	639,593	1	20.00	113,572	17.76	1	20.00	113,572	17.76	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
H43 131 GOVT NATL MTG ASSN I	4	354,442	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
H43 267 GOVT NATL MTG ASSN I	8	1,105,461	1	12.50	142,629	12.90	0	0.00	0	0.00	1	12.50	142,629	12.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 458 GOVT NATL MTG ASSN I	8	835,442	1	12.50	101,561	12.16	1	12.50	101,561	12.16	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
H43 555 GOVT NATL MTG ASSN I	3	272,585	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
H43 685 GOVT NATL MTG ASSN I	1	143,238	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	330,102	1	50.00	152,020	46.05	1	50.00	152,020	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	17	1,734,041	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	95,243	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	155,100	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
H44 069 GOVT NATL MTG ASSN I	1	81,435	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,367,527	1	9.09	154,149	11.27	1	9.09	154,149	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	131,984	1	100.00	131,984	100.00	1	100.00	131,984	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
H44 163 GOVT NATL MTG ASSN I	3	336,281	1	33.33	150,010	44.61	1	33.33	150,010	44.61	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
H44 164 GOVT NATL MTG ASSN I	9	1,136,797	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	86,344	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	146,013	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	100,546	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,980,343	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
H44 397 GOVT NATL MTG ASSN I	11	1,067,163	1	9.09	55,593	5.21	1	9.09	55,593	5.21	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 481 GOVT NATL MTG ASSN I	4	302,397	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	2	242,953	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 558 GOVT NATL MTG ASSN I	1	107,547	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	361,445	0	0.00	0	0.00	0	0.00	0	0.00	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	85,661	23.70
H44 634 GOVT NATL MTG ASSN I	1	142,766	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	265,214	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	142,618	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	579,614	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
H44 685 GOVT NATL MTG ASSN I	2	186,117	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	145,531	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 696 GOVT NATL MTG ASSN I	1	145,273	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
H44 697 GOVT NATL MTG ASSN I	4	491,743	2	50.00	319,656	65.00	2	50.00	319,656	65.00	0	0.00	0	0.00	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																														
H44 756 GOVT NATL MTG ASSN I	1	214,503	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	70,726	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
H44 759 GOVT NATL MTG ASSN I	7	803,918	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 879 GOVT NATL MTG ASSN I	2	270,457	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
H44 880 GOVT NATL MTG ASSN I	5	458,206	1	20.00	113,131	24.69	1	20.00	113,131	24.69	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
H44 881 GOVT NATL MTG ASSN I	2	290,739	1	50.00	133,386	45.88	1	50.00	133,386	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	111,776	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
H44 883 GOVT NATL MTG ASSN I	21	2,474,468	2	9.52	298,938	12.08	1	4.76	119,529	4.83	0	0.00	0	0.00	1	4.76	179,409	7.25	0	0.00	0	0.00	0	0.00	0	0.00	1	4.76	65,923	2.66
H44 931 GOVT NATL MTG ASSN I	1	150,315	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	79,819	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	108,730	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	0	0.00	0	0.00
H44 935 GOVT NATL MTG ASSN I	2	300,903	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
H44 936 GOVT NATL MTG ASSN I	2	135,963	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	163,788	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
H45 008 GOVT NATL MTG ASSN I	1	141,742	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	192,353	1	50.00	88,505	46.01	0	0.00	0	0.00	1	50.00	88,505	46.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 185 GOVT NATL MTG ASSN I	2	259,264	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	126,260	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	532,455	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
H45 588 GOVT NATL MTG ASSN I	2	204,275	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	96,935	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	295,714	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	11	1,194,163	1	9.09	83,155	6.96	1	9.09	83,155	6.96	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 769 GOVT NATL MTG ASSN I	1	106,721	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
H45 770 GOVT NATL MTG ASSN I	1	162,903	1	100.00	162,903	100.00	1	100.00	162,903	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	48,432	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	947,386	0	0.00	0	0.00	0	0.00	0	0.00	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	194,500	20.53
H45 838 GOVT NATL MTG ASSN I	3	276,895	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	245,105	1	50.00	112,257	45.80	1	50.00	112,257	45.80	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
H45 863 GOVT NATL MTG ASSN I	1	117,142	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
H46 048 GOVT NATL MTG ASSN I	1	69,273	1	100.00	69,273	100.00	1	100.00	69,273	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	137,256	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	117,636	1	100.00	117,636	100.00	0	0.00	0	0.00	0	0.00	0	0.00	1	100.00	117,636	100.00	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	250,539	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
H46 252 GOVT NATL MTG ASSN I	7	776,381	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
H46 367 GOVT NATL MTG ASSN I	1	124,869	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 415 GOVT NATL MTG ASSN I	1	79,699	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	117,642	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

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 613 GOVT NATL MTG ASSN I	5	448,505	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	531,489	3	50.00	254,412	47.87	2	33.33	151,808	28.56	0	0.00	0	0.00	1	16.67	102,604	19.30	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	404,070	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
H48 731 GOVT NATL MTG ASSN I	2	277,310	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	93,548	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
H48 733 GOVT NATL MTG ASSN I	34	3,395,756	2	5.88	272,033	8.01	2	5.88	272,033	8.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.94	115,421	3.40
H48 734 GOVT NATL MTG ASSN I	3	269,838	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
H48 735 GOVT NATL MTG ASSN I	9	802,661	1	11.11	111,723	13.92	1	11.11	111,723	13.92	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
H48 736 GOVT NATL MTG ASSN I	6	594,842	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	105,495	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
H48 738 GOVT NATL MTG ASSN I	33	3,593,137	1	3.03	102,184	2.84	1	3.03	102,184	2.84	0	0.00	0	0.00	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	292,522	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	1	11.11	18,688	6.39
K31 181 GOVT NATL MTG ASSN II	5	184,162	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
K31 182 GOVT NATL MTG ASSN II	2	57,128	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	81,948	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
TOTAL	2,364	175,636,922	198	8.38	15,855,911	9.03	147	6.22	11,375,585	6.48	20	0.85	1,525,777	0.87	18	0.76	1,586,536	0.90	13	0.55	1,368,013	0.78	2	0.08	206,518	0.12	40	1.69	2,772,737	1.58

US BANK DELINQUENCY REPORT
January 2014

LENDER	30 DAY DELINQUENCY	60 DAY DELINQUENCY	TOTAL LOANS
1st National USA	37.8%	32.4%	74
Acadiana Mortgage	0.0%	0.0%	1
Allegro Mortgage	26.8%	19.5%	41
Alliance Bank First	27.3%	20.0%	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	33.3%	23.3%	30
American HFI	0.0%	0.0%	1
American Mortgage	0.0%	0.0%	1
America's Mortage	44.7%	30.9%	123
Amsouth Bank	36.4%	18.2%	22
Banc One Mortgage	21.0%	12.9%	62
Bankcorp South	33.3%	33.3%	6
Bank of LaPlace	52.0%	32.0%	25
Bank of North A	16.7%	8.3%	12
Bank of Ruston	0.0%	33.3%	3
Bank One Mortgage	37.5%	25.0%	8
Bank First	33.3%	16.7%	12
Barksdale Federal	0.0%	0.0%	1
Bridges Mortgage Co.	41.9%	32.6%	43
Brokers Home	25.0%	25.0%	8
Capital Bank	0.0%	0.0%	1
Capital One	31.1%	20.3%	74
Capital Trust	66.7%	33.3%	3
Central Progressive	38.5%	30.8%	39
Chase Manhattan / JP Morgan Chase	38.1%	20.6%	97
Citizens Savings	16.7%	0.0%	6
Citywide Mortgage	45.8%	41.7%	24
Community Trust	0.0%	0.0%	10
Countrywide	46.1%	38.5%	384
Crescent Bank	60.0%	40.0%	15
Deep South Mortgage	40.0%	20.0%	10
Deposit Guaranty	31.6%	10.5%	19
DHI Mortgage	50.0%	0.0%	2
Dryades Savings	60.0%	40.0%	15
Equity Mortgage	100.0%	100.0%	1
Essential Mortgage	28.6%	14.3%	7
Eureka Homestead	40.9%	22.7%	22
Eustis Mortgage	41.1%	24.3%	107
Faubourg Mortgage	0.0%	0.0%	1
Fidelity Bank	47.7%	29.2%	65
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	47.8%	38.2%	157

US BANK DELINQUENCY REPORT
January 2014

LENDER	30 DAY DELINQUENCY	60 DAY DELINQUENCY	TOTAL LOANS
GAMA Mortgage	52.1%	38.8%	121
Genesis Mortgage	36.8%	36.8%	19
Gilyot Mortgage	50.0%	35.3%	68
GMAC Mortgage	100.0%	100.0%	2
Gulf Coast Bank	34.8%	28.7%	178
Hancock Bank	33.3%	17.3%	75
Hibernia National Bank	32.2%	17.8%	258
Home Loan Co.	47.5%	22.8%	101
Homebuyers Resource	31.1%	24.6%	61
Homestead Bank	100%	75%	4
Horizon Mortgage	0%	0%	1
Iberia Bank	27.6%	17.2%	58
Johnson Mortgage	43.8%	35.0%	217
Landmark Mortgage	50.0%	25.0%	8
Leader Mortgage	40.0%	20.0%	15
Liberty Bank & Trust	50.0%	33.3%	6
Louisiana RE	12.5%	12.5%	8
Market Street	25.0%	25.0%	16
Minden Bank	12.5%	37.5%	16
Molton Allen	66.7%	83.3%	6
Mortgage Co-op	50.0%	75.0%	4
Mortgage Factory	38.2%	26.5%	34
Mortgage Guaranty	40.0%	26.7%	15
Mortgage Market	33.3%	25.2%	111
New CEN/HM 12	41.7%	8.3%	12
New Orleans CRE	33.3%	0.0%	3
New South Federal	51.9%	44.4%	27
Old Kent Mortgage	25.0%	25.0%	4
One Source Mortgage	0.0%	0.0%	1
Parish National	23.7%	13.2%	38
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	42.0%	30.3%	264
Ruston Building	25.0%	12.5%	8
Sabine State	30.8%	38.5%	13
SB Hardie	14.3%	7.1%	14
Security First	100.0%	50.0%	2
Source One Mortgage	0.0%	0.0%	1
Standard Mortgage	28.5%	22.6%	274
State Bank	0.0%	0.0%	1
Sterling Capital	40.0%	40.0%	15
SWBC	37.5%	37.5%	8
Union Planters	29.1%	19.4%	103
Unity Mortgage	35.2%	16.4%	122
Venture Mortgage	32.6%	15.2%	46

US BANK DELINQUENCY REPORT
January 2014

LENDER	30 DAY DELINQUENCY	60 DAY DELINQUENCY	TOTAL LOANS
Washington Mutual	39.1%	29.0%	138
Wells Fargo	50.0%	38.5%	96
Whitney National	43.9%	24.4%	41
Average	**32.82%**	**23.98%**	
Lender Count	**97**	**Total Loan Count**	**4275**

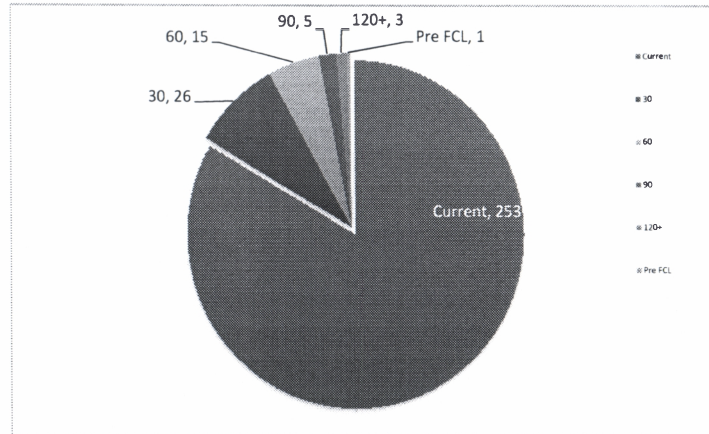
December Avg - 2013	32.38	24.36	4297
November Avg	32.58	24.34	4318
October Avg	32.64	24.18	4347
Sept Avg	33.44	24.25	4376
Aug Avg	33.5	24.19	4414
July Avg	33.78	24.01	4453
June Avg	33.44	23.24	4501
May Avg	32.87	22.77	4548
April Avg	32.62	22.51	4601
March Avg	32.95	22.04	4652
Feb Avg	33.6	21.89	4697
Jan Avg - 2013	33.48	21.25	4738
Dec Avg - 2012	32.86	21.18	4779

Louisiana Housing Finance Authority

Report_Date	20140131
State	LA
BondProgName	Louisiana HFA 2011

		Data		Delinquency %
DelStatusMBA2	DelStatusMBA	LoanCount	UPB	of Active Total
Current		253	$29,196,179	
Delinquent	30	26	$3,124,809	**8.58%**
	60	15	$1,769,534	**4.95%**
	90	5	499533.13	**1.65%**
	120+	3	$426,455	**0.99%**
	Pre FCL	1	$130,364	**0.33%**
Delinquent Total		50	5,950,695	**16.50%**
Post FCL				
Default Liquidation		1	$0	
In-Active/PaidOff		8	$0	
Service Release				
Grand Total		312	$35,146,874	

DELINQUENCY STATUS Louisiana HFA 2011



State	LA
Report_Date	20140131

Loancount	DelStatusMBA3	DelStatusMBA2	DelStatusMBA									
	Active						Active Count	Post FCL	In-Active/Pa	Default Liquid	Service Release	Total
	Current	Delinquent										
BondProgName		30	60	90	120+	Pre FCL						
Louisiana HFA 2011	253	26	15	5	3	1	303		8	1		312
Grand Total	**253**	**26**	**15**	**5**	**3**	**1**	**303**		**8**	**1**		**312**

State	LA
Report_Date	20140131

	Data	
BondProgName	LoanCount	UPB
Louisiana HFA 2011	312	$35,146,874
Grand Total	312	$35,146,874

Louisiana Housing Finance Authority

State	LA
Report_Date	20140131

Loancount	DelStatusM	DelStatusM	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.	12	2					14					14
BANCORPSOUTH BANK	5	1					6					6
Bank of America, N.A	4		1				5		1			6
CORNERSTONE MORTGAGE COMPANY	17	2	2	2			23		1			24
DHI MORTGAGE COMPANY LTD	40	2		1			43		1			44
EUSTIS MORTGAGE CORPORATION	3	1					4					4
FAIRWAY INDEPENDENT MTG CORP	4						4					4
FIDELITY HOMESTEAD SAVINGS BAN	35	2	2		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	5	2	1				8					8
LIBERTY BANK AND TRUST COMPANY	16		2				18					18
MAIN STREET FINANCIAL, INC.	16	3	2				21			1		22
NOLA LENDING GROUP LLC	2						2					2
NTFN INC	50	6	4	1	1	1	63					63
REGIONS BANK	7	2		1			10					10
STANDARD MORTGAGE CORPORATION	5	2	1				8					8
SWBC MORTGAGE CORPORATION	13				1		14		1			15
WHITNEY BANK	5						5		1			6
RED RIVER BANK	1	1					2					2
Grand Total	**253**	**26**	**15**	**5**	**3**	**1**	**303**		**8**	**1**		**312**

Louisiana Housing Finance Authority

State	LA
Report_Date	20140131

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	48	7	6	2	1		64		1			65
3.15	5	1					6					6
4.50	5						5					5
4.99	75	4	7		2		88		2	1		91
4.75	30	3		2			35		3			38
4.25	5	3					8					8
3.99	85	8	2	1		1	97		2			99
Grand Total	**253**	**26**	**15**	**5**	**3**	**1**	**303**		**8**	**1**		**312**

Louisiana Housing Finance Authority

Report_Date	20140131
State	LA
BondProgName	Louisiana HFA 2011

			Data	
PortDesc4	DelStatusMBA2	DelStatusMBA	LoanCount	UPB
Conventional	Current		53	$6,721,207
	Delinquent	30	3	$323,408
		60	3	$413,423
		90	2	$242,904
		120+		
		Pre FCL	1	$130,364
	Delinquent Total		9	$1,110,098
	Post FCL			
	Default Liquidation			
	In-Active/PaidOff		2	$0
	Service Release			
Conventional Total			64	$7,831,305
Government	Current		200	$22,474,972
	Delinquent	30	23	$2,801,401
		60	12	$1,356,111
		90	3	$256,629
		120+	3	$426,455
		Pre FCL		
	Delinquent Total		41	$4,840,597
	Post FCL			
	Default Liquidation		1	$0
	In-Active/PaidOff		6	$0
	Service Release			
Government Total			248	$27,315,569
Grand Total			312	$35,146,874

DELINQUENCY BY CREDIT SCORE

January 2014

Credit Score		Delinquency 30	60	90	120	>120	BK	FCLS	CURRENT	TOTAL
1 - 579										
	US Bank	26	8	8	48	n/a	n/a	19	82	191
		13.61%	4.19%	4.19%	25.13%	n/a	n/a	9.95%	42.93%	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	5	2	5	0	1	7	4	54	78
		6.41%	2.56%	6.41%	0.00%	1.28%	8.97%	5.13%	69.23%	100.00%
580 - 599										
	US Bank	23	3	7	26	n/a	n/a	11	95	165
		13.94%	1.82%	4.24%	15.76%	n/a	n/a	6.67%	57.58%	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	13	1	2	0	5	3	4	58	86
		15.12%	1.16%	2.33%	0.00%	5.81%	3.49%	4.65%	67.44%	100.00%
600 - 619										
	US Bank	18	11	4	47	n/a	n/a	22	112	214
		8.41%	5.14%	1.87%	21.96%	n/a	n/a	10.28%	52.34%	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	5	1	4	14	11	93	153
		11.11%	5.23%	3.27%	0.65%	2.61%	9.15%	7.19%	60.78%	100.00%
620 - 639										
	US Bank	28	11	7	48	n/a	n/a	18	160	272
		10.29%	4.04%	2.57%	17.65%	n/a	n/a	6.62%	58.82%	100.00%
	Bank of America	11	6	2	0	n/a	n/a	0	47	66
		16.67%	9.09%	3.03%	0.00%	n/a	n/a	0.00%	71.21%	100.00%
	Standard Mortgage	34	14	8	3	7	12	17	243	338
		10.06%	4.14%	2.37%	0.89%	2.07%	3.55%	5.03%	71.89%	100.00%
640 - 659										
	US Bank	19	5	6	20	n/a	n/a	16	156	222
		8.56%	2.25%	2.70%	9.01%	n/a	n/a	7.21%	70.27%	100.00%
	Bank of America	6	6	2	2	n/a	n/a	2	46	64
		9.38%	9.38%	3.13%	3.13%	n/a	n/a	3.13%	71.88%	100.00%
	Standard Mortgage	27	4	4	4	6	9	15	243	312
		8.65%	1.28%	1.28%	1.28%	1.92%	2.88%	4.81%	77.88%	100.00%
660 - 679										
	US Bank 660 - 700	21	5	1	31	n/a	n/a	18	303	379
		5.54%	1.32%	0.26%	8.18%	n/a	n/a	4.75%	79.95%	100.00%
	Bank of America	2	0	0	0	n/a	n/a	2	38	42
		4.76%	0.00%	0.00%	0.00%	n/a	n/a	4.76%	90.48%	100.00%
	Standard Mortgage	9	4	3	1	5	4	2	196	224
		4.02%	1.79%	1.34%	0.45%	2.23%	1.79%	0.89%	87.50%	100.00%

DELINQUENCY BY CREDIT SCORE

January 2014

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	4	1	0	1	n/a	n/a	2	36	44
		9.09%	2.27%	0.00%	2.27%	n/a	n/a	4.55%	81.82%	100.00%
	Standard Mortgage	2	5	1	1	0	2	4	169	184
		1.09%	2.72%	0.54%	0.54%	0.00%	1.09%	2.17%	91.85%	100.00%
> 700										
	US Bank	23	5	1	20	n/a	n/a	10	413	472
		4.87%	1.06%	0.21%	4.24%	n/a	n/a	2.12%	87.50%	100.00%
	Bank of America	3	2	1	0	n/a	n/a	4	86	96
		3.13%	2.08%	1.04%	0.00%	n/a	n/a	4.17%	89.58%	100.00%
	Standard Mortgage	11	5	2	0	5	6	10	400	439
		2.51%	1.14%	0.46%	0.00%	1.14%	1.37%	2.28%	91.12%	100.00%
UNKNOWN										
	US Bank	164	52	38	184	n/a	n/a	115	1240	1793
		9.15%	2.90%	2.12%	10.26%	n/a	n/a	6.41%	69.16%	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	6	4	0	2	9	4	278	321
		5.61%	1.87%	1.25%	0.00%	0.62%	2.80%	1.25%	86.60%	100.00%
TOTAL										
	US Bank	322	100	72	424	n/a	n/a	229	2561	3708
		8.68%	2.70%	1.94%	11.43%	n/a	n/a	6.18%	69.07%	100.00%
	Bank of America	26	15	5	3	n/a	n/a	10	253	312
		8.33%	4.81%	1.60%	0.96%	n/a	n/a	3.21%	81.09%	100.00%
	Standard Mortgage	136	49	34	10	35	66	71	1734	2135
		6.37%	2.30%	1.59%	0.47%	1.64%	3.09%	3.33%	81.22%	100.00%

Loan Count

US Bank	3708
Bank of America	312
Standard Mortgage	2135
LHC Total	6155

LOUISIANA HOUSING CORPORATION
WHOLE LOAN MONTHLY STATUS REPORT

SINGLE FAMILY		8.50%
TOTAL DELINQUENCIES		1984/98
AS OF JANUARY 20, 2014		PROGRAM
CURRENT	# OF LOANS	15
(CURRENT + 20 DAYS)	$ AMOUNT	$61,566.77
	% of $	83.2%
	% OF LOANS	88.2%
30 - 50 DAYS DELINQUENT	# OF LOANS	0
	$ AMOUNT	$0.00
	% of $	0.0%
	% OF LOANS	0.0%
60 - 80 DAYS DELINQUENT	# OF LOANS	1
	$ AMOUNT	$6,895.58
	% of $	9.3%
	% OF LOANS	5.9%
> 90 DAYS DELINQUENT	# OF LOANS	1
	$ AMOUNT	$5,575.18
	% of $	7.5%
	% OF LOANS	5.9%
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	17
	$ AMOUNT	$74,037.53

2/5/2014

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

60-80 days Delinquent Loan - Irwin Howard, 6923 Stoneview Ave., Baton Rouge; Servicer - Standard Mortgage

HOMEBUYER EDUCATION TRAINING PROGRAM UPDATE

January 31, 2014

As of January 31, 2014, there have been a total of 310 graduates of Homebuyer Education classes. Forty-six (46) graduates have applied for a mortgage. There have been twelve (12) closed sales. Staff has processed a total of $20,570.00 in reimbursements to the two contractors with LHC.

HUD COMPREHENSIVE HOUSING COUNSELING PROGRAM:

Reports from the participating agencies were received and reviewed for the performance period (10/1/12 - 9/30/13). Data was compiled into a consolidated report which HUD has recently approved. Reimbursement of expenses, as shown in the table below, will occur once Grant funds are received. HUD approved an extension to the Grant performance period through December 31, 2013. The balance of Grant funds is expected to be fully expended through the additional quarter period.

	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	7,765.00	75,568.33	50,956.00	50,956.00	0.00
2	Greater N.O. Fair Housing Action Ctr	New Orleans, LA	-	-	-	19,645.00	19,645.00	0.00
3	Lafayette Consolidated Gov't, Neighborhood Counseling Services	Lafayette, LA	-	-	-	58,935.00	50,353.37	8,581.63
4	Lower 9th Ward NENA	New Orleans, LA	-	-	-	40,183.00	40,183.00	0.00
5	Mid-City Redevelopment Alliance	Baton Rouge, LA	83,333.33	12,805.00	70,528.33	2,098.00	-	2,098.00
6	NZBC Urban Restoration	Bossier City, LA	-	-	-	13,751.50	11,675.00	2,076.50
7	Rapides Station Community Ministries	Alexandria, LA	-	-	-	5,893.50	1,367.96	4,525.54
8	St. Mary Community Action Agency	Franklin, LA	-	-	-	5,893.50	3,495.00	2,398.50
	LHC Admin Costs (10% of HUD grant)					20,905.50	1,959.37	18,946.13
	3rd Selected Agency became inactive		83,333.34		83,333.34			-
	TOTALS		250,000.00	20,570.00	229,430.00	218,261.00	179,634.70	38,626.30

LOUISIANA HOUSING CORPORATION

Financial Advisor's Report — February 4, 2014

By: L. Gordon King and Shaun Toups

Government Consultants, Inc.

SINGLE FAMILY PROGRAMS

- MRB Program. Discussions ongoing with Raymond James regarding a refunding and new money piece. Refunding is getting close to working. Plan is to move ahead at the March meeting.

- Market Rate GNMA Program (Raymond James). As of January 31, 2014, 126 loans had been reserved with 34 cancellations. Total of 92 loans having a par of $10,961,519. NOTE: These numbers were 90 / 64 at the January meeting. The rate has been averaging 4.875%. (See Raymond James pipeline report attached). We have addressed the relatively high cancellation rate (27% for January) with Raymond James – it is higher than they see in other programs, and we are discussing ways to potentially mitigate the fallout.

- TBA Program (GK Baum). This program which will consist of governmental loans with brokers' participation has been fine-tuned and will be discussed at the Board meeting.

NATIONAL HOUSING NEWS

- Housing transactions were light in January with the "January Housing Report" totaling $178.9MM in 6 HFA transactions – including 4 Multi Family and 2 Single Family (Maine State Housing Authority - $51.5MM and Maryland Department of Housing and Community Development - $93MM).

- A few points from Raymond James "Housing: 2014 Outlook". . .

  - Housing remains fragile and still faces big hurdles on the path to full recovery. 2.9 million homes are still in the foreclosure pipeline, 7 – 10 million households remain in negative equity, and 17.3 million baby-boomers are turning 65 in the next 5 years.

- They do, however, forecast 1.1 million (720,000 SF and 370,000 MF) housing starts in 2014 – up 17% (year over year). Was estimated at 930,000 for '13.

- The estimates from others include, National Association of Realtors (791,000 SF and 378,000 MF for a total of 1.169 million / 930,000 estimate for '13); National Association of Home Builders (820,000 SF and 326,000 MF for total of 1.146 million / 921,000 estimate for '13); and, Mortgage Bankers Association (704,000 SF and 339,000 MF for total of 1.043 million / 925,000 estimate for '13).

- Last week, the average contract rate on 30 year fixed mortgages was down 5 bp's to 4.52% - the lowest in 2 months. However, this rate is 93 bp's higher than the "bottom" in early May.

GENERAL NEWS

- US Treasury rates. The 10 year UST was 3.00% on 1/2 and 2.67% on 1/31. Currently (2/4) is at 2.62%. Yields on the 10 year UST have declined as investors look to the Fed for further guidance regarding the pace of QE reductions. Last week the Fed reduced purchases by another $10 billion a month (following a similar action in December).

- Future. The Fed has begun its tapering of monthly bond purchases – cutting $10 billion each at their meetings of December and January. It is anticipated that the Fed will cut $10 billion in purchases over the next 6 meetings (starting in January) before ending the program by December of this year. The question is the impact on interest rates. Projections on the 10 year UST at year-end range from 3.30% to 3.65% with the general consensus of another 75 bp's increase in '14. Recent concerns regarding the China economy and some not-so-good economic news has caused a downturn in the 10 year rate; however, the recent Fed announcement of gradual QE tapering signals a strengthening economy which is good for housing and commercial real estate. Stay tuned. . .

700 North 10th Street ~ Annex Building
Baton Rouge, LA 70802
(225) 344-2098 (Phone) (225) 344-5952 (Fax)

GOVERNMENT CONSULTANTS

Louisiana Housing Corporation
Market Rate GNMA Program
Loan Reservations and Status
Through 1/31/14

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							1	116,503			1	116,503	1	116,503
August							2	260,199	3	338,171	5	598,370	2	260,199
September							8	924,656	9	1,183,594	17	2,108,250	8	924,656
October			1	118,800	3	467,243	15	1,916,257	6	583,957	25	3,086,257	19	2,502,300
November			1	132,554	8	824,632	7	855,840	7	734,204	23	2,547,230	16	1,813,026
December			7	892,531	5	486,817	1	131,572	6	801,120	19	2,312,040	13	1,510,920
January	1	132,936	32	3,700,979					3	290,076	36	4,123,991	33	3,833,915
Total	1	132,936	41	4,844,864	16	1,778,692	34	4,205,027	34	3,931,122	126	14,892,641	92	10,961,519

RAYMOND JAMES®