BOARD OF DIRECTORS

Agenda Item #6

Single Family Committee

Matthew Ritchie, Chairman

March 12, 2014

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Bobby Jindal
GOVERNOR

Frederick Tombar, III
EXECUTIVE DIRECTOR

Louisiana Housing Corporation

March 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, March 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 February 12, 2014 Committee Meeting**.

3. Discussion and Resolution to release a **Request for Qualification ("RFQ") seeking proposals from the Department of Housing and Urban Development ("HUD") Approved Housing Counseling Agencies to participate in its Homebuyer Education Counseling Program;** and providing for other matters in connection therewith.

4. Discussion and Resolution authorizing the LHC to **execute amendments to the Cooperative Endeavor Agreements ("CEAS") entered into with the State of Louisiana Division of Administration Office of Community Development ("OCD") for the First Time Homebuyer Program (CFMS#673559)**; and providing for other matters in connection therewith.

5. **Single Family Program** Updates.
   - Current Programs
   - LHC CDBG Programs
   - Delinquencies
   - Whole Loan Report
   - Mortgage Counseling Update
   - Financial Advisor Update

6. Other Business.

7. 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 February 12, 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. Larry Ferdinand
Mr. Malcolm Young

Committee Members Absent
Ms. Ellen M. Lee

Board Members Present
Mr. Michael L. Airhart
Mr. Guy T. Williams, Jr.
Mr. Mayson H. Foster

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

Staff Present
See attached

Visitors Present
See attached

Call to Order and Roll Call. Chairman Matthew P. Ritchie called the meeting to order at 10:30 a.m. The roll was called and a quorum was established.

Approval of the Minutes. On a motion made by Board Member Guy T. Williams, Jr. and seconded by Board Member Mayson Foster, the minutes of the December 11, 2013 Committee Meeting were approved without correction.

<u>Action Item.</u>

- ***A resolution regarding Lender/Broker Compensation and the George K. Baum TBA Government Program; and providing for other matters in connection therewith.***

A discussion followed on the resolution regarding Lender/Broker Compensation and the George K. Baum TBA Government Program. Mr. Foster moved to recommend the resolution to the Full Board for approval. The motion was seconded by Committee Member Larry Ferdinand and was moved to a vote. The motion passed with 2 abstentions from Mr. Williams and Committee Member Willie Spears.

<u>Single Family Program Updates.</u> Ms. Brenda Evans, Program Administrator, provided updates on the Current Programs, LHC DCBG Programs, Delinquencies, Whole Loan Report, Mortgage Counseling Update, and Financial Advisor Update. Gordon King gave the Financial Advisor Update. Ms. Evans noted that Felicia McClay will be managing the new Mortgage Counseling Program.

Board Chair Michael Airhart requested that a presentation of the Mortgage Counseling Program be provided to the committee at the March 2014 Committee Meeting.

<u>Adjournment</u>. There being no further business to discuss, a motion to adjourn was made by Chairman Ritchie and was seconded by Mr. Young. The meeting adjourned at 10:55 a.m.

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SF Committee Secretary

LOUISIANA HOUSING CORPORATION

The following resolution was offered by Director _____________and seconded by

Director __________________:

RESOLUTION

A resolution authorizing the Louisiana Housing Corporation ("Corporation") to release a Request for Qualifications ("RFQ") seeking proposals from Housing Counseling Agencies approved by the U.S. Department of Urban Housing and Development ("HUD") to participate in the Homebuyer Education Counseling Program; and providing for other matters in connection therewith.

WHEREAS, the Louisiana Housing Corporation ("LHC" or "Corporation") was created by and pursuant to the Louisiana Housing Corporation Act contained in Chapter 3-G of the Louisiana Revised Statutes of 1950, as amended (R.S. 40:600.86 through R.S. 40:600.111); and

WHEREAS, the LHC, as authorized by the State of Louisiana pursuant to R.S. 40:600.91(A), shall have the powers necessary or convenient to carry out and effectuate the purpose and provisions of the LHC Act; and

WHEREAS, part of the mission of the Louisiana Housing Corporation is to promote sustainable homeownership amongst the people of Louisiana; and

WHEREAS, the Board of Directors of the Louisiana Housing Corporation and staff determined that it is necessary to seek proposals from HUD Approved Housing Counseling Agencies who are qualified to serve as part of the Corporation's Homebuyer Education Counseling Program.

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

SECTION 1. The Louisiana Housing Corporation ("Corporation") is hereby authorized to release a Request for Qualifications ("RFQ") seeking proposals from Housing Counseling Agencies approved by the U.S. Department of Urban Housing and Development ("HUD") to participate in the Homebuyer Education Counseling Program.

SECTION 2. The Chairman, Vice Chairman, Executive Director 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:

ABSTAIN:

NAYS:

ABSENT:

And the resolution was declared adopted on this, the 12th day of March, 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 ("Board"), do hereby certify that the foregoing two (2) pages constitute a true and correct copy of a resolution adopted by said Board on March 12, 2014 entitled, "A resolution authorizing the Louisiana Housing Corporation ("Corporation") to release a Request for Qualifications ("RFQ") seeking proposals from Housing Counseling Agencies approved by the U.S. Department of Urban Housing and Development ("HUD") to participate in the Homebuyer Education Counseling Program; and providing for other matters in connection therewith."

IN FAITH WHEREOF, witness my official signature and the impress of the official seal of the Louisiana Housing Corporation on this, the 12th day of March, 2014.

____
Secretary

REQUEST FOR QUALIFICATIONS

For

Homebuyer Education Counseling Services

DATE ISSUED: 03/14/2014

DEADLINE TO SUBMIT PROPOSALS: 04/21/2014 AT 3:30 P.M. C.S.T.

I. GENERAL AND ADMINISTRATIVE INFORMATION

A. Purpose

The Mission of the Louisiana Housing Corporation is to assure that every Louisiana resident is granted an opportunity to obtain safe, affordable, energy efficient housing. Each day this ongoing challenge is met by a dedicated staff of professionals who allocate federal and state funds to help low-to-moderate income citizens make their housing dreams a reality. This Request for Qualifications ("RFQ") is being issued by the Louisiana Housing Corporation ("Corporation" or "LHC"), to obtain competitive proposals from the Department of Urban Housing and Development ("HUD") Approved Housing Counseling Agencies located in the state of Louisiana to provide the best, most comprehensive, and cost effective counseling services for a Homebuyer Education Counseling Program as specified in this RFQ. The Corporation intends to select HUD Approved Housing Counseling Agencies for the period of May 2014 through April 2015.

The Program is designed to provide comprehensive Homebuyer Education Counseling for potential homebuyers in the state of Louisiana, focusing on information that is beneficial and sometimes critical, to obtaining and maintaining successful homeownership.

B. RFQ Coordinator

This RFQ is available in electronic form at http://www.lhc.la.gov. The RFQ is also available in printed form by submitting a written request to the RFQ Coordinator.

Written requests and questions must be directed to the RFQ Coordinator using the information listed below:

ATTN: Brenda Evans
Louisiana Housing Corporation
2415 Quail Drive
Baton Rouge, Louisiana 70808
bevans@lhc.la.gov

C. Procurement Process

The RFQ process commences with the issuance of the RFQ. The steps involved in the process and the anticipated completion dates are set forth in the schedule set forth below. The LHC has structured a procurement process that seeks to obtain the desired results described above, while establishing a competitive environment to assure that each proposer is provided an equal opportunity to submit a proposal in response to this RFQ. Proposals will be evaluated in accordance with the criteria set forth in Section IV of this RFQ, which will be applied in the same manner to each proposal received.

Proposals will be reviewed and evaluated by a Review Committee. The proposals will be reviewed to determine if the proposer has met the minimum required areas described in this RFQ. Based upon the totality of the information contained in the proposal, including information about the reputation and experience of each proposer, the Review Committee will determine which proposers are qualified.

D. Important Dates and Deadlines

RFQ published and posted to LHC website	03/14/2014	4:30 P.M. C.S.T.
Deadline for submitting written inquiries	03/28/2014	4:30 P.M. C.S.T.
Deadline for LHC to respond to written inquiries from proposers	04/07/2014	4:30 P.M. C.S.T.
Deadline for submitting proposals	04/21/2014	3:30 P.M. C.S.T.
Oral Presentations (if necessary)	TBD	TBD
Selection of Proposers	05/2014	
Contract Execution	TBD	TBD

NOTE: The LHC reserves the right to revise this schedule. Any such revision will be formalized by the issuance of an addendum to the RFQ.

E. Proposer Inquiries

The Corporation will consider written inquiries from proposers regarding RFQ requirements or Scope of Services. Inquiries will only be considered if they are submitted in writing to the RFQ Coordinator by the deadline for submission of written inquiries set forth in Section I(D), above. Inquiries shall clearly reference the section of the proposal for which the proposer is inquiring or seeking clarification. Any and all questions directed to the RFQ Coordinator will be deemed to require an official response. Potential applicants may submit their questions or inquires via email only to:

Brenda Evans, Program Administrator
Email: bevans@lhc.la.gov
Subject: RFQ for Homebuyer Education Counseling Services

In addition to written responses to individual inquiries, an official response to each inquiry, along with the actual inquiry, will be posted by Monday, April 7, 2014, in the form of a Frequently Asked Questions Addendum (FAQ) at http://www.lhc.la.gov.

The Corporation reserves the right to modify the RFQ should a change be identified that is in the best interest of the Corporation. It is the sole responsibility of the prospective Homebuyer Counseling Agencies to inquire into and clarify any item of the RFQ that is not understood. The Corporation also reserves the right to decline to respond to any question or inquiry that will cause an undue burden or expense for LHC. As mentioned above, the LHC will post all questions or inquiries with answers on its website, http://www.lhc.la.gov .

F. Contact Prohibitions

It is the express policy of the Corporation that prospective respondents to this RFQ refrain from initiating any direct or indirect contact or communication regarding the selection process with staff of the LHC or member of the LHC's Board of Directors. Any violation of this policy will be considered as a basis for disqualification. All other communication should be sent via email to Brenda Evans, Program Administrator, at bevans@lhc.la.gov .

G. Changes to the RFQ

In the event that the LHC determines, in its sole discretion, that it is necessary to revise any part of this RFQ, an addendum, supplement, or amendment to this RFQ will be posted at http://www.lhc.la.gov. It is the responsibility of the proposer to check the website for any such addendums, supplements, or amendments made to the RFQ.

H. Definitions

1. **Contractor** – Any firm or individual who is awarded or has a contract with another firm, individual, or governmental body.

2. **Corporation –** Louisiana Housing Corporation.

3. **Discussions** -- For the purposes of this RFQ, a formal structured means of conducting written or oral communications/presentations with responsible proposers who submit proposals in response to this RFQ.

4. **Proposal** – A response to a Request for Proposals.

5. **Proposer** – A firm or individual who responds to a Request for Proposals.

6. **RFQ** – A Request for Qualifications.

7. **Shall, Must, Will** – Mandatory language denoting required action per Louisiana Revised Statute 39:1556(24); a requirement that must be met without alteration.

8. **Should, Can, May** – Non-mandatory language denoting desirable, advisable or permissible action.

9. **State** – The State of Louisiana.

10. **Subcontractor –** A firm or individual entering into a contract with the Contractor.

II. Submission Requirements

A. Submission Deadline and Method of Delivery

All proposals must be submitted to the RFQ Coordinator designated in Section I(B), above, **by no later than Monday, April 21, 2014 at 3:30 P.M. C.S.T.** Proposers mailing their proposals should allow sufficient mail delivery time to ensure receipt of their proposal by the date/time specified above. **Fax or e-mail submissions are not acceptable and will not be considered.**

Proposals may be mailed through the U. S. Postal Service, delivered by hand or courier to:

Louisiana Housing Corporation
2415 Quail Drive
Baton Rouge, Louisiana 70808
(225)763-8700
Attn: Brenda Evans
Re: Proposal RFQ for Homebuyer Education Counseling Services

The outside of the envelope, box or package must be CLEARLY MARKED with the following information and format:

Proposal Name:	**Proposal RFQ for Homebuyer Education Counseling Services**
Proposal Submission Deadline:	**Monday, April 21, 2014 at 3:30 P.M. C.S.T.**

Proposer is solely responsible for ensuring that its courier makes inside deliveries at the physical location. Proposer is solely responsible for the timely delivery of its proposal. Failure to meet the proposal submission deadline shall result in rejection of the proposal.

B. Number of Copies

Each proposer shall submit one (1) signed original Proposal which should be clearly marked or differentiated from copies. The original will be retained for incorporation by reference into any contract that may result from this RFQ. Three (3) additional copies of the Proposal should be provided for the Review Committee, as well as one (1) redacted copy, if applicable (see Section II(I) - Proprietary Information for details).

C. Required Signatures

The Proposal must be signed by a company official or agent duly authorized to sign proposals or contracts on behalf of the organization, such as:

1. A current corporate officer, partnership member, or other individual specifically authorized to submit a proposal as reflected in the appropriate records on file with the Louisiana Secretary of State;

2. An individual authorized to bind the company as reflected by a corporate resolution, certificate, or affidavit; or

3. An individual identified in other documents conferring the appropriate authority which are acceptable to the LHC.

D. Corporate Requirements

Proposers must be registered entities under the laws of the State of Louisiana and certified to conduct business in the State of Louisiana, pursuant to La. R.S. 12:301-302, by the Louisiana Secretary of State, prior to entering into a contract with LHC.

E. Validity

All proposals shall be considered valid for acceptance until such time as an award is made unless the proposer provides for a different time period within its proposal. However, the Corporation reserves the right to reject a proposal if the proposer’s acceptance period is unacceptable to the Corporation and the proposer is unwilling to extend the validity of its proposal.

F. Content

Evaluation of proposals shall be based only on the material contained in this RFQ, which may include official responses to questions, addenda, and other material provided by the proposer pursuant to the RFQ.

Mandatory RFQ requirements shall become contractual obligations should a contract be awarded to the proposer. Failure to include these requirements in a proposal shall result in rejection of the proposal.

G. Clarity

Each proposer is responsible for the accuracy and completeness of its proposal. Proposals must demonstrate a clear understanding of the requirements of this RFQ and present a clear description of proposed services and fee arrangements. While proposals prepared simply and economically are preferred, as much detail as possible should be provided while also providing straightforward, concise descriptions of proposers' abilities to meet the requirements of the RFQ.

H. Proposal Material Ownership

All material submitted regarding and in response to this RFQ becomes the property of the State of Louisiana. Selection or rejection of a proposal does not affect this right.

I. Proprietary Information

Only information that is in the nature of legitimate trade secrets or non-published financial data may be deemed proprietary or confidential. Any material within a proposal identified as such must be clearly marked in the proposal and will be handled in accordance with the Louisiana Public Records Act, La. R.S. 44.1 *et seq*., and applicable rules and regulations. Any proposal marked as confidential or proprietary in its entirety may be rejected without further consideration or recourse.

Proposers must be prepared to defend the reasons the material should be held in confidence. If a competing proposer or other party seeks review or copies of a proposer's confidential data, the Corporation will notify the proposer of the request. If the proposer does not want the information disclosed, it must agree to indemnify and hold the Corporation harmless against all actions or court proceedings that may ensue (including attorney's fees) which seek to order the Corporation to disclose the information. If the proposer refuses to indemnify and hold the Corporation harmless, the Corporation may disclose the information.

The Corporation reserves the right to make any proposal, including proprietary information contained therein, available to its personnel, the Office of the Governor or other State agencies or organizations, for the sole purpose of assisting the Corporation in its evaluation of the proposal. The Corporation shall require said individuals to protect the confidentiality of any specifically identified proprietary information or privileged business information obtained as a result of participation in these evaluations.

J. Changes to Proposals

If prior to the deadline for submitting proposal a proposer needs to submit changes or addenda to its proposal, such changes or addenda shall be submitted in writing to the Corporation, in a sealed envelope, clearly cross-referencing the relevant proposal section, and signed by an authorized representative of the proposer. Changes and/or addenda to proposals shall meet all requirements for proposals.

K. Withdrawal of Proposal

A prospective Homebuyer Counseling Agency may withdraw a proposal that has been submitted at any time up to the date and time the proposal is due. To accomplish this, a written request to withdraw the proposal must be signed by the authorized representative of the homebuyer counseling agency and submitted to the RFQ Coordinator.

L. Errors and Omissions in Proposals

The Corporation will not be liable for any errors in proposals. The Corporation reserves the right to make corrections or amendments due to errors identified in proposals by the State or the proposer. The Corporation, at its option, has the right to request clarification or additional information from the proposer.

M. Rejection of Proposals

Issuance of this RFQ in no way constitutes a commitment by the LHC to award a contract. The Corporation reserves the right to accept or reject, in whole or in part, all proposals submitted and to cancel this announcement.

N. Cost of Proposal Preparation

Each proposal and all information required to be submitted pursuant to the RFQ shall be prepared at the sole cost and expense of the proposer. There shall be no claims whatsoever against the LHC, its officers, officials, or employees for reimbursement for the payment of costs of expenses incurred in preparing and submitting a proposal or for participating in this procurement process.

O. Certification of OMB A-133 Compliance

Proposers must provide certification that they are not suspended or debarred from conducting business with government agencies. By signing and submitting any proposal for one hundred thousand dollars ($100,000) or more, the proposer certifies that the represented company, as well as any subcontractors or principals, are not suspended or debarred by the General Services Administration (GSA) in accordance with the requirements in OMB Circular A-133.

A list of suspended or debarred parties can be viewed via the internet at http://www.epls.gov.

P. Written or Oral Presentations/Discussions

Written and/or oral discussions may be conducted by the Corporation with proposers submitting proposals determined to be reasonable choices for selection and contract award; however, the Corporation reserves the right to enter into a contract without further discussion of proposals submitted, based on initial offers. Any commitments or representations made during such discussions, if conducted, may be formally recorded in the final contract. Written and/or oral discussions/presentations for clarification may be conducted in order to enhance the

Corporation’s understanding of any or all of the proposals submitted. A contract may, however, be awarded without such discussions.

Q. Code of Ethics

Proposers are responsible for determining that there will be no conflict or violation of the Louisiana Ethics Code (La. R.S. 42:1101, *et seq.*) if their company is awarded the contract. Ethics issues are interpreted by the Louisiana Board of Ethics.

R. Disqualification

The LHC reserves the right to verify all information provided by a proposer via direct contact with the proposer’s clients and prior project personnel and proposers must agree to provide necessary authorizations for the LHC to verify any of the proposer’s previous work. As described elsewhere in this RFQ, each proposer will be required to submit a detailed résumé for all key personnel. Misstatements of experience and scope of prior projects shall be grounds for disqualification of the proposer from further consideration.

S. Rights Reserved by LHC

LHC reserves the right to waive as informality any irregularities in submittals and/or to reject any or all proposals.

III. SCOPE OF SERVICES

The Corporation desires to engage Homebuyer Counseling Agencies to take an active role in the many different aspects of its Homebuyer Counseling Program as defined by the LHC Board of Directors. It will be necessary for the Homebuyer Counseling Agencies to completely understand the Corporation’s goals and mission as it relates to providing affordable housing and educational resources to the citizens of the State of Louisiana.

An ideal proposal will demonstrate that the proposer has expertise in the provision of professional services as described below. Proposers must demonstrate that they will have the continuing capabilities to perform such services.

A. Triage and Counseling Services

The primary duties of the HUD Approved Housing Counseling Agencies are to work with applicants to provide homebuyer education that includes budgeting and credit, shopping for a home, obtaining a mortgage loan, maintaining a home, and managing finances, etc. It is projected that approximately eighteen hundred (1,800) potential homebuyers will participate in the program statewide LHC makes no assurance that these projections will be realized.

B. Implementation Time Line

Date	Action	Notes
05/2014	Selection of HUD Approved Housing Counseling Agencies	
05/2014	Contracts Issued	
06/2014	Mandatory Training Workshop	
06/2014	LHC Program Launch	

C. Proposed Payment Schedule

The LHC will utilize the balance of its unused two hundred and twenty-five ($225,000) of its general fund to HUD Approved Housing Counseling Agencies in order to provide homebuyer counseling to prospective homebuyers throughout the state.

The LHC program allows for a payment to HUD Approved Housing Counseling Agencies up to one hundred dollars ($150) per approved applicant. Payment will be as follows:

- LHC will pay one hundred dollars ($100) to a contracted HUD Approved Housing Counseling Agency for each graduating participant (or couple) and will pay an additional amount of fifty dollars ($50) when the graduate becomes a homeowner. Documentation of educated, graduated homebuyer clients must be reviewed, and approved by LHC staff. Documentation will be required evidencing participant purchased a home.

D. Sources of Funds

A contracted HUD Approved Housing Counseling Agency under LHC shall not bill more than one federal source of funds per counseled person served.

IV. EVALUATION AND QUALIFICATION CRITERIA AND SELECTION PROCESS

A. Objective

The LHC's objective in soliciting proposals is to enable it to select HUD Approved Homebuyer Counseling Agencies that will provide high quality and cost effective homebuyer counseling services to the citizens of the State of Louisiana. The LHC will consider proposals that, in its sole judgment, have demonstrated the capability and willingness to provide high quality homebuyer counseling services to the citizens of the State of Louisiana in the manner described in this RFQ.

B. Preliminary Review

Each proposal will be preliminary reviewed for compliance with the qualifications and requirements set forth in this RFQ. Failure to meet these qualifications and requirements will cause the proposal to be eliminated from further consideration.

C. Evaluation Process

The Review Committee will score each written proposal. Proposers may be asked to provide clarification on proposed services, may be invited to make oral presentations to answer any questions.

No preliminary conclusions or results will be given out to proposers until the Corporation has completed the entire evaluation process and the formal announcement of the selected proposer has been made.

D. Minimum Evaluation Requirements

LHC will form a Review Committee to evaluate the responses to this RFQ. Each proposal will be evaluated to ensure that the applicant has complied with each section of this RFQ and followed the formatting, organizational, and submission requirements as described in this RFQ.

E. Evaluation/Qualification Criteria

Proposals will be evaluated by the Review Committee based on the criteria detailed in this section. In preparing to submit a response, it is important for proposers to clearly demonstrate their expertise in the areas described in this RFQ.

The Review Committee will use the following criteria to evaluate all acceptable proposals.

1. Staff Qualifications – Submit description of organization structure, the names and experience of all staff administering homebuyer counseling services with current resumes; identify core members of the counseling staff. (20 points)

2. Counseling Results – Submit information documenting the experience and success of the organization's homebuyer counseling services. Provide a three (3) year history of production numbers including number of classes, number of persons trained, number of new homebuyers produced, and any pertinent information concerning success of counseling program. (30 points)

3. Service Model – Submit information describing current service model, method of servicing clients. Submit information on proposed work plan to cover and report on applicable Congressional District. Provide an outline of marketing outreach strategy (ies). (30 points)

4. Services offered in Rural Areas- Submit information describing the organization's capacity to provide homebuyer education workshops in rural areas of Louisiana. (15 points)

5. Other Qualifications – Submit any information not contained in points 1-3 above that would expounds upon the proposer's ability to assist the Corporation in meeting its mission. (10 points)

*Total possible points – 100 points.

Proposers are encouraged to identify and clearly label in their proposal how each qualification is being fully addressed. Evaluation of responses to this RFQ will be based only on the information provided in the proposal, and if applicable, interviews, and reference responses. LHC serves the right to request additional information or documentation from the firm regarding its proposal, personnel, financial viability, or other items in order to complete the selection process. If a responding firm chooses to provide additional materials in their proposal beyond those requested, those materials should be identified as such and included in a separate section of the proposal.

F. Allocation of Homebuyer Counseling Funds

Louisiana has six (6) Congressional Districts. LHC will select a minimum one (1) HUD Approved Housing Counseling Agency that will offer homebuyer education for each Congressional District. Each HUD Approved Housing Counseling Agency selected will be required to provide homebuyer education for their Congressional District. Funds will not be allocated by district but will be disbursed on a first come, first served basis.

G. Oral Presentations and Final Scoring

If the Review Committee extends invitations for oral presentations, the proposers selected for final evaluation will be expected to accept the invitation and make oral presentation to the Corporation. Proposers may be asked to provide clarification on background and experience; proposed staff's experience; research and technical support capabilities and staffing; pending investigations and lawsuits; financial position and activities; views on market trends, etc. Proposers are reminded that any oral commitments or representations made during these presentations that extend beyond the written representations in the proposal document may be formally recorded in the contract.

If oral presentations are conducted, those presentations will be graded by the Review Committee separate from the previously submitted written proposals on the basis of information obtained from the proposers' oral presentations and references with a maximum point value of 20 points being awarded, for a final possible score of one hundred twenty (120) points. The final score will be the sum of the score received from both the written submission packet and the oral presentation, if any.

H. Final Selection

A formal announcement of the selected agencies will be made, and all proposers will be notified. Contract negotiations should begin by the date listed in Section I(D), above. The successful agencies will be expected to sign the contract, which will contain substantially similar terms and requirements as those set forth in Section VI, below. Agencies should thoroughly review Section VI prior to submission of proposal response.

V. PROPOSAL CONTENT AND FORMAT

A. Preparing and Submitting the RFQ

All proposals must be submitted by to the RFQ Coordinator designated in Section I(B), above, **by no later than Monday, April 21, 2014 at 3:30 P.M. C. S.T.** Proposers mailing their proposals should allow sufficient mail delivery time to ensure receipt of their proposal by the date/time specified above. **Fax or e-mail submissions are not acceptable and will not be considered.**

Proposals may be mailed through the U. S. Postal Service, delivered by hand or courier to:

Louisiana Housing Corporation
2415 Quail Drive
Baton Rouge, Louisiana 70808
(225)763-8700
Attn: Brenda Evans

Re: Proposal RFQ for Homebuyer Education Counseling Services

If during the evaluation process it becomes necessary to make further distinctions between certain applicants, LHC may be permitted to request certain applicants make oral presentation of proposals.

Proposals received after the deadline will not be reviewed. Applicants are advised that there will be no opportunity to correct mistakes or deficiencies in their proposal after the submission deadline. Proposals that are missing required forms and or information may not be evaluated. It is the sole responsibility of the applicant to ensure its proposal is complete, accurate, responsive to the requirements, and received on time. Proposals not complying with the requirements of the RFQ may not be reviewed.

B. Evaluation/Qualification Criteria

Each criteria set forth in Section IV E must be clearly addressed and labeled by section.

VI. CONTRACT TERMS AND REQUIREMENTS

A. Contract Award, Negotiations, and Execution

Contracts will be awarded to the proposers whose proposal accumulates the highest scores as outlined in Section IV. The formal announcement of the selected HUD Approved Housing Counseling Agencies will occur on or about the date indicated in the Important Dates and Deadlines, Section I(D).

The Corporation reserves the right to request additional information and/or to negotiate certain clarifications with the prospective HUD Approved Housing Counseling Agencies selected through this RFQ. The Corporation also reserves the right to contract for all or a partial list of services offered in the proposal as well as to negotiate fees and terms of the contract.

The successful HUD Approved Housing Counseling Agencies will be expected to enter into a contract with the LHC, which will contain substantially similar terms and requirements as those set forth in this Section. The RFQ and proposal of the selected HUD Approved Housing Counseling Agencies will become part of any contract initiated by the LHC. **In no event is a HUD Approved Housing Counseling Agency to submit its own standard contract's terms and conditions as a response to this RFQ.**

If the contract negotiation period exceeds forty five (45) days or if the selected proposer fails to sign the final contract within five (5) business days of delivery, the LHC may elect to cancel the award and award the contract to the next highest ranked proposer.

If, for any reason, the proposers most responsive to the Corporation's needs, price and other evaluation factors set forth in the RFQ considered, does not agree to a contract, that proposal shall be rejected, and the Corporation may negotiate with the next most responsive Proposer. Negotiation may include revision of non-mandatory terms, conditions, and requirements.

B. Term of Contract

The initial term of contract shall be for a one (1) year period of time from the effective date of the contract, and may be renewed, at the discretion of the Corporation, for a one (1) year period. The contract can be extended a maximum of two (2) times. Therefore, the maximum anticipated contract term is three (3) years, and all proposals should reflect services in anticipation of a maximum contract term.

C. Insurance Requirements

During the term of the contract, the Contractor shall at its own cost and expense, procure and maintain the types of insurance listed below. The proposer's inability of unwillingness to meet these requirements as a condition of award, may, at the sole discretion of the Corporation, be rejected and returned as nonresponsive without review.

The selected proposers shall procure and maintain as applicable, for the duration of the contract, insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of work hereunder by Contractor, its agents, representatives, employees and/or subcontractors. General liability insurance shall name the Corporation/State of Louisiana as an additional insured, and evidence of this shall be provided to the Corporation upon initiation of a contract. Contractors shall include all subcontractors, if any, as insured parties under its policies or shall furnish separate certificates of insurance for each subcontractor. Contractors must furnish proof to the Corporation of the continuing effectiveness of such insurance for the term of any ensuing contract with the Corporation. Contractors shall maintain limits no less than:

1. **Commercial General Liability**: One million dollars ($1,000,000) combined single limit per occurrence for bodily injury, personal injury and property damage.

2. **Automobile Liability:** One million dollars ($1,000,000) combined single limit per accident, for bodily injury and property damage.

3. **Workers Compensation and Employers Liability:** Workers Compensation limits as required by the Labor Code of the State of Louisiana and Employers' Liability coverage. Liability insurance and worker's compensation insurance must be in amounts and of a scope reasonably satisfactory to the Corporation.

4. **Errors and Omissions Insurance:** Contractors shall procure and maintain insurance against the misfeasance, malfeasance, or nonfeasance (errors and omissions) of the Contractor relating to the management of the Property with limits not less than one million dollars ($1,000,000) per occurrence and a discovery period of not less than eighteen (18) months with a deductible of not less than ten thousand dollars ($10,000) per claim.

5. **Blanket Crime Insurance:** which includes Employee Dishonesty coverage, naming the Corporation as "Loss Payee"; and

6. **Fidelity Bond:** within limits not less than one hundred fifty thousand dollars ($150,000) per occurrence (for those employees handling rents, receipts, petty cash, invoices, bills and other monetary transactions and documentation).

D. Billing and Payment

The HUD Approved Housing Counseling Agencies will submit itemized billing statements for each file monthly and may request payment no more than monthly. Such itemized statements must contain, at a minimum, the following information: (a) identification of prospective borrowers providing the service to; (b) provide copy of certification evidencing completion and the date on which it was done; (c) billing rate of the individual providing the service; (e) party requesting the service; and (f) charge for the service.

Under normal circumstances, the LHC should remit payment to the contractor within thirty (30) days of approval of invoices. The LHC makes every effort to pay all valid or undisputed invoices in a timely manner. There may be times when invoices are disputed or clarification of charges is needed before payment can be made.

E. Non-Negotiable Contract Terms

Non-negotiable contract terms shall include but not be limited to taxes, assignment of contract, audit of records, EEOC and ADA compliance, record retention, content of contract/order of precedence, contract changes, governing law, claims or controversies, and termination based on contingency of appropriation of funds.

F. Use of Subcontractors

The selected proposers shall serve as the single prime contractor for all deliverables and work performed pursuant to the terms of the entire contract. **No proposals involving subcontractors, joint proposals, or joint ventures will be accepted.**

G. Prohibited Activity

Contractors are prohibited from using funds provided herein or personnel employed in the administration of this program for political activities, inherently religious activities, lobbying, political patronage, and/or nepotism. The Contractors will comply with the prohibitions from using funds provided herein or personnel employed in the administration of the program for political activities, inherently religious activities, lobbying, political patronage, and/or nepotism.

H. Warranties and Representations

The Contractors will warrant and represent that the following are true and shall remain true throughout the term of this Contract:

1. All information contained in its response to the RFQ remains current and correct, including all information regarding its credit standing, financial status, resources, insurance, and personnel;

2. It is in good standing as a corporation in the state of its incorporation, and it is qualified to do business in Louisiana, and will take all such action that may be necessary from time to time to remain in good standing and so qualified;

3. It is not in arrears with respect to the payment of any monies due and owing the State or any department or unit thereof, or any local governmental entity within the State, including but not limited to the payment of taxes and employee benefits, and that it shall take such action as from time to time may be necessary to insure the continuous and current status of all monetary obligations it may owe the State or any local governmental entity within the State;

4. It is in compliance with all federal, state, and local laws applicable to its activities generally, and, in particular, to its obligations under this Contract; and

5. It now possesses, or shall immediately obtain and maintain, all licenses, permits, insurance, and governmental approvals, if any, that are necessary to the performance of its obligations under this Contract, or which are required by the Corporation from time to time.

I. Assignment

The Contractors shall not assign any interest in this Contract and shall not transfer any interest in same (whether by assignment or novation), without prior written consent of the Corporation, provided however, that claims for money due or to become due to the Contractors from the Corporation may be assigned to a bank, trust company, or other financial institution without such prior written consent. Notice of any such assignment or transfer shall be furnished promptly to the Corporation.

J. Indemnification

The Contractors shall indemnify the LHC Board of Directors, LHC staff and the State of Louisiana from any and all loss, liability, or expenses (including the cost of defense and attorneys' fees) in connection with any claims or actions brought against any of them that arose directly or indirectly from actions, omissions, or obligations of the Contractors in connection with this Contract. The Contractors shall immediately notify the Corporation of any such claim made or action filed or threatened against the Contractors, and shall cooperate, assist, and consult with the Corporation, its staff, and the State, or their counsel, in the defense and investigation of any such claim or action. Neither the Corporation nor the State has any obligation under the terms of this Contract or any other agreement or relationship with the Corporation to provide legal counsel or defense to the Corporation in such a claim or action, nor is there any obligation to pay any judgment on, or settlement of, any such claim or action.

K. Payment of Taxes

The Contractors understands and agrees that it is responsible for paying any taxes (including Louisiana or federal income or payroll taxes), or license fees or official fees that may be due as a result of either its receipt of fees or other payments hereunder or its performance in accordance with the terms hereof under its own Federal Tax Identification Number.

L. Audit

The Contractors grants to the Office of the Legislative Auditor, Inspector General's Office, the Federal Government, and any other duly authorized agency of the State, where appropriate, the right to inspect and review all books and records pertaining to services rendered under this Contract for a period of five (5) years from the date of the last payment made under this Contract. The Contractors shall comply with federal and/or state laws authorizing an audit of the Contractor's operation as a whole, or of specific program activities. Records shall be made available during normal working hours for this purpose.

M. Non-Discrimination in Employment

The Contractors agrees to abide by the requirements of the following as applicable: Title VI and VII of the Civil Rights Act of 1964, as amended by the Equal Opportunity Act of 1972, Federal Executive Order 11246, the Federal Rehabilitation Act of 1973, as amended, the Vietnam Era Veteran's Readjustment Assistance Act of 1974, Title IX of the Education Amendments of 1972, the Age Act of 1975, and Contractor agrees to abide by the requirements of the Americans with Disabilities Act of 1990. The Contractors further agrees not to discriminate in its employment practices, and shall render services under this Contract without regard to race, color, religion, sex, sexual orientation, national origin, political affiliation or disabilities. Any act of discrimination committed by the Contractors, or failure to comply with these statutory obligations when applicable, shall be grounds for contract termination.

N. Contingent Fee Prohibition

The Contractors warrants that it has not employed or retained any person, partnership, corporation or other entity, other than a bona fide employee or agent working for it directly, to solicit or secure this Contract, and that it has not paid or agreed to pay any person, partnership, corporation or other entity, other than a bona fide employee or agent, any fee or other consideration contingent on the making of this Contract. For breach or violation of this warranty, the Corporation shall have the right to annul this Contract without liability for any work performed hereunder and with the right to recover any fees or expenses paid hereunder, or, in its discretion, to deduct from the consideration otherwise payable to the Contractor the full amount of such fee or other consideration paid for such solicitation or lobbying effort.

O. Governing Law

The laws of the State of Louisiana shall govern the terms of the contract and disputes arising therefore shall be resolved in accordance with the laws of the State of Louisiana. Venue of any action brought with regard to this contract shall be in the Nineteenth Judicial District Court, Parish of East Baton Rouge, State of Louisiana.

LOUISIANA HOUSING CORPORATION

The following resolution was offered by Board Member ________________________and seconded by Board Member_______________________:

RESOLUTION

A resolution authorizing the Louisiana Housing Corporation (the "Corporation") to execute amendments to the Cooperative Endeavor Agreements ("CEAs") entered into with the State of Louisiana Division of Administration Office of Community Development ("OCD") for the First Time Homebuyer Program (CFMS # 673559); and providing for other matters in connection therewith.

WHEREAS, on September 2, 2008, the Louisiana Housing Corporation, formerly known as the Louisiana Housing Finance Agency (hereinafter referred to as the "Corporation"), , entered into a Cooperative Endeavor Agreement ("CEA") with the State of Louisiana Division of Administration Office of Community Development ("OCD") for the First Time Homebuyer Program (CFMS # 673559); and

WHEREAS, subsequent to entering into the initial Cooperative Endeavor Agreement, the parties have entered into four Amendments to the CEA to allow for the continuation of the First Time Homebuyer Program; and

WHEREAS, an additional amendment is necessary to extend the current CEA through September 1, 2014 to allow for the continuation of the First Time Homebuyer Program.

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

SECTION 1. The Corporation is hereby authorized to execute an amendment to the CEA entered into with OCD for the First Time Homebuyer Program (CFMS # 673559) extending it through September 1, 2014.

SECTION 2. The Corporation's staff and counsel are authorized, empowered and directed to create, change, amend, and revise any existing documents and/or commitments to implement the extension of the First Time Homebuyer Program (CFMS # 673559) through September 1, 2014.

SECTION 3. The Chairman, Vice Chairman, and/or Executive Director be hereby authorized, empowered, and directed to execute any such documents and agreements as may be necessary to implement the extension of First Time Homebuyer Program (CFMS # 673559) through September 1, 2014.

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 March 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, do hereby certify that the foregoing two (2) pages constitutes a true and correct copy of a resolution adopted by said Board of Directors on March 12, 2014 providing approval of a resolution entitled "A resolution authorizing the Louisiana Housing Corporation (the "Corporation") to execute amendments to the Cooperative Endeavor Agreements ("CEAs") entered into with the State of Louisiana Division of Administration Office of Community Development ("OCD") for the First Time Homebuyer Program (CFMS # 673559); and providing for other matters in connection therewith."

IN FAITH WHEREOF, witness my official signature and the impress of the official seal of the Agency on this, the 12th day of March 2014.

____
Secretary

(SEAL)

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	$14,301,924.56	$698,075.44
Total	**$15,000,000.00**	**$14,301,924.56**	**$698,075.44**

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	$118,808.00	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: $3,446,110.00					
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	
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	
MR115	MARKET RA	1/8/2014	$143,928.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
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	

Loan								MCC
Loan Nbr	Allocation	Reservation Dt	Loan Amount	Program Rate	Program	iginator Na	ervic	
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	
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	
MR126	MARKET RA	1/16/2014	$100,000.00	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	
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	$98,188.00	4.8750 %	MARKET RA	Investar B	Sta	
MR142	MARKET RA	1/27/2014	$97,010.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR145	MARKET RA	2/3/2014	$129,730.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR146	MARKET RA	2/3/2014	$147,985.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
MR147	MARKET RA	2/3/2014	$114,795.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR148	MARKET RA	2/4/2014	$120,408.00	4.8750 %	MARKET RA	Sabine Sta	Sta	
MR149	MARKET RA	2/4/2014	$125,681.00	4.8750 %	MARKET RA	Nation's Re	Sta	
MR150	MARKET RA	2/4/2014	$82,968.00	4.8750 %	MARKET RA	Nation's Re	Sta	
MR152	MARKET RA	2/10/2014	$127,154.00	4.8750 %	MARKET RA	Red River	Sta	
MR153	MARKET RA	2/11/2014	$178,703.00	4.8750 %	MARKET RA	Whitney B	Sta	
MR154	MARKET RA	2/11/2014	$110,000.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
MR155	MARKET RA	2/12/2014	$181,649.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR156	MARKET RA	2/12/2014	$183,724.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR159	MARKET RA	2/13/2014	$134,419.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR160	MARKET RA	2/13/2014	$88,369.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
MR161	MARKET RA	2/14/2014	$99,395.00	4.8750 %	MARKET RA	Movement	Sta	
MR162	MARKET RA	2/18/2014	$103,294.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR163	MARKET RA	2/18/2014	$91,315.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR164	MARKET RA	2/18/2014	$176,641.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR165	MARKET RA	2/19/2014	$97,000.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR166	MARKET RA	2/19/2014	$171,830.00	4.8750 %	MARKET RA	Gulf Coast	Sta	
MR167	MARKET RA	2/20/2014	$135,500.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR168	MARKET RA	2/20/2014	$86,406.00	4.8750 %	MARKET RA	Red River	Sta	
MR169	MARKET RA	2/20/2014	$158,923.00	4.8750 %	MARKET RA	Investar B	Sta	
MR170	MARKET RA	2/20/2014	$130,492.00	4.8750 %	MARKET RA	Fairway In	Sta	
MR171	MARKET RA	2/21/2014	$52,040.00	4.8750 %	MARKET RA	Red River	Sta	
MR172	MARKET RA	2/24/2014	$96,715.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR173	MARKET RA	2/24/2014	$185,478.00	4.8750 %	MARKET RA	Fidelity Ho	Sta	
MR174	MARKET RA	2/25/2014	$109,971.00	4.8750 %	MARKET RA	Investar B	Sta	
MR175	MARKET RA	2/26/2014	$98,188.00	4.8750 %	MARKET RA	Fairway In	Sta	

Loan								MCC
Loan Nbr	Allocation	Reservation Dt	Loan Amount	Program Rate	Program	iginator Na	ervic	
MR176	MARKET RA	2/26/2014	$73,542.00	4.8750 %	MARKET RA	Investar B	Sta	
MR177	MARKET RA	2/28/2014	$81,632.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR178	MARKET RA	2/28/2014	$193,431.00	4.8750 %	MARKET RA	SWBC Mort	Sta	
MR179	MARKET RA	3/3/2014	$117,727.00	4.8750 %	MARKET RA	Investar B	Sta	
MR180	MARKET RA	3/3/2014	$111,935.00	4.8750 %	MARKET RA	Iberia Ban	Sta	
MR181	MARKET RA	3/3/2014	$131,143.00	4.8750 %	MARKET RA	Whitney B	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	
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: 89			l: $10,747,684.00					
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: 118			l: $14,309,656.00					
118 Loans			l: $14,309,656.00	Average: 4.7606 %				

Production Trend

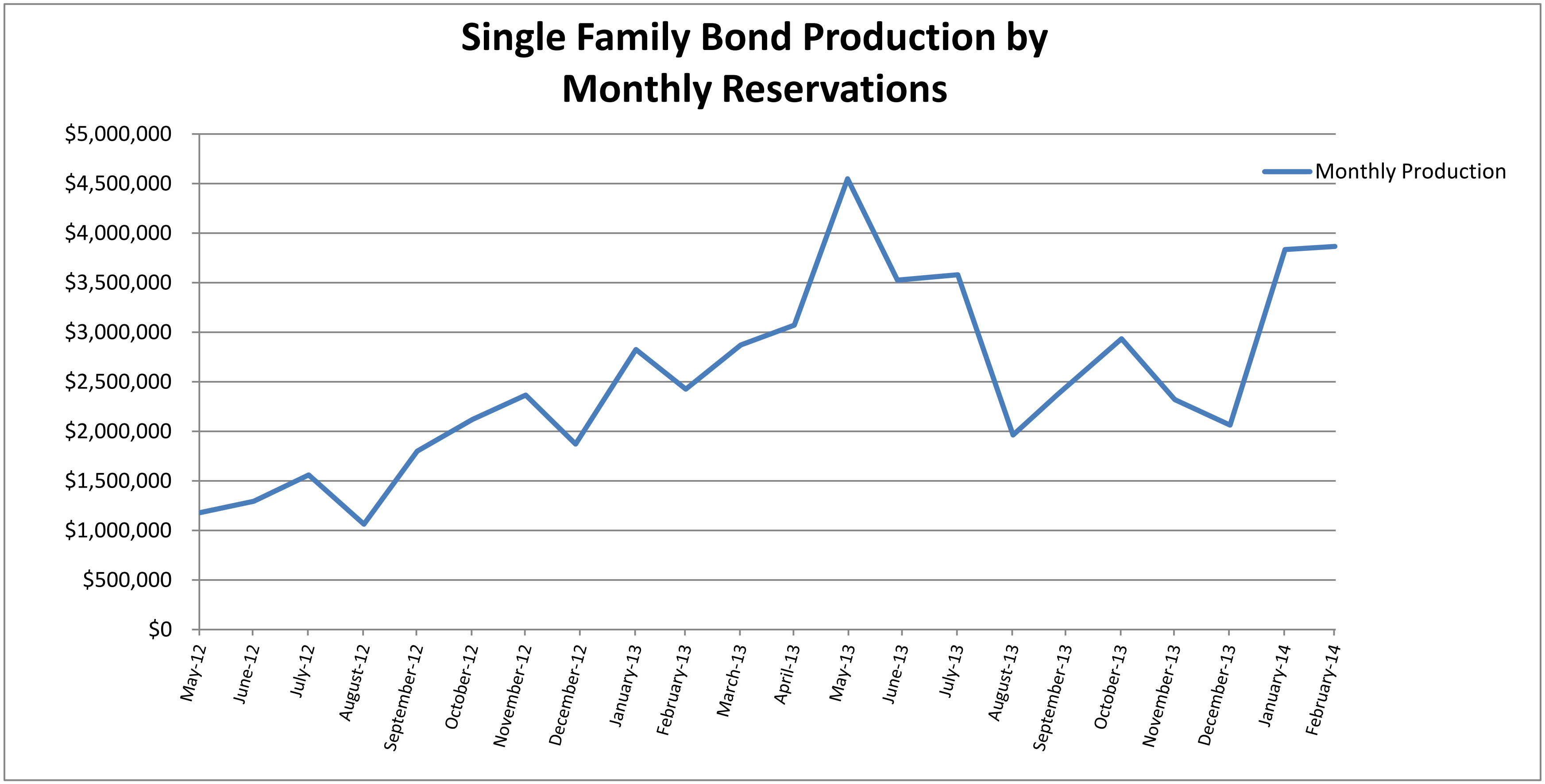
MONTH	PROGRAM	NUMBER OF LOANS	AMOUNT
5/31/2012	Assisted	4	$441,846
5/31/2012	HOME	6	$739,557
TOTAL		**10**	**$1,181,403**
6/30/2012	Assisted	5	$673,818
6/30/2012	HOME	6	$620,572
TOTAL		**11**	**$1,294,390**
7/31/2012	Assisted	7	$811,243
7/31/2012	CDBG	3	$326,556
7/31/2012	HOME	4	$423,192
TOTAL		**14**	**$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**
2/28/2014	Market Rate GNMA	31	$3,867,378
TOTAL		**31**	**$3,867,378**


Single Family Bond Production by
Monthly Reservations
$5,000,000
$4,500,000
$4,000,000
$3,500,000
$3,000,000
$2,500,000
$2,000,000
$1,500,000
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May-12
June-12
July-12
August-12
September-12
October-12
November-12
December-12
January-13
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June-13
July-13
August-13
September-13
October-13
November-13
December-13
January-14
February-14
Monthly Production

Market Rate GNMA Program
Lock Cancellation Report

Loan Number	Borrower Name	Cancelled Date / Reason for Cancellation	Loan Amount	Lender
MR2	Sarah Westbrook	9/4/2013 Rate was too high for an RD loan.	$117,346.00	Red River Bank
MR4	Kyla Charisse Chaffin	9/27/2013 Borrower withdrew application.	$78,452.00	NOLA Lending Group
MR5	Rashelle Maye	9/20/2013 Cancelled by lender.	$142,373.00	Standard Mortgage Corp. (Lender)
MR7	Marcus D Toussaint	9/27/2013 Cancelled by lender.	$123,717.00	Fairway Independent Mortgage Corporation
MR8	Ashlyn V Smith	10/15/2013 Contract was withdrawn.	$147,546.00	NOLA Lending Group
MR9	LaSanda P Samuels	9/25/2013 Lender failed to comply with deadline.	$114,389.00	Iberia Bank
MR10	Inetta Adams	11/18/2013 Borrower's credit score dropped before closing.	$137,464.00	Iberia Bank
MR12	Cassandra L Johnson	9/26/2013 Cancelled by lender.	$93,279.00	Iberia Bank
MR15	Andrea L Falcetto	10/9/2013 Borrower withdrew application.	$157,003.00	Red River Bank
MR20	Najah M Shakir	11/4/2013 Borrower was denied in underwriting.	$174,846.00	Iberia Bank
MR23	Vashika T Gilmore	10/7/2013 Cancelled by lender.	$98,090.00	Gulf Coast Bank & Trust
MR24	PENNY L JOHNSON	10/2/2013 Borrower's ratios were too high.	$137,260.00	Gulf Coast Bank & Trust
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 Lender could not meet the deadline. Lender withdrew the loan.	$82,214.00	Iberia Bank
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

Loan Number	Borrower Name	Cancelled Date / Reason for Cancellation	Loan Amount	Lender
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.	$196,377.00	Fairway Independent Mortgage
MR110	Cedrick Keith	2/6/2014 Borrower was denied in underwriting.	$83,460.00	Iberia Bank
MR112	Kezia Pigford	1/16/2014 Borrower was denied in underwriting.	$52,530.00	Red River Bank
MR114	Hoctabio Barajas	2/6/2014 Borrower was denied in underwriting.	$136,632.00	Gulf Coast Bank & Trust
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
MR122	Melinda Casanova	1/14/2014 LHC interest rate too high for RD.	$106,000.00	Fidelity Homestead Savings Bank
MR125	Shontel Campbell	2/13/2014 Borrower was denied in underwriting.	$85,423.00	Investar Bank
MR128	Sally Steigler	1/16/2014 Borrower withdrew. Flood insurance was too high.	$160,047.00	Gulf Coast Bank & Trust
MR133	Joseph Taylor	2/11/2014 LHC interest rate too high for RD.	$87,550.00	Standard Mortgage Corporation
MR134	Nicklaus Eschete	1/23/2014 Property Failed Inspection.	$110,000.00	Gulf Coast Bank & Trust
MR143	Portia Palmer	2/27/2014 Lender going through a name change. Lender withdrew loan.	$86,827.00	Britton & Koontz Bank NA
MR144	John Robinson	2/27/2014 Property did not appraise for asking price.	$132,936.00	Whitney Bank
MR151	Arnold Anderson	2/19/2014 LHC interest rate too high for RD.	$174,590.00	Fairway Independent Mortgage
MR158	Jeremy Sauseda	2/27/2014 LHC interest rate too high for RD.	$119,388.00	Red River Bank

Total Count: **44**
Total Amount: **$5,103,975.00**

Single Family Loans By Lender

Originator	Loans	Loan Amount	Average Loan Amount
MARKET RATE GNMA PROGRAM			
Britton & Koontz Bank, N.A.	11	$1,310,374.24	$119,124.93
Fairway Independent Mortgage Corporation	34	$4,313,931.77	$126,880.35
Fidelity Homestead Svgs Bank	9	$1,299,536.00	$144,392.89
Gulf Coast Bank & Trust	13	$1,626,972.32	$125,151.72
Iberia Bank	17	$1,720,699.58	$101,217.62
InterLinc Mortgage Services, LLC	1	$116,209.93	$116,209.93
Investar Bank	10	$1,189,188.81	$118,918.88
Movement Mortgage	1	$99,395.00	$99,395.00
Nation's Reliable Lending	2	$208,649.00	$104,324.50
NOLA Lending Group	4	$525,051.82	$131,262.95
Red River Bank	5	$528,027.53	$105,605.51
Sabine State Bank & Trust Co.	5	$500,601.56	$100,120.31
Standard Mortgage Corp. (Lender)	2	$248,075.00	$124,037.50
SWBC Mortgage Corporation	1	$193,431.00	$193,431.00
Whitney Bank	1	$178,703.00	$178,703.00

Total Count: **116**
Total Amount: **$14,058,846.56**
Average Amount: **$121,196.95**

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								
Ascension	2	$309,014.00	$154,507.00	2.22%	$157,750.00	$39,244.80	2.500	$74,290.00
Bossier	5	$706,941.53	$141,388.31	5.07%	$143,303.00	$40,922.33	2.000	$64,170.00
Caddo	14	$1,425,360.73	$101,811.48	10.22%	$103,757.14	$38,249.49	1.857	$64,170.00
Calcasieu	5	$483,863.05	$96,772.61	3.47%	$97,980.00	$36,371.22	1.800	$64,170.00
East Baton Rouge	49	$6,031,113.28	$123,083.94	43.26%	$125,101.02	$39,140.16	1.980	$74,290.00
Jefferson	3	$466,388.67	$155,462.89	3.35%	$158,466.67	$51,648.84	1.333	$69,345.00
Lafourche	1	$150,228.00	$150,228.00	1.08%	$153,000.00	$43,644.96	1.000	$74,060.00
Livingston	12	$1,644,171.57	$137,014.30	11.79%	$138,741.67	$45,452.41	2.250	$74,290.00
Orleans	5	$669,709.96	$133,941.99	4.80%	$136,100.00	$43,988.25	1.600	$69,345.00
Rapides	7	$713,423.17	$101,917.60	5.12%	$101,785.71	$42,633.71	2.143	$64,170.00
St. Charles	1	$131,572.00	$131,572.00	0.94%	$134,000.00	$31,200.00	2.000	$69,345.00
St. Mary	1	$59,814.32	$59,814.32	0.43%	$61,000.00	$49,400.00	5.000	$64,170.00
St. Tammany	4	$480,727.48	$120,181.87	3.45%	$122,425.00	$40,799.80	2.250	$69,345.00
Tangipahoa	1	$170,587.00	$170,587.00	1.22%	$169,900.00	$55,000.20	1.000	$64,745.00
Terrebonne	3	$344,518.00	$114,839.33	2.47%	$115,000.00	$42,473.29	2.333	$74,060.00
Vernon	1	$79,289.39	$79,289.39	0.57%	$78,900.00	$40,822.08	1.000	$64,170.00
West Baton Rouge	1	$74,397.41	$74,397.41	0.53%	$73,000.00	$22,382.64	2.000	$74,290.00

Total Count: **115**
Total Amount: **$13,941,119.56**
Average Amount: **$121,227.13**

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	$ 5,863,913.77	$ 1,696,086.23	0	82	9/2/2008	9/1/2013 pending amendment for extension	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	$ 317,206.25	$ 7,955,793.75	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
					$ -						
					$ -						
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					$ -						
					$ -						

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 pending amendment for extension	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	$ 317,206.25	$ 7,955,793.75	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	2342	$ 173,687,981.00	131	20	9	15	n/a	175	39	3
	48.81%		5.59%	0.85%	0.38%	0.64%	n/a	7.47%	n/a	n/a
Bank of America	320	$ 35,810,064.00	22	10	4	4	n/a	40	1	10
	6.67%		1.03%	0.47%	0.19%	0.19%	n/a	1.87%	0.05%	0.47%
Standard Mortgage	2136	$ 241,083,503.45	117	33	15	16	21	202	66	81
	44.52%		5.48%	1.54%	0.70%	0.75%	0.98%	9.46%	3.09%	3.79%
Totals	4798	$ 450,581,548.45	270	63	28	35	21	417	106	94
	100.00%		5.63%	1.31%	0.58%	0.73%	0.44%	8.69%	2.21%	1.96%

Master Servicer Cumulative FICO Delinquency Report

		1-579	580-599	600-619	620-639	640-659	660-679	680-699	700	Unknown	Totals
US Bank		97	62	102	102	58	51	24	61	504	1061
		6.64%	4.25%	6.99%	6.99%	3.97%	3.49%	1.64%	4.18%	34.52%	72.67%
Bank of America		n/a	n/a	n/a	17	17	2	6	8	n/a	50
		n/a	n/a	n/a	1.16%	1.16%	0.14%	0.41%	0.55%	n/a	3.42%
Standard Mortgage		21	24	54	81	48	25	14	40	42	349
		1.44%	1.64%	3.70%	5.55%	3.29%	1.71%	0.96%	2.74%	2.88%	23.90%
Totals		118	86	156	200	123	78	44	109	546	1460
		8.08%	5.89%	10.68%	13.70%	8.42%	5.34%	3.01%	7.47%	37.40%	100.00%

Servicers Monthly Delinquency Totals

		US Bank	Bank of America	Standard Mortgage
2013				
	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%
	February	7.470%	12.900%	15.684%
Total	Average	8.814%	17.262%	18.009%

STANDARD MORTGAGE corporation

LHC Trial Summary

Servicing Portfolio

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
Bond Program											
LHC FHA 2012A	105	$11,908,114.79	1	1	1	1	4	0.187	3.810	0	1
LHC FHA 2013	52	$6,242,918.45	1	0	0	0	1	0.047	1.923	0	0
LHC RHS 2012A	36	$4,866,042.48	0	0	0	0	0	0.000	0.000	0	0
LHC RHS 2013	10	$1,402,386.78	0	0	0	0	0	0.000	0.000	0	0
LHC VA 2012A	2	$315,426.76	0	0	0	0	0	0.000	0.000	0	0
LHC VA 2013	3	$378,473.01	0	0	0	0	0	0.000	0.000	0	0
LHFA 2007	14	$1,466,530.15	2	0	0	0	2	0.094	14.286	0	0
LHFA 2007B	394	$42,964,381.00	18	4	1	40	63	2.949	15.990	24	19
LHFA 2007C	432	$44,859,665.10	28	10	3	41	82	3.839	18.981	18	17
LHFA 2007U	2	$225,375.74	0	0	0	0	0	0.000	0.000	0	0
LHFA 2008A	116	$12,659,592.13	5	2	1	10	18	0.843	15.517	3	4
LHFA 2008B	216	$24,681,310.37	21	5	4	26	56	2.622	25.926	13	14
LHFA 2008T	2	$293,540.44	1	0	0	0	1	0.047	50.000	0	0
LHFA 2009A	324	$37,903,671.49	33	8	5	21	67	3.137	20.679	14	5
LHFA 2010A	148	$17,154,146.36	7	4	3	8	22	1.030	14.865	4	4
LHFA 2011A	211	$25,934,045.83	5	3	0	9	17	0.796	8.057	4	2
LHFA 2012A	69	$7,827,882.57	0	0	1	1	2	0.094	2.899	1	0
Total	***2,136***	***$241,083,503.45***	***122***	***37***	***19***	***157***	***335***	***15.684***		***81***	***66***
Investor											
FHLMC	577	$59,532,991.66	25	8	3	34	70	3.277	12.132	12	20
GNMA	1,512	$176,190,470.53	96	29	16	97	238	11.142	15.741	49	41
SMC/FNMA	47	$5,360,041.26	1	0	0	26	27	1.264	57.447	20	5
Total	***2,136***	***$241,083,503.45***	***122***	***37***	***19***	***157***	***335***	***15.684***		***81***	***66***

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
Loan Type											
Conv w/ PMI	350	$38,492,476.80	11	3	2	34	50	2.341	14.286	14	15
Conv w/o PMI	104	$9,462,381.35	3	1	0	4	8	0.375	7.692	2	3
Farm Loan	200	$24,908,545.11	8	3	1	9	21	0.983	10.500	6	3
FHA	1,450	$164,093,165.36	99	29	16	109	253	11.845	17.448	58	44
VA	32	$4,126,934.83	1	1	0	1	3	0.140	9.375	1	1
Total	*2,136*	*$241,083,503.45*	*122*	*37*	*19*	*157*	*335*	*15.684*		*81*	*66*

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
			Days Delinquent								
Parish											
	208	$25,113,362.27	2	1	1	1	5	0.234	2.404	0	1
ACADIA	11	$752,170.02	1	0	0	0	1	0.047	9.091	0	0
ALLEN	1	$129,706.75	0	0	0	0	0	0.000	0.000	0	0
ASCENSION	73	$9,418,527.28	4	0	0	7	11	0.515	15.068	5	1
AVOYELLES	5	$357,972.32	0	0	0	0	0	0.000	0.000	0	0
BIENVILLE	2	$167,642.42	0	0	0	0	0	0.000	0.000	0	0
BOSSIER	18	$1,961,180.30	1	0	0	1	2	0.094	11.111	1	0
CADDO	143	$13,851,182.40	3	2	1	16	22	1.030	15.385	2	17
CALCASIEU	15	$1,095,619.05	0	0	0	0	0	0.000	0.000	0	0
CONCORDIA	1	$169,407.20	0	0	0	0	0	0.000	0.000	0	0
DE SOTO	3	$313,315.27	0	0	0	0	0	0.000	0.000	0	0
EAST BATON ROUGE	506	$56,848,495.66	35	14	6	30	85	3.979	16.798	17	10
EAST FELICIANA	5	$464,200.77	0	2	0	0	2	0.094	40.000	0	0
EVANGELINE	2	$134,168.81	1	0	0	0	1	0.047	50.000	0	0
GRANT	2	$200,308.98	0	0	0	0	0	0.000	0.000	0	0
IBERIA	26	$2,002,489.12	1	0	0	1	2	0.094	7.692	0	1
IBERVILLE	8	$827,865.83	1	0	0	1	2	0.094	25.000	0	1
JACKSON	3	$349,724.36	0	0	0	0	0	0.000	0.000	0	0
JEFFERSON	289	$34,518,971.63	23	4	1	31	59	2.762	20.415	17	9
LAFAYETTE	88	$8,776,129.44	6	2	1	5	14	0.655	15.909	3	2
LAFOURCHE	10	$971,564.94	1	0	0	1	2	0.094	20.000	1	0
LINCOLN	5	$650,402.58	0	0	0	2	2	0.094	40.000	2	0
LIVINGSTON	120	$14,539,154.80	10	3	2	8	23	1.077	19.167	5	3
NATCHITOCHES	1	$83,117.55	0	0	0	1	1	0.047	100.000	0	1
ORLEANS	289	$33,987,703.43	18	5	3	30	56	2.622	19.377	15	11
PLAQUEMINES	1	$189,803.93	0	0	0	0	0	0.000	0.000	0	0
POINTE COUPEE	4	$294,291.13	0	0	1	0	1	0.047	25.000	0	0
RAPIDES	22	$1,943,925.86	2	1	0	1	4	0.187	18.182	1	1
ST JOHN THE BAPTIST	62	$7,668,935.91	6	0	0	7	13	0.609	20.968	6	3
ST LANDRY	11	$935,309.73	0	1	0	0	1	0.047	9.091	0	0
ST. BERNARD	27	$2,884,588.06	1	1	1	2	5	0.234	18.519	2	0

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
ST. CHARLES	27	$3,235,155.67	2	0	1	2	5	0.234	18.519	0	1
ST. HELENA	1	$58,918.91	0	0	0	0	0	0.000	0.000	0	0
ST. JAMES	8	$935,448.38	0	0	0	0	0	0.000	0.000	0	0
ST. MARTIN	11	$1,050,844.74	1	0	0	1	2	0.094	18.182	1	0
ST. MARY	4	$185,968.33	0	0	0	1	1	0.047	25.000	1	1
ST.TAMMANY	76	$8,959,115.05	1	1	0	6	8	0.375	10.526	2	2
TANGIPAHOA	23	$2,582,300.53	2	0	1	1	4	0.187	17.391	0	0
TERREBONNE	4	$445,033.21	0	0	0	0	0	0.000	0.000	0	0
VERMILION	6	$485,357.82	0	0	0	1	1	0.047	16.667	0	1
VERNON	1	$62,051.15	0	0	0	0	0	0.000	0.000	0	0
WASHINGTON	5	$470,975.08	0	0	0	0	0	0.000	0.000	0	0
WEBSTER	1	$72,408.82	0	0	0	0	0	0.000	0.000	0	0
WEST BATON ROUGE	7	$832,814.74	0	0	0	0	0	0.000	0.000	0	0
WEST FELICIANA	1	$105,873.22	0	0	0	0	0	0.000	0.000	0	0
Total	***2,136***	***$241,083,503.45***	***122***	***37***	***19***	***157***	***335***	***15.684***		***81***	***66***

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
Interest Rate											
1.99	3	$434,811.86	0	0	0	0	0	0.000	0.000	0	0
2	15	$1,960,958.47	5	0	0	1	6	0.281	40.000	1	1
2.215	1	$80,494.90	1	0	0	0	1	0.047	100.000	0	0
2.34	1	$134,853.78	0	0	0	0	0	0.000	0.000	0	0
2.375	1	$91,901.30	0	0	0	0	0	0.000	0.000	0	0
2.45	52	$5,297,537.16	1	0	1	0	2	0.094	3.846	0	0
2.465	1	$228,576.70	0	0	0	0	0	0.000	0.000	0	0
2.5	1	$121,334.94	0	0	0	0	0	0.000	0.000	0	0
2.59	2	$332,914.45	0	0	0	0	0	0.000	0.000	0	0
2.84	1	$153,473.64	0	0	0	0	0	0.000	0.000	0	0
2.95	81	$8,384,084.95	2	2	2	2	8	0.375	9.877	1	2
2.99	16	$2,278,059.20	0	0	0	0	0	0.000	0.000	0	0
3.15	5	$508,417.08	0	1	0	0	1	0.047	20.000	0	0
3.25	1	$134,190.85	0	0	0	0	0	0.000	0.000	0	0
3.4	2	$282,095.43	0	0	0	0	0	0.000	0.000	0	0
3.465	1	$139,791.04	0	0	0	0	0	0.000	0.000	0	0
3.49	130	$15,609,042.01	0	1	1	2	4	0.187	3.077	1	1
3.5	22	$2,762,122.62	2	1	0	2	5	0.234	22.727	0	0
3.7	3	$375,992.03	0	0	0	0	0	0.000	0.000	0	0
3.875	2	$266,658.73	0	0	0	1	1	0.047	50.000	1	1
3.95	113	$13,772,717.90	3	1	0	5	9	0.421	7.965	2	0
3.99	5	$636,405.95	0	0	0	0	0	0.000	0.000	0	0
4	4	$497,076.77	0	0	0	1	1	0.047	25.000	0	1
4.09	1	$101,769.74	0	0	0	1	1	0.047	100.000	0	1
4.1	26	$2,572,590.06	3	0	0	1	4	0.187	15.385	1	1
4.11	18	$2,055,156.23	3	0	0	0	3	0.140	16.667	0	0
4.2	1	$164,155.23	0	0	0	0	0	0.000	0.000	0	0
4.215	1	$176,125.77	0	0	0	0	0	0.000	0.000	0	0
4.25	43	$5,159,829.42	1	0	0	3	4	0.187	9.302	1	1
4.375	29	$3,537,282.11	0	0	0	0	0	0.000	0.000	0	0
4.45	2	$372,607.25	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	36	$4,715,320.68	0	2	0	1	3	0.140	8.333	1	2
4.59	1	$118,516.26	0	0	0	0	0	0.000	0.000	0	0
4.625	3	$356,607.42	0	0	0	0	0	0.000	0.000	0	0
4.75	12	$1,564,833.63	0	0	0	1	1	0.047	8.333	0	1
4.84	54	$5,057,126.77	1	0	0	4	5	0.234	9.259	2	3
4.85	54	$4,951,261.79	5	0	0	2	7	0.328	12.963	1	1
4.875	37	$4,577,681.77	0	0	0	0	0	0.000	0.000	0	0
4.95	63	$7,900,406.18	5	1	1	5	12	0.562	19.048	3	2
4.99	13	$1,491,727.80	1	1	0	0	2	0.094	15.385	0	0
5	35	$3,543,424.22	2	1	0	2	5	0.234	14.286	1	0
5.34	1	$139,610.07	0	0	0	0	0	0.000	0.000	0	0
5.375	1	$115,601.77	1	0	0	0	1	0.047	100.000	0	0
5.44	32	$3,858,311.35	4	0	0	4	8	0.375	25.000	2	2
5.49	43	$4,124,415.75	1	2	1	2	6	0.281	13.953	1	1
5.5	165	$18,798,441.77	15	3	2	13	33	1.545	20.000	8	4
5.59	1	$99,526.08	0	0	0	0	0	0.000	0.000	0	0
5.6	15	$1,849,766.92	0	0	1	1	2	0.094	13.333	1	0
5.84	53	$5,816,838.03	0	0	0	4	4	0.187	7.547	3	1
5.95	38	$3,989,429.69	1	0	0	4	5	0.234	13.158	0	1
6	10	$1,110,940.01	0	0	0	0	0	0.000	0.000	0	0
6.09	12	$1,278,821.62	0	0	0	0	0	0.000	0.000	0	0
6.1	94	$11,846,350.26	11	5	2	5	23	1.077	24.468	4	0
6.25	17	$1,803,911.89	2	0	0	0	2	0.094	11.765	0	0
6.3	169	$18,099,923.57	9	2	0	21	32	1.498	18.935	11	7
6.34	221	$24,517,655.23	12	3	1	28	44	2.060	19.910	17	11
6.5	157	$15,797,588.68	9	7	3	14	33	1.545	21.019	7	6
6.625	82	$9,362,714.57	6	1	1	7	15	0.702	18.293	2	3
6.99	133	$15,573,722.10	16	3	3	20	42	1.966	31.579	9	12
Total	***2,136***	***$241,083,503.45***	***122***	***37***	***19***	***157***	***335***	***15.684***		***81***	***66***

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
Originating Lender											
	10	$1,026,024.07	0	0	0	0	0	0.000	0.000	0	0
A-1 Mortgage Services, LLC	35	$3,545,250.42	3	2	1	0	6	0.281	17.143	0	2
Acadian Residential Mortgage	4	$577,000.29	0	0	0	2	2	0.094	50.000	1	1
Ace Mortgage Services	2	$182,997.75	0	0	0	0	0	0.000	0.000	0	0
AHW - Main	12	$1,116,111.33	0	0	0	1	1	0.047	8.333	0	1
Allegro Mortgage, Inc	7	$847,791.39	0	1	0	1	2	0.094	28.571	1	1
Amcor Mortgage	4	$378,579.81	1	0	0	0	1	0.047	25.000	0	0
America's Mortgage Resource, Inc	66	$7,557,476.20	6	1	1	9	17	0.796	25.758	5	2
AmSouth Bank, NA	1	$99,694.22	0	0	0	0	0	0.000	0.000	0	0
Area Home Lending	16	$1,761,544.70	1	0	0	1	2	0.094	12.500	1	0
Arrow Mortgage, LLC	1	$80,792.04	0	0	0	0	0	0.000	0.000	0	0
Assurance Financial Group	18	$1,870,051.23	1	1	0	2	4	0.187	22.222	0	2
Bancorp South	17	$1,629,864.65	1	0	0	2	3	0.140	17.647	2	0
Bank of America	25	$3,196,177.35	4	0	0	2	6	0.281	24.000	2	0
BAUDIER, GRACE & KINLER-MET	46	$5,336,176.66	0	0	0	3	3	0.140	6.522	2	1
BAUDIER, GRACE & KINLER-WB	1	$70,249.77	0	0	0	0	0	0.000	0.000	0	0
Britton & Koontz Bank N.A.	25	$2,903,549.32	1	0	0	0	1	0.047	4.000	0	0
Broker's Home LLC dba Broker's Home Mortg	2	$224,873.74	0	0	0	0	0	0.000	0.000	0	0
Capital Lending, LLC	38	$4,335,084.31	7	1	0	5	13	0.609	34.211	2	3
Capital One Bank	14	$1,222,793.84	1	0	0	1	2	0.094	14.286	1	0
CAPITAL ONE NATIONAL ASSOCIATION	2	$121,354.00	0	0	0	0	0	0.000	0.000	0	0
Capital Trust Mortgage	1	$75,413.92	0	0	0	0	0	0.000	0.000	0	0
Central Progressive Mortgage	10	$1,038,566.98	0	0	0	1	1	0.047	10.000	1	0
CHASE MANHATTAN MORTGAGE CORP.	22	$2,319,272.91	1	1	0	0	2	0.094	9.091	0	0
Coast Capital Mortgage	78	$7,199,620.26	7	1	0	5	13	0.609	16.667	3	2
Cornerstone Mortgage Company dba Cornerst	11	$1,401,516.13	0	0	0	0	0	0.000	0.000	0	0
Countrywide Bank, FSB	58	$6,360,844.08	3	0	0	10	13	0.609	22.414	6	3
COUNTRYWIDE HOME LOANS	14	$1,479,200.56	0	1	0	1	2	0.094	14.286	0	1
Covenant Mortgage, LLC	1	$112,784.20	0	0	0	0	0	0.000	0.000	0	0
Cross Country Equity, LLC	37	$3,971,270.29	0	0	0	6	6	0.281	16.216	1	6
DHI Mortgage Company	17	$2,023,224.82	0	1	0	0	1	0.047	5.882	0	0

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
			Days Delinquent								
DRYADES MORTGAGE	14	$1,784,093.11	1	0	0	0	1	0.047	7.143	0	0
ESSENTIAL MORTGAGE COMPANY, L.L.C.	46	$5,589,108.57	3	1	0	3	7	0.328	15.217	3	1
EUREKA HOMESTEAD SOCIETY	1	$131,196.85	0	0	0	0	0	0.000	0.000	0	0
Eustis Mortgage	59	$7,573,542.12	8	1	2	6	17	0.796	28.814	3	2
Fairway Independent Mortgage Corporation	47	$6,163,069.67	0	0	1	0	1	0.047	2.128	0	0
Fakouri Mortgage Company	7	$1,007,962.74	0	0	0	2	2	0.094	28.571	0	2
Fidelity Homestead Association	7	$809,134.48	0	0	0	1	1	0.047	14.286	0	0
FIRST BANK AND TRUST	5	$525,815.39	0	0	0	0	0	0.000	0.000	0	0
First Choice Funding	29	$3,340,255.93	3	0	0	1	4	0.187	13.793	0	0
First Choice Mortgage, LLC	69	$7,951,353.05	9	2	2	4	17	0.796	24.638	2	1
First Federal Bank of Louisiana	3	$135,779.39	0	0	0	0	0	0.000	0.000	0	0
First Mississippi Capital Corp. dba FMC Mort	4	$553,946.90	0	0	0	2	2	0.094	50.000	0	0
First Mortgage Services, Inc.	14	$1,707,736.18	2	0	0	1	3	0.140	21.429	1	0
First National Bank	12	$1,701,416.07	2	0	1	2	5	0.234	41.667	2	0
FIRST NATIONAL BANK *U*S*A*	25	$2,896,811.99	2	0	0	0	2	0.094	8.000	0	0
GULF COAST BANK & TRUST COMPANY	169	$20,194,267.04	8	4	1	11	24	1.124	14.201	7	2
Hancock Bank of Louisiana	16	$1,713,853.38	0	1	0	1	2	0.094	12.500	0	0
Home Loan Corporation	21	$2,436,091.50	1	1	0	3	5	0.234	23.810	1	0
Home Mortgage Asso, Inc.	8	$757,835.81	0	0	0	1	1	0.047	12.500	1	1
Homebuyer's Resource Group, LLC	12	$1,372,746.79	2	0	0	1	3	0.140	25.000	1	0
Hometown Mortgage Co.	1	$107,495.20	0	0	0	0	0	0.000	0.000	0	0
Hope Community Credit Union	8	$905,609.05	0	0	0	1	1	0.047	12.500	0	0
IBERIABANK	46	$4,910,942.96	1	1	0	8	10	0.468	21.739	3	2
Indy Mac Bank	1	$149,228.41	0	0	0	0	0	0.000	0.000	0	0
Interlinc Mortgage Services, LLC	10	$1,264,856.67	0	0	0	0	0	0.000	0.000	0	0
International Mortgage Corporation of MD	12	$1,369,481.37	0	1	1	1	3	0.140	25.000	1	0
Intertrust Mortgage	2	$162,554.47	0	0	0	0	0	0.000	0.000	0	0
Investar Bank	9	$1,118,199.75	0	0	0	0	0	0.000	0.000	0	0
JABEZ Financial Services, LLC dba AmCor M	5	$468,614.43	0	0	0	0	0	0.000	0.000	0	1
Jefferson Financial Credit Union	1	$135,392.56	0	0	0	0	0	0.000	0.000	0	0
JOHNSON MORTGAGE CORPORATION	147	$17,447,239.65	10	2	2	13	27	1.264	18.367	6	7
Key Lending Solutions, LLC	5	$715,043.00	1	0	0	0	1	0.047	20.000	0	0

Category	Count	Principal Balance	30	60	90	120	Total	%Total	%Cat	FC	BK
			Days Delinquent								
Landmark Mortgage Corporation	1	$109,143.69	0	0	0	0	0	0.000	0.000	0	0
LIBERTY BANK	26	$2,949,010.40	2	1	0	2	5	0.234	19.231	2	1
Liberty Bank & Trust	30	$3,437,299.40	1	0	0	4	5	0.234	16.667	2	0
Louisiana Real Estate Mortgage, Inc	14	$1,306,050.99	0	0	0	2	2	0.094	14.286	1	1
Magnolia Mortgage, Inc.	2	$130,208.46	0	0	0	0	0	0.000	0.000	0	0
Market Street Mortgage Corporation	5	$578,803.62	0	0	0	0	0	0.000	0.000	0	0
Miller Home Mortgage	3	$304,893.74	0	0	0	0	0	0.000	0.000	0	0
MORTGAGE FACTORY	11	$1,315,244.84	2	0	0	1	3	0.140	27.273	0	0
MORTGAGE MARKET, INC.	2	$217,455.99	1	0	0	0	1	0.047	50.000	0	0
NEW SOUTH FEDERAL SAVINGS BANK	22	$2,441,314.04	1	0	1	0	2	0.094	9.091	0	2
NOLA Lending Group, LLC dba NOLA Fundi	60	$7,894,131.11	3	1	0	2	6	0.281	10.000	1	1
Oasis Mortgage Company, LLC	2	$203,876.13	0	0	0	1	1	0.047	50.000	0	1
Old Crest Lending Group LLC dba Old Crest	1	$125,012.46	0	0	0	0	0	0.000	0.000	0	0
PARISH NATIONAL BANK	2	$191,184.64	0	0	0	0	0	0.000	0.000	0	0
Pinnacle Mortgage Group	6	$693,450.40	0	0	0	0	0	0.000	0.000	0	0
Pulaski Mortgage DBA IberiaBank Mortgage	103	$10,169,299.87	0	4	0	5	9	0.421	8.738	2	3
RED RIVER BANK	47	$4,925,080.66	3	1	1	1	6	0.281	12.766	0	3
REGIONS MORTGAGE, INC.	112	$11,283,311.55	3	4	1	7	15	0.702	13.393	2	7
Sabine State Bank & Trust Co. Inc.	14	$1,243,207.17	0	0	0	1	1	0.047	7.143	1	0
SB Hardie Financial Services	12	$1,562,556.82	1	0	0	1	2	0.094	16.667	1	0
SMC Baton Rouge	33	$3,936,847.02	0	0	0	2	2	0.094	6.061	2	0
SMC Lafayette	11	$1,284,594.55	0	0	1	0	1	0.047	9.091	0	0
SMC Main	1	$78,238.78	0	0	0	0	0	0.000	0.000	0	0
SMC Retention Center	17	$1,976,738.21	1	0	0	1	2	0.094	11.765	0	1
SMC Slidell	14	$1,506,093.22	0	0	0	0	0	0.000	0.000	0	0
Southwest Funding, LP	2	$204,976.26	0	0	0	1	1	0.047	50.000	0	0
St Tammany Homestead Savings & Loan Asso	7	$985,395.56	1	0	0	0	1	0.047	14.286	0	0
State Bank & Trust Co	2	$152,087.88	0	0	1	0	1	0.047	50.000	0	0
Sun Cap Mortgage, Inc.	3	$391,105.60	0	0	0	0	0	0.000	0.000	0	0
SWBC Mortgage Corporation	63	$7,197,934.44	8	1	2	4	15	0.702	23.810	2	1
The Mortgage Lending Group, LLC	8	$788,657.30	0	0	0	0	0	0.000	0.000	0	0
The Mortgage Link	4	$524,077.83	0	0	0	0	0	0.000	0.000	0	0

Category	Count	Principal Balance	Days Delinquent 30	60	90	120	Total	%Total	%Cat	FC	BK
Trinity United Mortgage, LLC	2	$256,941.70	0	0	0	1	1	0.047	50.000	1	0
U.S. Bank, N.A	2	$249,845.55	0	1	0	0	1	0.047	50.000	0	1
Universal Lending Services	7	$779,449.96	0	0	0	0	0	0.000	0.000	0	0
Wells Fargo Bank, N.A.	8	$860,890.99	1	0	0	1	2	0.094	25.000	1	0
WELLS FARGO HOME MORTGAGE	10	$1,106,719.23	1	0	0	0	1	0.047	10.000	0	0
WHITNEY NATIONAL BANK	57	$6,556,547.67	3	0	0	6	9	0.421	15.789	4	0
Total	***2,136***	***$241,083,503.45***	***122***	***37***	***19***	***157***	***335***	***15.684***		***81***	***66***

DELINQUENCY BY CREDIT SCORE
January 2014

Credit Score		Delinquency 30	60	90	120	>120	BK	FCLS	CURRENT	TOTAL
1 - 579										
	Standard Mortgage	4	2	1	2	0	7	5	57	78
		5.13%	2.56%	1.28%	2.56%	0.00%	8.97%	6.41%	73.08%	100.00%
580 - 589										
	Standard Mortgage	4	1	0	0	1	0	3	22	31
		12.90%	3.23%	0.00%	0.00%	3.23%	0.00%	9.68%	70.97%	100.00%
590 - 599										
	Standard Mortgage	5	3	0	0	2	2	3	40	55
		9.09%	5.45%	0.00%	0.00%	3.64%	3.64%	5.45%	72.73%	100.00%
600 - 609										
	Standard Mortgage	8	4	1	2	1	7	5	34	62
		12.90%	6.45%	1.61%	3.23%	1.61%	11.29%	8.06%	54.84%	100.00%
610 - 619										
	Standard Mortgage	11	0	0	1	1	7	6	64	90
		12.22%	0.00%	0.00%	1.11%	1.11%	7.78%	6.67%	71.11%	100.00%
620 - 629										
	Standard Mortgage	12	5	3	1	2	2	8	115	148
		8.11%	3.38%	2.03%	0.68%	1.35%	1.35%	5.41%	77.70%	100.00%
630 - 639										
	Standard Mortgage	16	9	1	0	3	10	9	139	187
		8.56%	4.81%	0.53%	0.00%	1.60%	5.35%	4.81%	74.33%	100.00%
640 - 649										
	Standard Mortgage	8	0	0	0	1	6	7	135	157
		4.28%	0.00%	0.00%	0.00%	0.53%	3.21%	3.74%	72.19%	100.00%
650 - 659										
	Standard Mortgage	7	1	0	1	5	4	8	127	153
		3.74%	0.53%	0.00%	0.53%	2.67%	2.14%	4.28%	67.91%	100.00%
660 - 669										
	Standard Mortgage	6	1	1	1	1	1	3	110	124
		3.21%	0.53%	0.53%	0.53%	0.53%	0.53%	1.60%	58.82%	100.00%
670 - 679										
	Standard Mortgage	4	0	0	1	1	3	2	88	99
		2.14%	0.00%	0.00%	0.53%	0.53%	1.60%	1.07%	47.06%	100.00%
680 - 689										
	Standard Mortgage	1	1	0	1	0	0	2	93	98
		0.53%	0.53%	0.00%	0.53%	0.00%	0.00%	1.07%	49.73%	100.00%
690 - 699										
	Standard Mortgage	2	0	2	0	0	2	3	75	84
		1.07%	0.00%	1.07%	0.00%	0.00%	1.07%	1.60%	40.11%	100.00%
> 700										
	Standard Mortgage	11	3	3	3	2	6	12	394	434
		2.53%	0.69%	0.69%	0.69%	0.46%	1.38%	2.76%	90.78%	100.00%
UNKNOWN										
	Standard Mortgage	18	3	3	3	1	9	5	294	336
		5.36%	0.89%	0.89%	0.89%	0.30%	2.68%	1.49%	87.50%	100.00%
TOTAL										
	Standard Mortgage	117	33	15	16	21	66	81	1787	2136
		5.48%	1.54%	0.70%	0.75%	0.98%	3.09%	3.79%	83.66%	100.00%

Loan Count		
	Standard Mortgage	2136

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	273	16,923,934	18	6.59	1,447,712	8.55	15	5.49	1,164,839	6.88	2	0.73	269,948	1.60	0	0.00	0	0.00	1	0.37	12,925	0.08	0	0.00	0	0.00	2	0.73	299,806	1.77
Freddie Mac	485	52,608,664	46	9.48	5,506,677	10.47	22	4.54	2,508,578	4.77	9	1.86	1,198,453	2.28	5	1.03	607,042	1.15	10	2.06	1,192,604	2.27	3	0.62	329,892	0.63	9	1.86	952,200	1.81
Ginnie Mae	1,584	104,155,383	111	7.01	7,788,484	7.48	94	5.93	6,749,394	6.48	9	0.57	473,388	0.45	4	0.25	194,139	0.19	4	0.25	371,564	0.36	0	0.00	0	0.00	28	1.77	1,461,696	1.40
TOTAL	2,342	173,687,981	175	7.47	14,742,873	8.49	131	5.59	10,422,811	6.00	20	0.85	1,941,789	1.12	9	0.38	801,181	0.46	15	0.64	1,577,092	0.91	3	0.13	329,892	0.19	39	1.67	2,713,703	1.56
By Loan Type																														
Conventional with PMI	482	51,286,974	53	11.00	6,158,505	12.01	30	6.22	3,197,190	6.23	9	1.87	1,268,470	2.47	5	1.04	607,042	1.18	9	1.87	1,085,803	2.12	2	0.41	269,997	0.53	11	2.28	1,252,007	2.44
Conventional without PMI	253	16,075,988	10	3.95	689,083	4.29	7	2.77	476,227	2.96	2	0.79	199,931	1.24	0	0.00	0	0.00	1	0.40	12,925	0.08	1	0.40	59,894	0.37	0	0.00	0	0.00
Farm loan	174	14,315,798	8	4.60	817,577	5.71	7	4.02	699,941	4.89	0	0.00	0	0.00	0	0.00	0	0.00	1	0.57	117,636	0.82	0	0.00	0	0.00	1	0.57	35,827	0.25
FHA residential	1,324	84,160,873	95	7.18	6,533,489	7.76	79	5.97	5,543,927	6.59	8	0.60	434,694	0.52	4	0.30	194,139	0.23	4	0.30	360,729	0.43	0	0.00	0	0.00	26	1.96	1,380,807	1.64
VA residential	109	7,848,349	9	8.26	544,220	6.93	8	7.34	505,526	6.44	1	0.92	38,694	0.49	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.92	45,062	0.57
TOTAL	2,342	173,687,981	175	7.47	14,742,873	8.49	131	5.59	10,422,811	6.00	20	0.85	1,941,789	1.12	9	0.38	801,181	0.46	15	0.64	1,577,092	0.91	3	0.13	329,892	0.19	39	1.67	2,713,703	1.56
By Program																														
LOUISIANA 1995 ASSIST	37	1,146,955	1	2.70	43,067	3.75	0	0.00	0	0.00	0	0.00	0	0.00	1	2.70	43,067	3.75	0	0.00	0	0.00	0	0.00	0	0.00	1	2.70	27,476	2.40
LOUISIANA 1996 B	25	840,533	2	8.00	68,809	8.19	2	8.00	68,809	8.19	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	48,572	5.78
LOUISIANA 1996 D	40	1,133,719	2	5.00	36,487	3.22	2	5.00	36,487	3.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 1997 A	37	1,261,012	1	2.70	50,891	4.04	1	2.70	50,891	4.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	5.41	42,756	3.39
LOUISIANA 1997 B	45	1,632,750	1	2.22	19,298	1.18	1	2.22	19,298	1.18	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	2.22	45,062	2.76
LOUISIANA 1997 C	60	2,229,696	4	6.67	182,289	8.18	4	6.67	182,289	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	1.67	35,827	1.61
LOUISIANA 1998 A	86	3,334,026	5	5.81	182,349	5.47	5	5.81	182,349	5.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	3.49	84,006	2.52
LOUISIANA 1998 B	104	4,280,918	6	5.77	271,321	6.34	4	3.85	183,795	4.29	2	1.92	87,526	2.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	1.92	32,039	0.75
LOUISIANA 1999 A	63	2,653,612	7	11.11	328,033	12.36	7	11.11	328,033	12.36	0	0.00	0	0.00	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	2,647,546	4	7.14	214,544	8.10	3	5.36	173,727	6.56	1	1.79	40,817	1.54	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.79	40,976	1.55
LOUISIANA 1999 D 1&2	56	2,309,692	6	10.71	276,274	11.96	5	8.93	246,716	10.68	0	0.00	0	0.00	1	1.79	29,558	1.28	0	0.00	0	0.00	0	0.00	0	0.00	2	3.57	80,377	3.48
LOUISIANA 2000 A	34	1,261,726	3	8.82	109,443	8.67	2	5.88	79,253	6.28	0	0.00	0	0.00	0	0.00	0	0.00	1	2.94	30,190	2.39	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA 2000 B	55	2,511,077	4	7.27	164,064	6.53	3	5.45	151,140	6.02	0	0.00	0	0.00	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
LOUISIANA 2000 D & E	35	1,491,045	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	2,527,139	3	6.98	137,604	5.45	1	2.33	62,316	2.47	1	2.33	30,959	1.23	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
LOUISIANA 2001 D	42	2,445,339	4	9.52	229,469	9.38	4	9.52	229,469	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	1	2.38	57,512	2.35
LOUISIANA 2002 A	52	2,989,687	1	1.92	46,885	1.57	1	1.92	46,885	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	91,925	3.07
LOUISIANA HFA 2002 B	34	2,136,756	4	11.76	255,499	11.96	2	5.88	133,985	6.27	0	0.00	0	0.00	2	5.88	121,514	5.69	0	0.00	0	0.00	0	0.00	0	0.00	1	2.94	57,890	2.71
LOUISIANA HFA 2003 A	86	5,839,634	3	3.49	211,212	3.62	3	3.49	211,212	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	1.16	75,178	1.29
LOUISIANA HFA 2003B	50	3,476,322	6	12.00	392,932	11.30	5	10.00	342,718	9.86	1	2.00	50,215	1.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA HFA 2004A	56	4,039,085	3	5.36	267,682	6.63	3	5.36	267,682	6.63	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	1.79	60,781	1.50
LOUISIANA HFA 2004B	47	3,332,655	4	8.51	294,728	8.84	4	8.51	294,728	8.84	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
LOUISIANA HFA 2004C	44	3,521,974	3	6.82	216,272	6.14	0	0.00	0	0.00	3	6.82	216,272	6.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANA HFA 2005A	61	4,845,826	3	4.92	197,026	4.07	3	4.92	197,026	4.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	3.28	183,490	3.79

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	109	11,248,573	12	11.01	1,459,439	12.97	10	9.17	1,189,490	10.57	2	1.83	269,948	2.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	2.75	347,799	3.09
LOUISIANA HFA 2006B	107	10,887,371	7	6.54	713,166	6.55	7	6.54	713,166	6.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	1.87	261,695	2.40
LOUISIANA HFA 2006C	148	15,368,263	11	7.43	1,205,907	7.85	8	5.41	820,545	5.34	1	0.68	127,222	0.83	2	1.35	258,140	1.68	0	0.00	0	0.00	0	0.00	0	0.00	1	0.68	123,649	0.80
LOUISIANA HFA 2006D	271	30,047,443	26	9.59	3,250,611	10.82	17	6.27	2,037,844	6.78	3	1.11	497,525	1.66	0	0.00	0	0.00	6	2.21	715,241	2.38	2	0.74	206,518	0.69	4	1.48	373,457	1.24
LOUISIANA HFA 2007A	318	34,565,903	29	9.12	3,335,549	9.65	15	4.72	1,638,534	4.74	5	1.57	573,706	1.66	3	0.94	348,902	1.01	6	1.89	774,408	2.24	1	0.31	123,373	0.36	6	1.89	606,427	1.75
LOUISIANA RESTRUCT 2002 A	39	2,394,042	4	10.26	241,434	10.08	4	10.26	241,434	10.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LOUISIANNA 2001 B	25	1,228,242	1	4.00	37,443	3.05	1	4.00	37,443	3.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	36,811	3.00
LOUISIANNA 2001A	77	4,059,419	5	6.49	303,146	7.47	4	5.19	255,548	6.30	1	1.30	47,598	1.17	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL	2,342	173,687,981	175	7.47	14,742,873	8.49	131	5.59	10,422,811	6.00	20	0.85	1,941,789	1.12	9	0.38	801,181	0.46	15	0.64	1,577,092	0.91	3	0.13	329,892	0.19	39	1.67	2,713,703	1.56
By City/State																														
ABBEVILLE / LA	2	114,286	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	267,897	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	308,553	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	25	1,205,978	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
AMA / LA	1	169,783	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
AMITE / LA	3	221,403	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
ANGIE / LA	1	72,308	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	132,122	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
ARNAUDVILLE / LA	1	38,854	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
AVONDALE / LA	16	938,021	1	6.25	61,818	6.59	0	0.00	0	0.00	0	0.00	0	0.00	1	6.25	61,818	6.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BAKER / LA	50	3,579,244	6	12.00	474,230	13.25	6	12.00	474,230	13.25	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BALL / LA	1	88,149	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	61,043	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BATON ROUGE / LA	437	35,769,049	37	8.47	3,227,398	9.02	24	5.49	1,930,583	5.40	9	2.06	816,260	2.28	2	0.46	258,140	0.72	2	0.46	222,415	0.62	0	0.00	0	0.00	8	1.83	791,381	2.21
BELLE CHASSE / LA	1	47,270	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
BELLE ROSE / LA	2	76,789	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
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	246,132	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
BOGALUSA / LA	7	236,350	1	14.29	30,190	12.77	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	14.29	30,190	12.77	0	0.00	0	0.00	0	0.00	0	0.00
BOSSIER CITY / LA	44	2,331,764	4	9.09	274,848	11.79	4	9.09	274,848	11.79	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	6.82	277,664	11.91
BOUTTE / LA	5	354,775	1	20.00	49,947	14.08	1	20.00	49,947	14.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BREAUX BRIDGE / LA	2	90,538	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	9	488,838	1	11.11	20,727	4.24	1	11.11	20,727	4.24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
BROUSSARD / LA	1	137,987	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
BRUSLY / LA	4	289,809	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	73,630	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	73,595	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	61,039	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	45,280	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
CARENCRO / LA	2	94,768	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
CENTRAL / LA	1	139,564	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	610,549	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	32,089	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	147,372	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,142,113	1	5.88	174,825	15.31	1	5.88	174,825	15.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DARROW / LA	2	196,280	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
DENHAM SPRINGS / LA	140	11,932,674	9	6.43	755,543	6.33	8	5.71	711,214	5.96	0	0.00	0	0.00	0	0.00	0	0.00	1	0.71	44,329	0.37	1	0.71	146,624	1.23	0	0.00	0	0.00
DERIDDER / LA	2	116,563	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DESTREHAN / LA	10	1,111,666	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	961,884	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DRY PRONG / LA	1	87,083	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	110,856	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	137,270	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
EUNICE / LA	1	75,233	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
FARMERVILLE / LA	1	40,768	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
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	136,197	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	87,548	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
GALLIANO / LA	2	161,963	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
GARYVILLE / LA	4	465,048	1	25.00	119,336	25.66	1	25.00	119,336	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	475,969	0	0.00	0	0.00	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	123,373	25.92	0	0.00	0	0.00
GLENMORA / LA	1	42,515	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	57	5,660,121	6	10.53	640,709	11.32	4	7.02	320,818	5.67	0	0.00	0	0.00	1	1.75	140,482	2.48	1	1.75	179,409	3.17	0	0.00	0	0.00	1	1.75	104,041	1.84
GRAMERCY / LA	2	122,822	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	119,966	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
GREENWELL SPRINGS / LA	19	1,614,694	1	5.26	93,517	5.79	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	5.26	93,517	5.79	0	0.00	0	0.00	0	0.00	0	0.00
GREENWOOD / LA	2	56,054	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	4,021,812	6	10.00	448,006	11.14	5	8.33	339,787	8.45	1	1.67	108,219	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	250,084	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
HAMMOND / LA	32	2,649,895	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	1	3.13	36,165	1.36
HARAHAN / LA	1	125,172	1	100.00	125,172	100.00	1	100.00	125,172	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	4,155,182	7	11.11	539,965	12.99	7	11.11	539,965	12.99	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	48,572	1.17
HAUGHTON / LA	1	36,264	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

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	121,800	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	508,910	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	26,797	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
JARREAU / LA	1	124,953	1	100.00	124,953	100.00	0	0.00	0	0.00	0	0.00	0	0.00	1	100.00	124,953	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
JEANERETTE / LA	1	50,347	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
JEFFERSON / LA	6	696,728	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
JENA / LA	1	49,376	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
JONESBORO / LA	1	12,480	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
KEITHVILLE / LA	5	257,432	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	1	20.00	30,601	11.89
KENNER / LA	34	2,517,922	4	11.76	476,078	18.91	3	8.82	272,050	10.80	1	2.94	204,028	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
LA PLACE / LA	115	9,033,963	9	7.83	543,573	6.02	8	6.96	446,089	4.94	1	0.87	97,484	1.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LACOMBE / LA	10	468,161	3	30.00	164,854	35.21	3	30.00	164,854	35.21	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
LAFAYETTE / LA	30	1,810,519	1	3.33	47,140	2.60	1	3.33	47,140	2.60	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
LAFITTE / LA	1	44,417	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LAKE CHARLES / LA	11	501,831	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	1	9.09	45,062	8.98
LAWTELL / LA	2	71,843	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
LIVINGSTON / LA	6	412,307	1	16.67	68,700	16.66	1	16.67	68,700	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	179,738	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
LORANGER / LA	1	67,336	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	10	687,498	2	20.00	155,103	22.56	2	20.00	155,103	22.56	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
LUTCHER / LA	7	324,710	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	14.29	33,371	10.28
MADISONVILLE / LA	5	354,576	2	40.00	150,699	42.50	1	20.00	137,774	38.86	0	0.00	0	0.00	0	0.00	0	0.00	1	20.00	12,925	3.65	0	0.00	0	0.00	0	0.00	0	0.00
MANDEVILLE / LA	13	1,000,452	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
MANSURA / LA	1	14,349	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
MARINGOUIN / LA	3	268,049	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	152,729	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MARRERO / LA	85	5,703,315	7	8.24	750,499	13.16	4	4.71	419,887	7.36	1	1.18	187,449	3.29	2	2.35	143,163	2.51	0	0.00	0	0.00	0	0.00	0	0.00	1	1.18	27,476	0.48
MAUREPAS / LA	1	115,157	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	349,116	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	4,821,674	2	3.92	331,725	6.88	0	0.00	0	0.00	1	1.96	172,464	3.58	0	0.00	0	0.00	1	1.96	159,261	3.30	0	0.00	0	0.00	1	1.96	153,533	3.18
MINDEN / LA	11	418,439	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	946,687	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	3	13.04	80,012	8.45
MONTZ / LA	1	177,543	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
NATCHITOCHES / LA	3	135,413	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NEW IBERIA / LA	4	375,943	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	234	19,671,472	16	6.84	1,361,417	6.92	13	5.56	1,108,601	5.64	2	0.85	100,888	0.51	0	0.00	0	0.00	1	0.43	151,928	0.77	0	0.00	0	0.00	4	1.71	475,489	2.42
NEW ROADS / LA	2	113,337	1	50.00	66,774	58.92	1	50.00	66,774	58.92	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

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	42,892	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NORCO / LA	1	114,808	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	54,981	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
OPELOUSAS / LA	2	51,194	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	39,435	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
PATTERSON / LA	5	204,930	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PEARL RIVER / LA	12	597,749	1	8.33	43,067	7.20	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	43,067	7.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PIERRE PART / LA	1	66,103	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	269,120	1	20.00	18,089	6.72	1	20.00	18,089	6.72	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PLAIN DEALING / LA	1	11,758	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	1	100.00	11,758	100.00
PLAQUEMINE / LA	11	714,298	2	18.18	223,523	31.29	0	0.00	0	0.00	1	9.09	127,222	17.81	0	0.00	0	0.00	1	9.09	96,301	13.48	0	0.00	0	0.00	0	0.00	0	0.00
PONCHATOULA / LA	10	946,005	1	10.00	201,600	21.31	1	10.00	201,600	21.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PORT ALLEN / LA	14	955,406	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
PORT BARRE / LA	1	40,715	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	4,581,253	5	10.87	611,861	13.36	3	6.52	339,010	7.40	0	0.00	0	0.00	0	0.00	0	0.00	2	4.35	272,850	5.96	0	0.00	0	0.00	0	0.00	0	0.00
PRIDE / LA	4	257,111	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RACELAND / LA	1	39,365	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	72,114	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RESERVE / LA	11	1,025,247	3	27.27	237,133	23.13	3	27.27	237,133	23.13	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
RIVER RIDGE / LA	2	90,516	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	66,114	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RUSTON / LA	11	462,635	0	0.00	0	0.00	0	0.00	0	0.00	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	52,706	11.39
SAINT AMANT / LA	6	520,669	1	16.67	94,222	18.10	1	16.67	94,222	18.10	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
SAINT BERNARD / LA	6	339,486	1	16.67	82,642	24.34	1	16.67	82,642	24.34	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
SAINT FRANCISVILLE / LA	2	288,159	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	147,971	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	741,847	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SCOTT / LA	2	109,298	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
SHREVEPORT / LA	150	6,992,683	11	7.33	534,331	7.64	8	5.33	432,996	6.19	2	1.33	71,777	1.03	1	0.67	29,558	0.42	0	0.00	0	0.00	0	0.00	0	0.00	9	6.00	456,449	6.53
SIMMESPORT / LA	1	80,599	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	272,895	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
SLIDELL / LA	99	7,307,021	9	9.09	981,554	13.43	7	7.07	742,771	10.17	0	0.00	0	0.00	0	0.00	0	0.00	2	2.02	238,782	3.27	0	0.00	0	0.00	0	0.00	0	0.00
SORRENTO / LA	1	39,064	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	38,128	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
SULPHUR / LA	1	40,244	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
TERRYTOWN / LA	3	231,311	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
THIBODAUX / LA	8	325,610	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	12.50	18,603	5.71

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	213,294	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
VACHERIE / LA	3	164,328	1	33.33	46,885	28.53	1	33.33	46,885	28.53	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
VENTRESS / LA	1	46,321	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
VIDALIA / LA	1	31,214	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
VIOLET / LA	3	194,713	1	33.33	55,997	28.76	0	0.00	0	0.00	1	33.33	55,997	28.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
WAGGAMAN / LA	3	252,489	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
WALKER / LA	37	3,251,287	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	7	216,555	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
WESTWEGO / LA	22	1,225,677	3	13.64	165,802	13.53	2	9.09	90,616	7.39	0	0.00	0	0.00	0	0.00	0	0.00	1	4.55	75,186	6.13	0	0.00	0	0.00	0	0.00	0	0.00
WHITE CASTLE / LA	2	131,018	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	88,404	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	24,685	1	50.00	11,992	48.58	1	50.00	11,992	48.58	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
WISNER / LA	1	13,368	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
YOUNGSVILLE / LA	1	139,895	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
ZACHARY / LA	18	1,933,522	2	11.11	156,428	8.09	2	11.11	156,428	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	2,342	173,687,981	175	7.47	14,742,873	8.49	131	5.59	10,422,811	6.00	20	0.85	1,941,789	1.12	9	0.38	801,181	0.46	15	0.64	1,577,092	0.91	3	0.13	329,892	0.19	39	1.67	2,713,703	1.56
By County																														
LA 001 ACADIA	3	179,436	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	129	12,304,658	12	9.30	1,346,792	10.95	8	6.20	754,051	6.13	0	0.00	0	0.00	1	0.78	140,482	1.14	3	2.33	452,259	3.68	1	0.78	123,373	1.00	1	0.78	104,041	0.85
LA 007 ASSUMPTION	4	273,475	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
LA 009 AVOYELLES	7	321,273	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
LA 011 BEAUREGARD	2	80,361	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	2,625,917	4	8.00	274,848	10.47	4	8.00	274,848	10.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	8.00	289,422	11.02
LA 017 CADDO	156	7,228,064	11	7.05	534,331	7.39	8	5.13	432,996	5.99	2	1.28	71,777	0.99	1	0.64	29,558	0.41	0	0.00	0	0.00	0	0.00	0	0.00	10	6.41	487,050	6.74
LA 019 CALCASIEU	12	542,075	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	45,062	8.31
LA 029 CONCORDIA	2	43,045	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	530	43,245,388	46	8.68	3,951,573	9.14	32	6.04	2,561,241	5.92	9	1.70	816,260	1.89	2	0.38	258,140	0.60	3	0.57	315,932	0.73	0	0.00	0	0.00	9	1.70	862,201	1.99
LA 037 EAST FELICIANA	12	645,942	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 041 FRANKLIN	3	38,053	1	33.33	11,992	31.51	1	33.33	11,992	31.51	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 043 GRANT	2	123,227	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	426,290	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	0	0.00	0	0.00
LA 047 IBERVILLE	19	1,320,645	2	10.53	223,523	16.93	0	0.00	0	0.00	1	5.26	127,222	9.63	0	0.00	0	0.00	1	5.26	96,301	7.29	0	0.00	0	0.00	0	0.00	0	0.00
LA 049 JACKSON	1	12,480	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
LA 051 JEFFERSON	359	25,634,726	32	8.91	2,919,791	11.39	23	6.41	1,808,203	7.05	4	1.11	672,161	2.62	3	0.84	204,981	0.80	2	0.56	234,447	0.91	1	0.28	59,894	0.23	3	0.84	229,580	0.90
LA 055 LAFAYETTE	28	2,104,322	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
LA 057 LAFOURCHE	12	646,904	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	18,603	2.88
LA 059 LA SALLE	2	104,357	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

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	462,635	0	0.00	0	0.00	0	0.00	0	0.00	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	52,706	11.39
LA 063 LIVINGSTON	188	15,967,388	10	5.32	824,244	5.16	9	4.79	779,915	4.88	0	0.00	0	0.00	0	0.00	0	0.00	1	0.53	44,329	0.28	1	0.53	146,624	0.92	0	0.00	0	0.00
LA 065 MADISON	9	299,003	1	11.11	47,140	15.77	1	11.11	47,140	15.77	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
LA 067 MOREHOUSE	3	61,043	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 069 NATCHITOCHES	3	135,413	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 071 ORLEANS	234	19,792,705	16	6.84	1,361,417	6.88	13	5.56	1,108,601	5.60	2	0.85	100,888	0.51	0	0.00	0	0.00	1	0.43	151,928	0.77	0	0.00	0	0.00	4	1.71	475,489	2.40
LA 073 OUACHITA	31	1,208,522	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	3	9.68	80,012	6.62
LA 075 PLAQUEMINES	1	47,270	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
LA 077 POINTE COUPEE	7	464,350	2	28.57	191,727	41.29	1	14.29	66,774	14.38	0	0.00	0	0.00	1	14.29	124,953	26.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 079 RAPIDES	33	1,678,649	1	3.03	18,089	1.08	1	3.03	18,089	1.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 087 ST. BERNARD	21	1,625,986	2	9.52	138,640	8.53	1	4.76	82,642	5.08	1	4.76	55,997	3.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 089 ST. CHARLES	42	3,721,675	3	7.14	205,050	5.51	3	7.14	205,050	5.51	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 093 ST. JAMES	12	611,860	1	8.33	46,885	7.66	1	8.33	46,885	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	33,371	5.45
LA 095 ST. JOHN	129	10,380,415	13	10.08	900,042	8.67	12	9.30	802,558	7.73	1	0.78	97,484	0.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 097 ST. LANDRY	6	202,606	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	90,538	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	204,930	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 103 ST. TAMMANY	159	11,233,446	16	10.06	1,514,998	13.49	12	7.55	1,220,224	10.86	0	0.00	0	0.00	1	0.63	43,067	0.38	3	1.89	251,707	2.24	0	0.00	0	0.00	0	0.00	0	0.00
LA 105 TANGIPAHOA	48	3,953,957	1	2.08	201,600	5.10	1	2.08	201,600	5.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.08	36,165	0.91
LA 109 TERREBONNE	10	626,390	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 111 UNION	1	40,768	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 113 VERMILION	2	114,286	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	95,179	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	396,206	1	11.11	30,190	7.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	11.11	30,190	7.62	0	0.00	0	0.00	0	0.00	0	0.00
LA 119 WEBSTER	13	456,566	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
LA 121 WEST BATON ROUGE	21	1,611,263	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
LA 125 WEST FELICIANA	2	288,159	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	16,135	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
TOTAL	2,342	173,687,981	175	7.47	14,742,873	8.49	131	5.59	10,422,811	6.00	20	0.85	1,941,789	1.12	9	0.38	801,181	0.46	15	0.64	1,577,092	0.91	3	0.13	329,892	0.19	39	1.67	2,713,703	1.56
By Interest Rate																														
2.0000	11	1,329,602	2	18.18	192,959	14.51	1	9.09	68,005	5.11	0	0.00	0	0.00	1	9.09	124,953	9.40	0	0.00	0	0.00	0	0.00	0	0.00	3	27.27	391,621	29.45
2.1150	1	182,437	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2.3600	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	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
2.8650	1	94,771	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	101,378	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.2350	1	204,028	1	100.00	204,028	100.00	0	0.00	0	0.00	1	100.00	204,028	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 Interest Rate																														
3.3600	1	71,480	1	100.00	71,480	100.00	1	100.00	71,480	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	147,025	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	149,446	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	159,822	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1	100.00	116,352	100.00	1	100.00	116,352	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
3.8500	16	1,394,159	1	6.25	61,216	4.39	1	6.25	61,216	4.39	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	12.50	194,266	13.93
3.8650	1	154,484	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	1	100.00	154,484	100.00
3.9500	40	2,466,180	5	12.50	307,528	12.47	5	12.50	307,528	12.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.0000	6	745,045	2	33.33	211,239	28.35	0	0.00	0	0.00	1	16.67	96,239	12.92	0	0.00	0	0.00	1	16.67	115,000	15.44	1	16.67	146,624	19.68	0	0.00	0	0.00
4.0500	12	808,656	1	8.33	85,704	10.60	1	8.33	85,704	10.60	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
4.1100	11	674,243	1	9.09	50,215	7.45	0	0.00	0	0.00	1	9.09	50,215	7.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.2500	1	179,195	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	477,715	1	14.29	55,997	11.72	0	0.00	0	0.00	1	14.29	55,997	11.72	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.3650	1	143,451	1	100.00	143,451	100.00	0	0.00	0	0.00	1	100.00	143,451	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	5,758,861	3	4.69	250,266	4.35	1	1.56	49,947	0.87	0	0.00	0	0.00	0	0.00	0	0.00	2	3.13	200,318	3.48	0	0.00	0	0.00	0	0.00	0	0.00
4.5500	19	1,549,282	2	10.53	181,403	11.71	2	10.53	181,403	11.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.5600	15	1,227,849	3	20.00	229,187	18.67	3	20.00	229,187	18.67	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
4.7900	13	956,337	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	600,497	2	11.76	79,315	13.21	2	11.76	79,315	13.21	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
4.8500	8	717,387	1	12.50	124,811	17.40	1	12.50	124,811	17.40	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
4.9500	26	1,128,710	1	3.85	48,832	4.33	0	0.00	0	0.00	1	3.85	48,832	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
4.9900	13	802,657	2	15.38	106,645	13.29	1	7.69	62,316	7.76	0	0.00	0	0.00	0	0.00	0	0.00	1	7.69	44,329	5.52	0	0.00	0	0.00	0	0.00	0	0.00
5.0000	10	783,893	1	10.00	151,928	19.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	10.00	151,928	19.38	0	0.00	0	0.00	0	0.00	0	0.00
5.0500	10	556,533	1	10.00	60,371	10.85	1	10.00	60,371	10.85	0	0.00	0	0.00	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	383,201	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
5.1000	5	509,153	1	20.00	112,035	22.00	1	20.00	112,035	22.00	0	0.00	0	0.00	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	1,018,051	4	14.81	194,127	19.07	4	14.81	194,127	19.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	3.70	18,603	1.83
5.2000	8	247,232	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
5.2100	1	52,949	1	100.00	52,949	100.00	1	100.00	52,949	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	1,704,882	3	7.89	133,431	7.83	2	5.26	85,833	5.03	1	2.63	47,598	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	81	8,731,489	9	11.11	1,161,377	13.30	7	8.64	891,429	10.21	2	2.47	269,948	3.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.23	153,533	1.76
5.5000	38	2,980,332	2	5.26	223,940	7.51	2	5.26	223,940	7.51	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
5.5500	98	9,999,759	7	7.14	813,908	8.14	5	5.10	502,676	5.03	1	1.02	187,449	1.87	0	0.00	0	0.00	1	1.02	123,782	1.24	0	0.00	0	0.00	1	1.02	60,781	0.61
5.5600	14	1,210,705	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	5,288,055	1	2.17	115,120	2.18	0	0.00	0	0.00	1	2.17	115,120	2.18	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.6250	2	256,720	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	123,373	48.06	0	0.00	0	0.00
5.6500	36	1,831,715	3	8.33	254,084	13.87	3	8.33	254,084	13.87	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	5.56	80,377	4.39
5.7000	3	272,060	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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																														
5.7500	51	2,470,614	3	5.88	87,207	3.53	3	5.88	87,207	3.53	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
5.8000	107	6,863,771	5	4.67	328,052	4.78	5	4.67	328,052	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	1	0.93	75,178	1.10
5.8100	39	2,860,627	4	10.26	289,768	10.13	4	10.26	289,768	10.13	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
5.8500	41	3,294,739	2	4.88	160,275	4.86	0	0.00	0	0.00	2	4.88	160,275	4.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.8600	159	16,988,034	15	9.43	1,823,601	10.73	11	6.92	1,371,540	8.07	1	0.63	106,048	0.62	0	0.00	0	0.00	3	1.89	346,014	2.04	0	0.00	0	0.00	2	1.26	138,224	0.81
5.9000	20	1,260,217	2	10.00	104,435	8.29	2	10.00	104,435	8.29	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
5.9100	1	93,378	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	4,287,284	2	2.78	93,527	2.18	2	2.78	93,527	2.18	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	1.39	70,820	1.65
5.9800	87	9,054,926	4	4.60	366,662	4.05	4	4.60	366,662	4.05	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
5.9900	308	32,637,813	27	8.77	3,203,064	9.81	18	5.84	2,133,310	6.54	4	1.30	377,077	1.16	3	0.97	354,007	1.08	2	0.65	338,669	1.04	0	0.00	0	0.00	7	2.27	680,899	2.09
6.0000	6	273,952	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.0900	12	548,629	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
6.1000	58	3,058,048	3	5.17	177,154	5.79	3	5.17	177,154	5.79	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
6.1400	11	1,110,237	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.1500	83	4,514,740	3	3.61	190,147	4.21	3	3.61	190,147	4.21	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	2.41	144,701	3.21
6.2000	25	959,707	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	1	4.00	45,062	4.70
6.2500	50	2,131,228	2	4.00	121,514	5.70	0	0.00	0	0.00	0	0.00	0	0.00	2	4.00	121,514	5.70	0	0.00	0	0.00	0	0.00	0	0.00	1	2.00	57,890	2.72
6.2900	23	1,586,103	3	13.04	221,327	13.95	3	13.04	221,327	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	38	3,202,225	4	10.53	329,995	10.31	2	5.26	116,058	3.62	0	0.00	0	0.00	0	0.00	0	0.00	2	5.26	213,937	6.68	0	0.00	0	0.00	1	2.63	45,873	1.43
6.3500	25	1,003,108	2	8.00	100,347	10.00	2	8.00	100,347	10.00	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	35,827	3.57
6.5000	14	470,742	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	2	14.29	42,756	9.08
6.6500	11	604,923	1	9.09	38,249	6.32	1	9.09	38,249	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	1,891,711	3	6.52	128,963	6.82	2	4.35	90,269	4.77	1	2.17	38,694	2.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	4.35	32,039	1.69
6.7500	38	1,495,930	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6.8000	23	957,003	4	17.39	199,770	20.87	4	17.39	199,770	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
6.9000	20	1,050,784	1	5.00	39,258	3.74	1	5.00	39,258	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	0	0.00	0	0.00
6.9500	21	1,017,372	2	9.52	140,402	13.80	2	9.52	140,402	13.80	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
6.9800	32	1,805,329	0	0.00	0	0.00	0	0.00	0	0.00	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	2.55
6.9900	11	586,951	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
7.0000	23	1,137,726	2	8.70	131,922	11.60	2	8.70	131,922	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	1	4.35	57,512	5.05
7.0900	7	296,412	1	14.29	37,443	12.63	1	14.29	37,443	12.63	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	14.29	36,811	12.42
7.1500	52	2,139,582	4	7.69	159,699	7.46	3	5.77	118,881	5.56	1	1.92	40,817	1.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	3.85	74,347	3.47
7.2000	12	425,812	1	8.33	19,298	4.53	1	8.33	19,298	4.53	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
7.2500	24	836,206	2	8.33	89,051	10.65	1	4.17	45,984	5.50	0	0.00	0	0.00	1	4.17	43,067	5.15	0	0.00	0	0.00	0	0.00	0	0.00	1	4.17	27,476	3.29
7.5000	12	409,617	1	8.33	50,891	12.42	1	8.33	50,891	12.42	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7.6500	16	582,233	3	18.75	115,682	19.87	2	12.50	86,124	14.79	0	0.00	0	0.00	1	6.25	29,558	5.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7.7500	20	586,221	1	5.00	18,089	3.09	1	5.00	18,089	3.09	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	5.00	48,572	8.29
8.0000	17	478,637	2	11.76	42,182	8.81	1	5.88	11,992	2.51	0	0.00	0	0.00	0	0.00	0	0.00	1	5.88	30,190	6.31	0	0.00	0	0.00	0	0.00	0	0.00

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

Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Interest Rate																														
8.1000	12	359,653	1	8.33	12,925	3.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	12,925	3.59	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL	2,342	173,687,981	175	7.47	14,742,873	8.49	131	5.59	10,422,811	6.00	20	0.85	1,941,789	1.12	9	0.38	801,181	0.46	15	0.64	1,577,092	0.91	3	0.13	329,892	0.19	39	1.67	2,713,703	1.56
By Investor																														
A98 001 FEDERAL HOME LOAN MTG COR	1	82,788	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
A98 002 FEDERAL HOME LOAN MTG COR	3	233,779	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
A98 003 FEDERAL HOME LOAN MTG COR	2	241,346	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 004 FEDERAL HOME LOAN MTG COR	3	271,800	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	379,379	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	25.00	123,649	32.59
A98 006 FEDERAL HOME LOAN MTG COR	4	295,202	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 007 FEDERAL HOME LOAN MTG COR	13	1,411,294	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 008 FEDERAL HOME LOAN MTG COR	1	100,305	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 009 FEDERAL HOME LOAN MTG COR	2	239,061	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 011 FEDERAL HOME LOAN MTG COR	24	2,706,517	2	8.33	362,741	13.40	1	4.17	158,713	5.86	1	4.17	204,028	7.54	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 028 FEDERAL HOME LOAN MTG COR	1	63,171	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
A98 029 FEDERAL HOME LOAN MTG COR	1	160,561	1	100.00	160,561	100.00	1	100.00	160,561	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	2,054,017	2	10.00	177,743	8.65	1	5.00	102,557	4.99	0	0.00	0	0.00	0	0.00	0	0.00	1	5.00	75,186	3.66	0	0.00	0	0.00	2	10.00	183,898	8.95
A98 053 FEDERAL HOME LOAN MTG COR	2	180,857	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 054 FEDERAL HOME LOAN MTG COR	2	281,782	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	147,309	1	100.00	147,309	100.00	1	100.00	147,309	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	407,343	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
A98 057 FEDERAL HOME LOAN MTG COR	2	182,594	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	330,004	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	323,069	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
A98 060 FEDERAL HOME LOAN MTG COR	24	2,495,004	5	20.83	473,017	18.96	3	12.50	273,453	10.96	1	4.17	106,048	4.25	0	0.00	0	0.00	1	4.17	93,517	3.75	1	4.17	146,624	5.88	0	0.00	0	0.00
A98 063 FEDERAL HOME LOAN MTG COR	1	112,588	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 065 FEDERAL HOME LOAN MTG COR	2	157,699	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
A98 087 FEDERAL HOME LOAN MTG COR	1	106,661	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 093 FEDERAL HOME LOAN MTG COR	3	394,685	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	674,167	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	592,033	1	16.67	63,379	10.71	1	16.67	63,379	10.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 096 FEDERAL HOME LOAN MTG COR	4	542,128	1	25.00	123,782	22.83	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	25.00	123,782	22.83	0	0.00	0	0.00	0	0.00	0	0.00
A98 097 FEDERAL HOME LOAN MTG COR	14	1,645,771	5	35.71	598,274	36.35	3	21.43	330,732	20.10	0	0.00	0	0.00	0	0.00	0	0.00	2	14.29	267,541	16.26	0	0.00	0	0.00	0	0.00	0	0.00
A98 099 FEDERAL HOME LOAN MTG COR	4	434,789	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 101 FEDERAL HOME LOAN MTG COR	2	126,986	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 102 FEDERAL HOME LOAN MTG COR	2	93,298	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
A98 103 FEDERAL HOME LOAN MTG COR	1	38,908	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 104 FEDERAL HOME LOAN MTG COR	1	156,131	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

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 105 FEDERAL HOME LOAN MTG COR	1	91,952	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 106 FEDERAL HOME LOAN MTG COR	6	753,422	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	1	16.67	123,373	16.38	1	16.67	154,484	20.50
A98 124 FEDERAL HOME LOAN MTG COR	1	139,465	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	542,715	2	50.00	287,437	52.96	1	25.00	99,988	18.42	1	25.00	187,449	34.54	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 127 FEDERAL HOME LOAN MTG COR	3	242,310	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	1	33.33	59,894	24.72	0	0.00	0	0.00
A98 128 FEDERAL HOME LOAN MTG COR	3	264,963	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
A98 129 FEDERAL HOME LOAN MTG COR	1	95,594	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	2,694,131	2	9.09	284,950	10.58	2	9.09	284,950	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	106,858	3.97
A98 139 FEDERAL HOME LOAN MTG COR	3	501,342	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	207,139	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	268,243	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
A98 142 FEDERAL HOME LOAN MTG COR	24	2,493,410	4	16.67	432,236	17.34	2	8.33	213,340	8.56	2	8.33	218,896	8.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.17	72,159	2.89
A98 162 FEDERAL HOME LOAN MTG COR	3	450,243	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
A98 163 FEDERAL HOME LOAN MTG COR	4	348,077	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 164 FEDERAL HOME LOAN MTG COR	25	2,907,563	1	4.00	140,482	4.83	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	140,482	4.83	0	0.00	0	0.00	0	0.00	0	0.00	2	8.00	207,110	7.12
A98 165 FEDERAL HOME LOAN MTG COR	1	63,608	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	193,426	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 202 FEDERAL HOME LOAN MTG COR	4	424,663	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	325,373	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	130,725	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 205 FEDERAL HOME LOAN MTG COR	11	1,337,966	2	18.18	276,695	20.68	1	9.09	121,481	9.08	0	0.00	0	0.00	0	0.00	0	0.00	1	9.09	155,214	11.60	0	0.00	0	0.00	0	0.00	0	0.00
A98 206 FEDERAL HOME LOAN MTG COR	15	1,476,181	1	6.67	96,239	6.52	0	0.00	0	0.00	1	6.67	96,239	6.52	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 207 FEDERAL HOME LOAN MTG COR	9	1,031,458	1	11.11	115,120	11.16	0	0.00	0	0.00	1	11.11	115,120	11.16	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 208 FEDERAL HOME LOAN MTG COR	1	106,065	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	3,622,026	1	2.86	143,451	3.96	0	0.00	0	0.00	1	2.86	143,451	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	62,546	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
A98 220 FEDERAL HOME LOAN MTG COR	2	160,952	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 221 FEDERAL HOME LOAN MTG COR	5	469,582	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
A98 223 FEDERAL HOME LOAN MTG COR	8	926,088	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 224 FEDERAL HOME LOAN MTG COR	12	1,311,091	1	8.33	106,801	8.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	106,801	8.15	0	0.00	0	0.00	0	0.00	0	0.00
A98 225 FEDERAL HOME LOAN MTG COR	2	177,002	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 226 FEDERAL HOME LOAN MTG COR	2	288,794	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	143,351	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
A98 228 FEDERAL HOME LOAN MTG COR	1	159,822	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	305,593	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 251 FEDERAL HOME LOAN MTG COR	5	584,748	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 252 FEDERAL HOME LOAN MTG COR	5	529,986	1	20.00	103,430	19.52	1	20.00	103,430	19.52	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
A98 253 FEDERAL HOME LOAN MTG COR	3	184,063	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 328 FEDERAL HOME LOAN MTG COR	1	110,127	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
A98 329 FEDERAL HOME LOAN MTG COR	1	107,907	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	308,535	1	33.33	116,352	37.71	1	33.33	116,352	37.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 332 FEDERAL HOME LOAN MTG COR	5	514,524	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	403,431	1	33.33	159,261	39.48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	33.33	159,261	39.48	0	0.00	0	0.00	0	0.00	0	0.00
A98 334 FEDERAL HOME LOAN MTG COR	2	153,307	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 335 FEDERAL HOME LOAN MTG COR	3	213,197	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	576,789	2	33.33	208,420	36.13	0	0.00	0	0.00	0	0.00	0	0.00	2	33.33	208,420	36.13	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	1,197,203	1	7.69	139,156	11.62	1	7.69	139,156	11.62	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	7.69	104,041	8.69
A98 464 FEDERAL HOME LOAN MTG COR	2	218,409	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	615,936	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	157,817	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 467 FEDERAL HOME LOAN MTG COR	16	1,977,412	4	25.00	510,533	25.82	1	6.25	125,172	6.33	1	6.25	127,222	6.43	2	12.50	258,140	13.05	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	108,186	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	811,706	1	12.50	68,005	8.38	1	12.50	68,005	8.38	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
A98 517 FEDERAL HOME LOAN MTG COR	2	154,064	1	50.00	115,000	74.64	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	115,000	74.64	0	0.00	0	0.00	0	0.00	0	0.00
A98 540 FEDERAL HOME LOAN MTG COR	1	130,185	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 544 FEDERAL HOME LOAN MTG COR	1	125,453	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A98 564 FEDERAL HOME LOAN MTG COR	2	216,095	1	50.00	96,301	44.56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	50.00	96,301	44.56	0	0.00	0	0.00	0	0.00	0	0.00
A98 565 FEDERAL HOME LOAN MTG COR	1	125,458	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	107,072	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	55,137	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	174,157	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	278,419	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	89,438	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F34 937 FANNIE MAE	1	58,248	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F34 938 FANNIE MAE	1	60,957	1	100.00	60,957	100.00	1	100.00	60,957	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 082 FANNIE MAE	2	103,086	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	159,768	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
F35 086 FANNIE MAE	1	4,542	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
F35 087 FANNIE MAE	1	48,939	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 089 FANNIE MAE	1	15,189	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
F35 090 FANNIE MAE	4	126,241	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	23,347	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
F35 094 FANNIE MAE	3	91,657	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	114,593	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 096 FANNIE MAE	1	34,368	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
F35 097 FANNIE MAE	4	84,541	1	25.00	18,398	21.76	1	25.00	18,398	21.76	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

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 098 FANNIE MAE	1	8,951	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
F35 099 FANNIE MAE	1	8,346	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
F35 101 FANNIE MAE	1	55,582	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
F35 104 FANNIE MAE	1	41,520	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	137,741	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	30,680	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
F35 107 FANNIE MAE	2	85,896	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 108 FANNIE MAE	1	23,534	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	90,090	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	37,235	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
F35 114 FANNIE MAE	1	45,663	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	15,528	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	40,636	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	33,957	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 121 FANNIE MAE	2	93,589	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 122 FANNIE MAE	2	65,715	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	40,244	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
F35 124 FANNIE MAE	1	19,246	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 125 FANNIE MAE	1	9,332	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
F35 127 FANNIE MAE	1	50,392	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 128 FANNIE MAE	2	95,841	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	26,235	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
F35 131 FANNIE MAE	2	89,143	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
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	34,147	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	58,286	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	19,096	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
F35 138 FANNIE MAE	3	138,057	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
F35 139 FANNIE MAE	1	18,960	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	41,388	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 143 FANNIE MAE	1	38,761	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	0	0.00	0	0.00
F35 145 FANNIE MAE	1	51,747	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 146 FANNIE MAE	1	14,882	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 147 FANNIE MAE	2	64,038	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	64,177	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
F35 154 FANNIE MAE	1	45,858	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 155 FANNIE MAE	3	36,543	1	33.33	11,992	32.82	1	33.33	11,992	32.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 157 FANNIE MAE	1	24,100	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

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Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
F35 158 FANNIE MAE	4	79,887	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
F35 160 FANNIE MAE	1	44,221	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
F35 161 FANNIE MAE	1	58,871	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
F35 162 FANNIE MAE	2	78,869	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
F35 163 FANNIE MAE	1	21,426	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 164 FANNIE MAE	2	50,641	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	76,864	1	50.00	39,258	51.07	1	50.00	39,258	51.07	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
F35 166 FANNIE MAE	3	113,076	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 167 FANNIE MAE	3	39,448	1	33.33	12,925	32.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	33.33	12,925	32.76	0	0.00	0	0.00	0	0.00	0	0.00
F35 169 FANNIE MAE	5	213,088	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 170 FANNIE MAE	1	50,288	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	15,590	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
F35 174 FANNIE MAE	5	239,693	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
F35 175 FANNIE MAE	3	70,959	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
F35 176 FANNIE MAE	2	93,957	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 177 FANNIE MAE	1	65,199	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	54,803	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 181 FANNIE MAE	1	6,313	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	46,564	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	53,942	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 188 FANNIE MAE	1	48,857	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 189 FANNIE MAE	2	52,366	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 190 FANNIE MAE	1	33,859	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	51,275	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
F35 193 FANNIE MAE	1	49,611	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
F35 197 FANNIE MAE	2	93,308	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	14,043	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 201 FANNIE MAE	2	123,051	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	103,909	1	50.00	66,094	63.61	1	50.00	66,094	63.61	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
F35 861 FANNIE MAE	3	145,254	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 862 FANNIE MAE	1	74,477	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F35 863 FANNIE MAE	2	78,258	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 945 FANNIE MAE	1	51,109	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	49,018	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	101,266	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	46,877	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 059 FANNIE MAE	2	115,713	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
F36 172 FANNIE MAE	1	60,533	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 181 FANNIE MAE	1	68,892	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 229 FANNIE MAE	1	61,663	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	57,307	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
F36 425 FANNIE MAE	1	43,580	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
F36 479 FANNIE MAE	1	52,467	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
F36 505 FANNIE MAE	1	64,506	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
F36 523 FANNIE MAE	1	70,062	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	67,136	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	71,490	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	196,479	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
F36 658 FANNIE MAE	1	76,598	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
F36 659 FANNIE MAE	1	120,617	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
F36 769 FANNIE MAE	2	167,751	1	50.00	124,811	74.40	1	50.00	124,811	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	102,018	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	316,847	1	33.33	96,166	30.35	1	33.33	96,166	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	109,921	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	85,037	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
F36 959 FANNIE MAE	2	174,519	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 960 FANNIE MAE	1	73,815	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F36 961 FANNIE MAE	2	172,906	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
F36 962 FANNIE MAE	5	710,141	1	20.00	172,464	24.29	0	0.00	0	0.00	1	20.00	172,464	24.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	20.00	153,533	21.62
F46 107 FANNIE MAE	1	99,302	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
F46 108 FANNIE MAE	3	177,036	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 109 FANNIE MAE	3	352,251	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	79,209	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1	100.00	61,216	100.00	1	100.00	61,216	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 185 FANNIE MAE	2	166,491	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	92,892	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 188 FANNIE MAE	3	245,144	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
F46 189 FANNIE MAE	1	34,032	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
F46 190 FANNIE MAE	2	149,043	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 193 FANNIE MAE	1	123,181	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
F46 194 FANNIE MAE	1	107,009	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
F46 495 FANNIE MAE	1	73,630	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	98,055	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 499 FANNIE MAE	2	164,187	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	315,553	1	25.00	77,708	24.63	1	25.00	77,708	24.63	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 501 FANNIE MAE	2	184,222	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

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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																														
F46 502 FANNIE MAE	2	147,855	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
F46 503 FANNIE MAE	2	309,049	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	354,108	2	50.00	231,465	65.37	2	50.00	231,465	65.37	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 505 FANNIE MAE	2	252,041	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
F46 506 FANNIE MAE	2	186,256	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
F46 511 FANNIE MAE	2	148,482	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	0	0.00	0	0.00	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
F46 606 FANNIE MAE	1	108,795	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 609 FANNIE MAE	2	253,465	0	0.00	0	0.00	0	0.00	0	0.00	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	146,273	57.71
F46 612 FANNIE MAE	2	145,940	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 613 FANNIE MAE	1	157,733	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	254,892	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 824 FANNIE MAE	1	74,494	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	0	0.00	0	0.00
F46 825 FANNIE MAE	1	78,003	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	92,489	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 831 FANNIE MAE	3	358,371	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 832 FANNIE MAE	4	464,441	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
F46 834 FANNIE MAE	1	130,769	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
F46 835 FANNIE MAE	1	64,033	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	42,892	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 837 FANNIE MAE	1	148,449	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
F46 839 FANNIE MAE	1	60,851	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
F46 840 FANNIE MAE	1	105,904	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F46 841 FANNIE MAE	3	373,444	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
F46 842 FANNIE MAE	8	747,364	3	37.50	279,101	37.34	3	37.50	279,101	37.34	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
F49 007 FANNIE MAE	1	122,260	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
F49 009 FANNIE MAE	5	496,370	1	20.00	97,674	19.68	1	20.00	97,674	19.68	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
F49 010 FANNIE MAE	2	170,299	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	92,394	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	407,429	2	22.22	115,287	28.30	2	22.22	115,287	28.30	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
H34 769 GOVT NATL MTG ASSN I	14	706,851	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
H34 770 GOVT NATL MTG ASSN I	25	1,201,742	2	8.00	99,258	8.26	1	4.00	58,440	4.86	1	4.00	40,817	3.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	40,976	3.41
H34 887 GOVT NATL MTG ASSN I	8	303,932	1	12.50	58,113	19.12	1	12.50	58,113	19.12	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
H34 888 GOVT NATL MTG ASSN I	30	1,333,743	1	3.33	43,068	3.23	1	3.33	43,068	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	2.40
H34 889 GOVT NATL MTG ASSN I	25	909,262	2	8.00	60,441	6.65	2	8.00	60,441	6.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.00	33,371	3.67
H34 890 GOVT NATL MTG ASSN I	18	641,058	1	5.56	48,832	7.62	0	0.00	0	0.00	1	5.56	48,832	7.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H34 891 GOVT NATL MTG ASSN I	30	1,377,640	2	6.67	93,527	6.79	2	6.67	93,527	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	1,790,984	3	6.98	128,963	7.20	2	4.65	90,269	5.04	1	2.33	38,694	2.16	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	4.65	32,039	1.79

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 001 GOVT NATL MTG ASSN I	16	581,538	2	12.50	79,315	13.64	2	12.50	79,315	13.64	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 002 GOVT NATL MTG ASSN I	20	958,054	1	5.00	48,949	5.11	1	5.00	48,949	5.11	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 003 GOVT NATL MTG ASSN I	22	915,615	4	18.18	199,770	21.82	4	18.18	199,770	21.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 004 GOVT NATL MTG ASSN I	25	994,320	2	8.00	122,343	12.30	2	8.00	122,343	12.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	8.00	80,377	8.08
H35 005 GOVT NATL MTG ASSN I	9	514,415	1	11.11	38,249	7.44	1	11.11	38,249	7.44	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 006 GOVT NATL MTG ASSN I	15	567,350	3	20.00	115,682	20.39	2	13.33	86,124	15.18	0	0.00	0	0.00	1	6.67	29,558	5.21	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	249,852	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
H35 008 GOVT NATL MTG ASSN I	10	463,278	1	10.00	67,261	14.52	1	10.00	67,261	14.52	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 009 GOVT NATL MTG ASSN I	10	362,207	1	10.00	30,190	8.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	10.00	30,190	8.34	0	0.00	0	0.00	0	0.00	0	0.00
H35 010 GOVT NATL MTG ASSN I	14	820,187	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	908,696	2	11.11	111,882	12.31	2	11.11	111,882	12.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 012 GOVT NATL MTG ASSN I	8	298,778	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	523,429	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 014 GOVT NATL MTG ASSN I	11	536,758	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
H35 015 GOVT NATL MTG ASSN I	4	151,892	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 016 GOVT NATL MTG ASSN I	19	990,683	2	10.53	97,473	9.84	1	5.26	49,874	5.03	1	5.26	47,598	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	1,652,516	1	3.45	65,272	3.95	1	3.45	65,272	3.95	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 018 GOVT NATL MTG ASSN I	18	946,413	2	11.11	140,402	14.84	2	11.11	140,402	14.84	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
H35 019 GOVT NATL MTG ASSN I	6	383,201	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
H35 020 GOVT NATL MTG ASSN I	9	440,948	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
H35 021 GOVT NATL MTG ASSN I	7	296,412	1	14.29	37,443	12.63	1	14.29	37,443	12.63	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	14.29	36,811	12.42
H35 022 GOVT NATL MTG ASSN I	10	556,533	1	10.00	60,371	10.85	1	10.00	60,371	10.85	0	0.00	0	0.00	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	1,206,275	2	10.53	104,435	8.66	2	10.53	104,435	8.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 024 GOVT NATL MTG ASSN I	12	628,590	1	8.33	64,662	10.29	1	8.33	64,662	10.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.33	57,512	9.15
H35 025 GOVT NATL MTG ASSN I	11	633,773	2	18.18	106,645	16.83	1	9.09	62,316	9.83	0	0.00	0	0.00	0	0.00	0	0.00	1	9.09	44,329	6.99	0	0.00	0	0.00	0	0.00	0	0.00
H35 026 GOVT NATL MTG ASSN I	19	1,223,699	1	5.26	30,959	2.53	0	0.00	0	0.00	1	5.26	30,959	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
H35 027 GOVT NATL MTG ASSN I	9	534,585	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
H35 028 GOVT NATL MTG ASSN I	6	320,155	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	829,129	1	7.69	46,885	5.65	1	7.69	46,885	5.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	7.69	45,873	5.53
H35 030 GOVT NATL MTG ASSN I	28	1,611,788	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	1	3.57	46,052	2.86
H35 031 GOVT NATL MTG ASSN I	2	127,729	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 032 GOVT NATL MTG ASSN I	28	1,697,005	4	14.29	241,434	14.23	4	14.29	241,434	14.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 033 GOVT NATL MTG ASSN I	3	208,329	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 034 GOVT NATL MTG ASSN I	4	253,134	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 035 GOVT NATL MTG ASSN I	2	142,266	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	665,266	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	142,523	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H35 068 GOVT NATL MTG ASSN I	70	4,804,885	2	2.86	145,118	3.02	2	2.86	145,118	3.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.43	75,178	1.56

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																														
H37 537 GOVT NATL MTG ASSN I	3	194,936	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	706,999	2	20.00	133,985	18.95	2	20.00	133,985	18.95	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
H37 995 GOVT NATL MTG ASSN I	21	1,282,989	2	9.52	121,514	9.47	0	0.00	0	0.00	0	0.00	0	0.00	2	9.52	121,514	9.47	0	0.00	0	0.00	0	0.00	0	0.00	1	4.76	57,890	4.51
H37 996 GOVT NATL MTG ASSN I	4	274,824	1	25.00	62,345	22.69	1	25.00	62,345	22.69	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
H40 001 GOVT NATL MTG ASSN I	24	707,955	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
H40 002 GOVT NATL MTG ASSN I	9	312,759	1	11.11	43,067	13.77	0	0.00	0	0.00	0	0.00	0	0.00	1	11.11	43,067	13.77	0	0.00	0	0.00	0	0.00	0	0.00	1	11.11	27,476	8.78
H40 006 GOVT NATL MTG ASSN I	8	484,489	1	12.50	50,215	10.36	0	0.00	0	0.00	1	12.50	50,215	10.36	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	52,949	1	100.00	52,949	100.00	1	100.00	52,949	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	2,604,734	3	8.57	228,811	8.78	3	8.57	228,811	8.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 070 GOVT NATL MTG ASSN I	12	378,724	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 071 GOVT NATL MTG ASSN I	6	144,860	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	212,097	1	12.50	18,089	8.53	1	12.50	18,089	8.53	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
H40 073 GOVT NATL MTG ASSN I	13	388,107	2	15.38	68,809	17.73	2	15.38	68,809	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	256,805	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	172,273	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	1	20.00	48,572	28.19
H40 176 GOVT NATL MTG ASSN I	12	482,811	1	8.33	45,984	9.52	1	8.33	45,984	9.52	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
H40 177 GOVT NATL MTG ASSN I	24	987,580	2	8.33	100,347	10.16	2	8.33	100,347	10.16	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.17	35,827	3.63
H40 178 GOVT NATL MTG ASSN I	17	620,243	1	5.88	35,958	5.80	1	5.88	35,958	5.80	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
H40 179 GOVT NATL MTG ASSN I	10	335,722	1	10.00	19,298	5.75	1	10.00	19,298	5.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 180 GOVT NATL MTG ASSN I	21	819,597	0	0.00	0	0.00	0	0.00	0	0.00	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	45,062	5.50
H40 181 GOVT NATL MTG ASSN I	8	247,232	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
H40 182 GOVT NATL MTG ASSN I	12	409,617	1	8.33	50,891	12.42	1	8.33	50,891	12.42	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 183 GOVT NATL MTG ASSN I	10	346,324	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	2	20.00	42,756	12.35
H40 184 GOVT NATL MTG ASSN I	9	325,810	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 307 GOVT NATL MTG ASSN I	40	2,983,909	2	5.00	181,978	6.10	2	5.00	181,978	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	1	2.50	60,781	2.04
H40 308 GOVT NATL MTG ASSN I	10	710,670	1	10.00	85,704	12.06	1	10.00	85,704	12.06	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
H40 586 GOVT NATL MTG ASSN I	11	840,625	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H40 587 GOVT NATL MTG ASSN I	6	472,978	1	16.67	73,401	15.52	1	16.67	73,401	15.52	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
H40 588 GOVT NATL MTG ASSN I	5	317,237	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,262,261	2	11.11	158,981	12.59	2	11.11	158,981	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	477,715	1	14.29	55,997	11.72	0	0.00	0	0.00	1	14.29	55,997	11.72	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 033 GOVT NATL MTG ASSN I	1	66,756	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 034 GOVT NATL MTG ASSN I	34	2,848,077	2	5.88	160,275	5.63	0	0.00	0	0.00	2	5.88	160,275	5.63	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 745 GOVT NATL MTG ASSN I	3	355,361	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 768 GOVT NATL MTG ASSN I	6	430,235	1	16.67	49,947	11.61	1	16.67	49,947	11.61	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
H42 770 GOVT NATL MTG ASSN I	26	2,040,544	0	0.00	0	0.00	0	0.00	0	0.00	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	3.47
H42 771 GOVT NATL MTG ASSN I	17	1,493,142	2	11.76	147,079	9.85	2	11.76	147,079	9.85	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	112,670	7.55
H42 821 GOVT NATL MTG ASSN I	3	362,865	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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 882 GOVT NATL MTG ASSN I	3	281,983	1	33.33	137,774	48.86	1	33.33	137,774	48.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H42 927 GOVT NATL MTG ASSN I	4	440,042	1	25.00	152,652	34.69	1	25.00	152,652	34.69	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
H43 055 GOVT NATL MTG ASSN I	5	638,492	1	20.00	113,345	17.75	1	20.00	113,345	17.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 131 GOVT NATL MTG ASSN I	4	353,745	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
H43 267 GOVT NATL MTG ASSN I	8	1,102,862	1	12.50	142,082	12.88	1	12.50	142,082	12.88	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
H43 458 GOVT NATL MTG ASSN I	8	833,793	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H43 555 GOVT NATL MTG ASSN I	3	271,555	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
H43 685 GOVT NATL MTG ASSN I	1	142,959	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
H43 715 GOVT NATL MTG ASSN I	2	329,482	1	50.00	151,736	46.05	1	50.00	151,736	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	1,731,059	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
H43 891 GOVT NATL MTG ASSN I	1	95,032	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
H44 068 GOVT NATL MTG ASSN I	2	154,751	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 069 GOVT NATL MTG ASSN I	1	81,288	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	1,364,305	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 162 GOVT NATL MTG ASSN I	1	131,740	1	100.00	131,740	100.00	1	100.00	131,740	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	335,677	1	33.33	149,753	44.61	1	33.33	149,753	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	1,135,292	1	11.11	201,600	17.76	1	11.11	201,600	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
H44 289 GOVT NATL MTG ASSN I	1	86,165	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
H44 290 GOVT NATL MTG ASSN I	1	145,477	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 292 GOVT NATL MTG ASSN I	1	100,366	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 293 GOVT NATL MTG ASSN I	18	1,976,642	1	5.56	104,731	5.30	1	5.56	104,731	5.30	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
H44 397 GOVT NATL MTG ASSN I	11	1,064,628	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
H44 481 GOVT NATL MTG ASSN I	4	301,875	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	242,551	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 558 GOVT NATL MTG ASSN I	1	107,360	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
H44 559 GOVT NATL MTG ASSN I	3	360,830	0	0.00	0	0.00	0	0.00	0	0.00	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	85,518	23.70
H44 634 GOVT NATL MTG ASSN I	1	142,512	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
H44 635 GOVT NATL MTG ASSN I	2	264,516	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	578,463	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 685 GOVT NATL MTG ASSN I	2	185,787	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	145,278	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	145,015	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 697 GOVT NATL MTG ASSN I	4	490,570	1	25.00	174,825	35.64	1	25.00	174,825	35.64	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 756 GOVT NATL MTG ASSN I	1	214,124	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 757 GOVT NATL MTG ASSN I	1	70,597	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	802,192	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
H44 879 GOVT NATL MTG ASSN I	2	269,450	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

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Description	Total Portfolio		Overall Delinquency				30 Days Past Due				60 Days Past Due				90 Days Past Due				>90 Days Past Due				Foreclosure				Bankruptcy			
	#	$	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%	#	%	$	%
By Investor																														
H44 880 GOVT NATL MTG ASSN I	5	457,046	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	290,015	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
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	2,470,248	5	23.81	610,621	24.72	4	19.05	431,212	17.46	0	0.00	0	0.00	0	0.00	0	0.00	1	4.76	179,409	7.26	0	0.00	0	0.00	1	4.76	65,815	2.66
H44 931 GOVT NATL MTG ASSN I	1	150,055	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 933 GOVT NATL MTG ASSN I	1	79,682	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H44 934 GOVT NATL MTG ASSN I	1	108,537	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	300,383	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
H44 936 GOVT NATL MTG ASSN I	2	135,895	1	50.00	94,222	69.33	1	50.00	94,222	69.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 005 GOVT NATL MTG ASSN I	1	163,506	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
H45 008 GOVT NATL MTG ASSN I	1	141,487	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
H45 009 GOVT NATL MTG ASSN I	2	191,756	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 185 GOVT NATL MTG ASSN I	2	258,834	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	0	0.00	0	0.00
H45 584 GOVT NATL MTG ASSN I	1	126,029	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	531,392	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
H45 588 GOVT NATL MTG ASSN I	2	203,810	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 590 GOVT NATL MTG ASSN I	1	96,776	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
H45 591 GOVT NATL MTG ASSN I	3	295,132	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
H45 605 GOVT NATL MTG ASSN I	11	1,192,161	1	9.09	83,024	6.96	1	9.09	83,024	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	106,533	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	162,362	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	48,356	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	945,358	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	18.18	194,266	20.55
H45 838 GOVT NATL MTG ASSN I	2	208,625	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H45 839 GOVT NATL MTG ASSN I	2	244,391	1	50.00	112,035	45.84	1	50.00	112,035	45.84	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
H45 863 GOVT NATL MTG ASSN I	1	116,960	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	69,173	1	100.00	69,173	100.00	1	100.00	69,173	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	137,014	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	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
H46 251 GOVT NATL MTG ASSN I	2	250,143	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
H46 252 GOVT NATL MTG ASSN I	7	775,093	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 367 GOVT NATL MTG ASSN I	1	124,687	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
H46 415 GOVT NATL MTG ASSN I	1	79,584	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 456 GOVT NATL MTG ASSN I	1	117,446	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H46 613 GOVT NATL MTG ASSN I	5	447,929	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 729 GOVT NATL MTG ASSN I	5	427,821	2	40.00	151,479	35.41	2	40.00	151,479	35.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 730 GOVT NATL MTG ASSN I	4	403,316	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
H48 731 GOVT NATL MTG ASSN I	2	277,068	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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																														
H48 732 GOVT NATL MTG ASSN I	1	93,378	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	3,388,588	2	5.88	252,515	7.45	2	5.88	252,515	7.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.94	115,421	3.41
H48 734 GOVT NATL MTG ASSN I	3	269,371	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 735 GOVT NATL MTG ASSN I	9	801,112	2	22.22	181,403	22.64	2	22.22	181,403	22.64	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 736 GOVT NATL MTG ASSN I	6	593,550	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
H48 737 GOVT NATL MTG ASSN I	1	105,305	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H48 738 GOVT NATL MTG ASSN I	32	3,439,938	1	3.13	87,561	2.55	1	3.13	87,561	2.55	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
K31 180 GOVT NATL MTG ASSN II	9	291,501	1	11.11	20,727	7.11	1	11.11	20,727	7.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	11.11	18,603	6.38
K31 181 GOVT NATL MTG ASSN II	5	183,113	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
K31 182 GOVT NATL MTG ASSN II	2	55,154	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	81,632	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
TOTAL	2,342	173,687,981	175	7.47	14,742,873	8.49	131	5.59	10,422,811	6.00	20	0.85	1,941,789	1.12	9	0.38	801,181	0.46	15	0.64	1,577,092	0.91	3	0.13	329,892	0.19	39	1.67	2,713,703	1.56

US BANK DELINQUENCY REPORT
February 2014

LENDER	30 DAY DELINQUENCY	60 DAY DELINQUENCY	TOTAL LOANS
1st National USA	37.8%	31.1%	74
Acadiana Mortgage	0.0%	0.0%	1
Allegro Mortgage	29.3%	19.5%	41
Alliance Bank First	24.1%	20.4%	54
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	45.5%	29.3%	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%	16.7%	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.	42.9%	33.3%	42
Brokers Home	28.6%	28.6%	7
Capital Bank	0.0%	0.0%	1
Capital One	31.5%	17.8%	73
Capital Trust	66.7%	33.3%	3
Central Progressive	38.5%	30.8%	39
Chase Manhattan / JP Morgan Chase	38.1%	21.6%	97
Citizens Savings	16.7%	0.0%	6
Citywide Mortgage	37.5%	37.5%	24
Community Trust	0.0%	0.0%	10
Countrywide	47.3%	37.6%	383
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	53.3%	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	43.0%	24.3%	107
Faubourg Mortgage	0.0%	0.0%	1
Fidelity Bank	50.0%	28.1%	64
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	47.1%	38.2%	157

US BANK DELINQUENCY REPORT
February 2014

LENDER	30 DAY DELINQUENCY	60 DAY DELINQUENCY	TOTAL LOANS
GAMA Mortgage	48.8%	38.8%	121
Genesis Mortgage	38.9%	33.3%	18
Gilyot Mortgage	45.6%	35.3%	68
GMAC Mortgage	100.0%	100.0%	2
Gulf Coast Bank	35.4%	29.2%	178
Hancock Bank	32.4%	17.6%	74
Hibernia National Bank	31.8%	18.0%	255
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	29.8%	17.5%	57
Johnson Mortgage	43.5%	36.1%	216
Landmark Mortgage	50.0%	12.5%	8
Leader Mortgage	42.9%	21.4%	14
Liberty Bank & Trust	33.3%	33.3%	6
Louisiana RE	12.5%	12.5%	8
Market Street	18.8%	25.0%	16
Minden Bank	18.8%	37.5%	16
Molton Allen	66.7%	83.3%	6
Mortgage Co-op	50.0%	75.0%	4
Mortgage Factory	38.2%	26.5%	34
Mortgage Guaranty	40.0%	26.7%	15
Mortgage Market	32.7%	25.5%	110
New CEN/HM 12	33.3%	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	21.1%	15.8%	38
Plaza Mortgage	29.4%	29.4%	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%	30.2%	262
Ruston Building	25.0%	12.5%	8
Sabine State	30.8%	30.8%	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	26.6%	22.1%	271
State Bank	0.0%	0.0%	1
Sterling Capital	40.0%	46.7%	15
SWBC	37.5%	37.5%	8
Union Planters	30.1%	18.4%	103
Unity Mortgage	35.5%	15.7%	121
Venture Mortgage	32.6%	15.2%	46

US BANK DELINQUENCY REPORT
February 2014

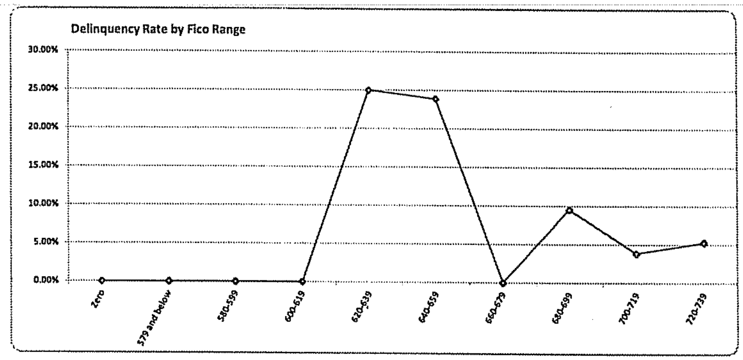
LENDER	30 DAY DELINQUENCY	60 DAY DELINQUENCY	TOTAL LOANS
Washington Mutual	38.4%	29.7%	138
Wells Fargo	49.5%	36.8%	95
Whitney National	42.5%	27.5%	40
Average	**32.43%**	**23.96%**	
Lender Count	**97**	**Total Loan Count**	**4252**

January Avg - 2014	32.82	23.98	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

Select Loan Category	All	1
Select Program	All	1
Select Lender	All	1

Program Summary

DelStatusMBA2	DelStatusMBA	Values #	Sum of UPB	Delinquency % of Active Total
Current	Current	270	$31,128,615	
Current Total		270	$31,128,615	
Active	30	22	$2,642,154	7.10%
	60	10	$1,115,262	3.23%
	90	4	$481,627	1.29%
	120+	3	$312,043	0.97%
	Pre FCL	1	$130,364	0.32%
Active Total		40	$4,681,449	12.80%
Delinquencies	Default Liquidation	1	$0	
	In-Active/PaidOff	9	$0	
Delinquencies Total		10	$0	
Grand Total		320	$35,810,064	



FICO Ranges by Delinquency Snapshot

Loan FICO Range	Delq Rate by Fico Range
Zero	0.00%
579 and below	0.00%
580-599	0.00%
600-619	0.00%
620-639	25.00%
640-659	23.88%
660-679	0.00%
680-699	9.52%
700-719	3.85%
720-739	5.26%
740 and above	2.17%

Delinquency Rates by FICO Ranges

Loan Category	(All)
BondProgName	(All)
Lender	(All)

DelStatusMBA2	DelStatusMBA	Zero #	Zero % of FICO Range	579 and below #	579 and below % of FICO Range	580-599 #	580-599 % of FICO Range	600-619 #	600-619 % of FICO Range	620-639 #	620-639 % of FICO Range	640-659 #	640-659 % of FICO Range
Current	Current		0.00%		0.00%		0.00%		0.00%	51	18.89%	51	18.89%
Current Total			0.00%		0.00%		0.00%		0.00%	51	18.89%	51	18.89%
Active	30		0.00%		0.00%		0.00%		0.00%	9	40.91%	9	40.91%
	60		0.00%		0.00%		0.00%		0.00%	5	50.00%	3	30.00%
	90		0.00%		0.00%		0.00%		0.00%	2	50.00%	1	25.00%
	120+		0.00%		0.00%		0.00%		0.00%	1	33.33%	2	66.67%
	Pre FCL		0.00%		0.00%		0.00%		0.00%		0.00%	1	100.00%
Active Total			0.00%		0.00%		0.00%		0.00%	17	42.50%	16	40.00%
Delinqeuncies	Default Liquidation		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%
	In-Active/PaidOff		0.00%		0.00%		0.00%		0.00%		0.00%	1	11.11%
Delinqeuncies Total			0.00%		0.00%		0.00%		0.00%		0.00%	1	10.00%
Grand Total			0.00%		0.00%		0.00%		0.00%	68	21.25%	68	21.25%

DelStatusMBA2	DelStatusMBA	660-679 #	660-679 % of FICO Range	680-699 #	680-699 % of FICO Range	700-719 #	700-719 % of FICO Range	720-739 #	720-739 % of FICO Range	740 and above #	740 and above % of FICO Range	Total #	Total % of FICO Range
Current	Current	42	15.56%	38	14.07%	25	9.26%	18	6.67%	45	16.67%	270	100.00%
Current Total		42	15.56%	38	14.07%	25	9.26%	18	6.67%	45	16.67%	270	100.00%
Active	30		0.00%	2	9.09%	1	4.55%	1	4.55%		0.00%	22	100.00%
	60		0.00%	2	20.00%		0.00%		0.00%		0.00%	10	100.00%
	90		0.00%		0.00%		0.00%		0.00%	1	25.00%	4	100.00%
	120+		0.00%		0.00%		0.00%		0.00%		0.00%	3	100.00%
	Pre FCL		0.00%		0.00%		0.00%		0.00%		0.00%	1	100.00%
Active Total			0.00%	4	10.00%	1	2.50%	1	2.50%	1	2.50%	40	100.00%
Delinqeuncies	Default Liquidation	1	100.00%		0.00%		0.00%		0.00%		0.00%	1	100.00%
	In-Active/PaidOff	1	11.11%	2	22.22%	2	22.22%	1	11.11%	2	22.22%	9	100.00%
Delinqeuncies Total		2	20.00%	2	20.00%	2	20.00%	1	10.00%	2	20.00%	10	100.00%
Grand Total		44	13.75%	44	13.75%	28	8.75%	20	6.25%	48	15.00%	320	100.00%

Louisiana Housing Finance Authority

Report Date	20140228
State	LA
BondProgName	Louisiana HFA 2011

		Data		Delinquency %
DelStatusMBA2	DelStatusMBA	LoanCount	UPB	of Active Total
Current		270	$31,128,615	
Delinquent	30	22	$2,642,154	7.10%
	60	10	$1,115,262	3.23%
	90	4	481626.62	1.29%
	120+	3	$312,043	0.97%
	Pre FCL	1	$130,364	0.32%
Delinquent Total		40	4,681,449	12.90%
Post FCL				
Default Liquidation		1	$0	
In-Active/PaidOff		9	$0	
Service Release				
Grand Total		320	$35,810,064	

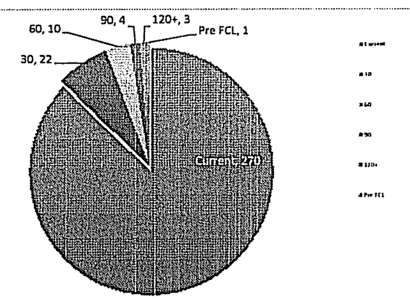
State	LA
Report Date	20140228

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 HFA2011	270	22	10	4	3	1	310		9	1		320
Grand Total	270	22	10	4	3	1	310		9	1		320

State	LA
Report Date	20140228

	Data	
BondProgName	LoanCount	UPB
Louisiana HFA2011	320	$35,810,064
Grand Total	320	$35,810,064

DELINQUENCY STATUS Louisiana HFA 2011



Louisiana Housing Finance Authority

Report_Date	20140228
State	LA
BondProgName	Louisiana HFA 2011

			Data	
PortDesc4	DelStatusMBA2	DelStatusMBA	LoanCount	UPB
Conventional	Current		56	$7,263,528
	Delinquent	30	3	$305,160
		60	3	$328,401
		90	1	$111,663
		120+		
		Pre FCL	1	$130,364
	Delinquent Total		8	$875,588
	Post FCL			
	Default Liquidation			
	In-Active/PaidOff		3	$0
	Service Release			
Conventional Total			67	$8,139,117
Government	Current		214	$23,865,087
	Delinquent	30	19	$2,336,994
		60	7	$786,861
		90	3	$369,963
		120+	3	$312,043
		Pre FCL		
	Delinquent Total		32	$3,805,861
	Post FCL			
	Default Liquidation		1	$0
	In-Active/PaidOff		6	$0
	Service Release			
Government Total			253	$27,670,948
Grand Total			320	$35,810,064

Louisiana Housing Finance Authority

State	LA
Report_Date	20140228

Loancount	DelStatus\ DelStatus\ DelStatusMBA											
	Active						Active Count	Post FCL	In-Active/P	Default Liquidation	Service Release	Total
	Current	Delinquent										
Lender		30	60	90	120+	Pre FCL						
1ST FEDERAL BANK OF LOUISIANA	2						2		1			3
AMERICAN SOUTHWEST MTG. CORP.	14						14					14
BANCORPSOUTH BANK	5	1					6					6
Bank of America, N.A	5	1					6		1			7
CORNERSTONE MORTGAGE COMPANY	20	1	2	1			24		1			25
DHI MORTGAGE COMPANY LTD	41	2	1				44		1			45
EUSTIS MORTGAGE CORPORATION	3	1					4					4
FAIRWAY INDEPENDENT MTG CORP	3	1					4					4
FIDELITY HOMESTEAD SAVINGS BAN	37	4					41		1			42
GULF COAST BANK & TRUST COMP.	1						1					1
HANCOCK BANK	3						3					3
HOMEBUYERS RESOURCE GROUP,LLC	6						6		2			8
IBERIABANK MORTGAGE COMPANY	6	1		1			8					8
LIBERTY BANK AND TRUST COMPANY	16		2				18					18
MAIN STREET FINANCIAL, INC.	18	2	1				21			1		22
NOLA LENDING GROUP LLC	2						2					2
NTFN INC	57	3	2	2	2	1	67					67
REGIONS BANK	8	1	1				10					10
STANDARD MORTGAGE CORPORATION	4	3	1				8					8
SWBC MORTGAGE CORPORATION	12	1			1		14		1			15
WHITNEY BANK	5						5		1			6
RED RIVER BANK	2						2					2
Grand Total	270	22	10	4	3	1	310		9	1		320

DELINQUENCY BY CREDIT SCORE

January 2014

Credit Score		Delinquency 30	60	90	120	>120	BK	FCLS	CURRENT	TOTAL
1 - 579										
	US Bank	22	5	2	47	n/a	n/a	21	94	191
		11.52%	2.62%	1.05%	24.61%	n/a	n/a	10.99%	49.21%	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	4	2	1	2	0	7	5	57	78
		5.13%	2.56%	1.28%	2.56%	0.00%	8.97%	6.41%	73.08%	100.00%
580 - 599										
	US Bank	16	5	5	27	n/a	n/a	9	102	164
		9.76%	3.05%	3.05%	16.46%	n/a	n/a	5.49%	62.20%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	9	4	0	0	3	2	6	62	86
		10.47%	4.65%	0.00%	0.00%	3.49%	2.33%	6.98%	72.09%	100.00%
600 - 619										
	US Bank	18	12	5	45	n/a	n/a	22	110	212
		8.49%	5.66%	2.36%	21.23%	n/a	n/a	10.38%	51.89%	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	19	4	1	3	2	14	11	98	152
		12.50%	2.63%	0.66%	1.97%	1.32%	9.21%	7.24%	64.47%	100.00%
620 - 639										
	US Bank	27	7	10	44	n/a	n/a	14	168	270
		10.00%	2.59%	3.70%	16.30%	n/a	n/a	5.19%	62.22%	100.00%
	Bank of America	9	5	2	1	n/a	n/a	0	51	68
		13.24%	7.35%	2.94%	1.47%	n/a	n/a	0.00%	75.00%	100.00%
	Standard Mortgage	28	14	4	1	5	12	17	254	335
		8.36%	4.18%	1.19%	0.30%	1.49%	3.58%	5.07%	75.82%	100.00%
640 - 659										
	US Bank	13	8	2	21	n/a	n/a	14	162	220
		5.91%	3.64%	0.91%	9.55%	n/a	n/a	6.36%	73.64%	100.00%
	Bank of America	9	3	1	2	n/a	n/a	2	51	68
		13.24%	4.41%	1.47%	2.94%	n/a	n/a	2.94%	75.00%	100.00%
	Standard Mortgage	15	1	0	1	6	10	15	262	310
		4.84%	0.32%	0.00%	0.32%	1.94%	3.23%	4.84%	84.52%	100.00%
660 - 679										
	US Bank 660 - 700	20	6	2	26	n/a	n/a	21	301	376
		5.32%	1.60%	0.53%	6.91%	n/a	n/a	5.59%	80.05%	100.00%
	Bank of America	0	0	0	0	n/a	n/a	2	42	44
		0.00%	0.00%	0.00%	0.00%	n/a	n/a	4.55%	95.45%	100.00%
	Standard Mortgage	10	1	1	2	2	4	5	198	223
		4.48%	0.45%	0.45%	0.90%	0.90%	1.79%	2.24%	88.79%	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	2	2	0	0	n/a	n/a	2	38	44
		4.55%	4.55%	0.00%	0.00%	n/a	n/a	4.55%	86.36%	100.00%
	Standard Mortgage	3	1	2	1	0	2	5	168	182
		1.65%	0.55%	1.10%	0.55%	0.00%	1.10%	2.75%	92.31%	100.00%
> 700										
	US Bank	22	7	1	22	n/a	n/a	9	409	470
		4.68%	1.49%	0.21%	4.68%	n/a	n/a	1.91%	87.02%	100.00%
	Bank of America	2	0	1	0	n/a	n/a	5	88	96
		2.08%	0.00%	1.04%	0.00%	n/a	n/a	5.21%	91.67%	100.00%
	Standard Mortgage	11	3	3	3	2	6	12	394	434
		2.53%	0.69%	0.69%	0.69%	0.46%	1.38%	2.76%	90.78%	100.00%
UNKNOWN										
	US Bank	150	41	21	186	n/a	n/a	106	1280	1784
		8.41%	2.30%	1.18%	10.43%	n/a	n/a	5.94%	71.75%	100.00%
	Bank of America	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Standard Mortgage	18	3	3	3	1	9	5	294	336
		5.36%	0.89%	0.89%	0.89%	0.30%	2.68%	1.49%	87.50%	100.00%
TOTAL										
	US Bank	288	91	48	418	n/a	n/a	216	2626	3687
		7.81%	2.47%	1.30%	11.34%	n/a	n/a	5.86%	71.22%	100.00%
	Bank of America	22	10	4	3	n/a	n/a	11	270	320
		6.88%	3.13%	1.25%	0.94%	n/a	n/a	3.44%	84.38%	100.00%
	Standard Mortgage	117	33	15	16	21	66	81	1787	2136
		5.48%	1.54%	0.70%	0.75%	0.98%	3.09%	3.79%	83.66%	100.00%

Loan Count		
	US Bank	3687
	Bank of America	320
	Standard Mortgage	2136
	LHC Total	6143

LOUISIANA HOUSING CORPORATION
WHOLE LOAN MONTHLY STATUS REPORT

SINGLE FAMILY		**8.50%**
TOTAL DELINQUENCIES		**1984/98**
AS OF FEBRUARY 20, 2014		**PROGRAM**
CURRENT	**# OF LOANS**	**16**
(CURRENT + 20 DAYS)	**$ AMOUNT**	**$60,567.89**
	% of $	**91.6%**
	% OF LOANS	**94.1%**
30 - 50 DAYS DELINQUENT	**# OF LOANS**	**0**
	$ AMOUNT	**$0.00**
	% of $	**0.0%**
	% OF LOANS	**0.0%**
60 - 80 DAYS DELINQUENT	**# OF LOANS**	**0**
	$ AMOUNT	**$0.00**
	% of $	**0.0%**
	% OF LOANS	**0.0%**
> 90 DAYS DELINQUENT	**# OF LOANS**	**1**
	$ AMOUNT	**$5,575.18**
	% of $	**8.4%**
	% 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	**$66,143.07**

2/28/2014

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

HOUSING COUNSELING PROGRAM UPDATE

February 28, 2014

LHC HOMEBUYER EDUCATION TRAINING PROGRAM:

As of February 28, 2014, there have been a total of 326 graduates of Homebuyer Education classes. Forty-eight (48) graduates have applied for a mortgage. There have been twelve (12) closed sales. Staff has processed a total of $21,610.00 in reimbursements to the two contractors with LHC.

HUD COMPREHENSIVE HOUSING COUNSELING PROGRAM:

A HUD audit of the 2013 Grant program was conducted in the office from 2/3/14-2/7/14. The results are still pending. The sub-grantees' reports for the extension quarter ending December 31, 2013 are currently being assimilated for submission to HUD. The balance of Grant funds is expected to be fully expended.

	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	13,845.00	69423.33	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	21,610	228,390	218,261.00	179,634.70	38,626.30

LOUISIANA HOUSING CORPORATION

Financial Advisor's Report — March 6, 2014
By: L. Gordon King and Shaun Toups
Government Consultants, Inc.

SINGLE FAMILY PROGRAMS

- MRB Program. Continue to review market conditions for refunding and new money (pass through) piece. Refunding still does not work. Goal is to be below the TBA rate.

- Market Rate GNMA Program (Raymond James). As of February 28, 2014, 159 loans had been reserved with 44 cancellations. Total of 115 loans having a par of $13,945,896. NOTE: These numbers were 126 / 92 for January. The rate has been averaging 4.875%. (See Raymond James pipeline report attached). In discussions with Raymond James regarding the high cancellation rate (running in the 25% range), it was determined that the Corp would address recurring "diligence issues" (i.e. FICO scores and income limits) with lenders training.

- TBA Program (GK Baum). Working out the remaining points and ready for launch this month.

NATIONAL HOUSING NEWS

- Housing transactions picked up some in February totaling $525.8MM in 10 HFA transactions – including 5 Multi Family and 5 Single Family. . . Utah - $20MM; Minnesota - $50MM; New York Finance Mortgage Agency - $182MM; Georgia Housing Finance Authority - $156.1MM; and, Massachusetts - $84MM.

- General.

    - Winter weather across the country appears to have impacted residential construction more than expected – watch for a weakness in housing starts.

    - Housing deals continue to be well-received due to strong credits and higher yields relative to other high-quality sectors.

GENERAL NEWS

- US Treasury rates. The 10 year UST was 2.61% on 2/3 and 2.66% on 2/28. Currently (3/6) is at 2.73%.

- Other.

  - Tax-exempt yields have decreased dramatically YTD.

  - Municipal issuance this year has been light ($22.7B – compared to $31.9B of new issuance during the same period last year). Some have even predicted that this year may have the lowest municipal bond issuance on record since 2000.

  - The Bond Buyer published its 2013 annual review of the municipal market – showing that 2013 long term new issuance fell by 12.5% from 2012 (primarily due to a significant decline in refundings). The only 2 sectors, however, that posted year-over-year issuance gains were Housing and Development.

- Future. UST yields were volatile in January with weaker labor data and mixed economic news. The Fed's new Chief (Janet Yellen) addressed Congress in late-February, and her comments were "dovish" – so, the taper will continue. Recent Russia's exploits have roiled the markets, but most see the 10 year UST in the 3.50% range by year-end.

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

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 2/28/14

Reservation Month	Reservation		Compliance Approved		Servicer Purchased		GNMA Settled		Cancelled		Total Reservations		Total Excluding Cancelled	
	# Loans	$ Amount	# Loans	$ Amount	# Loans	$ Amount	# Loans	$ Amount	# Loans	$ Amount	# Loans	$ Amount	# Loans	$ Amount
July '13							1	116,503			1	116,503	1	116,503
August '13							2	260,199	3	338,171	5	598,370	2	260,199
September '13							8	924,656	9	1,183,594	17	2,108,250	8	924,656
October '13							19	2,502,308	6	583,957	25	3,086,265	19	2,502,308
November '13					1	132,554	15	1,680,472	7	734,204	23	2,547,230	16	1,813,026
December '13			2	154,253	2	253,227	9	1,103,440	6	801,120	19	2,312,040	13	1,510,920
January '14			19	2,140,776	6	813,085			11	1,168,951	36	4,122,812	25	2,953,861
February '14	6	740,769	24	2,993,924	1	129,730			2	293,978	33	4,158,401	31	3,864,423
Total	6	740,769	45	5,288,953	10	1,328,596	54	6,587,578	44	5,103,975	159	19,049,871	115	13,945,896