



**LOUISIANA
HOUSING
CORPORATION**

**SINGLE FAMILY
COMMITTEE MEETING**

July 12, 2017



Louisiana Housing Corporation

July 7, 2017

SINGLE FAMILY COMMITTEE MEETING

AGENDA

Notice is hereby given of a regular meeting of the Single Family Committee to be held on Wednesday, July 12, 2017 @ 9:30 A.M., Louisiana Housing Corporation Building, V. Jean Butler Board Room, 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 21, 2017 Committee Meeting**.
3. Discussion and presentation by Whitney Bank regarding **Broker Servicing**.
4. **Single Family Program** Updates.
 - Update on Homeownership Month and Single Family Strategic Plan.
 - Current Programs.
 - Mortgage Counseling Update.
5. Other Business.
6. Adjournment.



Edselle Keith Cunningham, Jr.
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
Tuesday, February 21, 2017
V. Jean Butler Board Room
2415 Quail Drive
Baton Rouge, LA 70808
10:00 A.M.**

Committee Members Present

Michael T. Anderson, Chairman

Committee Members Absent

Tammy P. Earles

Larry Ferdinand

Board Members Present

Elton M. Lagasse

Wille Rack

Donald B. Vallee

Jennifer Vidrine

Gillis R. Windham

Lloyd S. "Buddy" Spillers

Staff Present

See attached

Visitors Present

See attached

Call to Order and Roll Call. Committee Chairman Michael T. Anderson called the meeting to order at 10:05 a.m. Roll was called by Ms. Carlette Powell and a quorum was established.

Approval of the Minutes. On a motion made by Board Vice Chairwoman Jennifer Vidrine and seconded by Board Member Willie Rack, the minutes of the July 13, 2016 meeting were approved unanimously.

Agenda Item.

- A resolution approving and authorizing the issuance of not exceeding Thirty Million Dollars (\$30,000,000) of Louisiana Housing Corporation Single Family Mortgage Revenue Refunding Bonds (Taxable) in one or more series or subseries; approving the form of a Series Supplemental Trust Indenture in connection with the aforesaid Refunding Bonds; requesting the State Bond Commission to approve the issuance, sale and delivery of the Refunding Bonds; and providing for other matters in connection therewith.

Committee Chairman Michael T. Anderson asked Brenda Evans to explain how the refunding would benefit Single Family. She then stated if this resolution was passed it would put Single Family in a position to be put on the Bond Commission Agenda for the March 16, 2017 meeting. Brenda Evans also

included in the audience the lead underwriter Jeff Gettz and Annie Lee and our Financial Advisor Gordon King should the board have any questions.

A motion was made by Board Member Lloyd S. "Buddy" Spillers and seconded by Board Chairwoman Jennifer Vidrine to recommend approval of the resolution to the Full Board. The motion passed unanimously.

- **A resolution to authorize and implement the Delta 100 – A Delta Alternate Mortgage Program providing homeownership financing for borrowers unable to obtain homeownership through conventional means; and providing for other matters in connection therewith.**

Committee Chairman Michael T. Anderson asked for an explanation of the Delta 100. Brenda Evans went on to explain the idea is to have an alternate mortgage arrangement for persons who are really low income in the Delta area. The purpose is to operate this program as a pilot in the underserved areas of the state.

Committee Chairman Michael T. Anderson stated that an alternative credit model is coming out for Fannie Mae and Freddie Mae where they would look at credit related to a utility bill and how they pay. Mrs. Evans went over the specifics of the matter to explain further. However, Committee Chairman Michael T. Anderson did inform those who were in opposition that Mrs. Brenda and the Single Family team were following the 11 points in like that had been discussed to move SF forward. Brad Sweazy, Chief Operating Officer, added that this idea is not new or unique, it has been done in several other states and it has been successful.

Committee Chairman Michael T. Anderson along with several others of the board commended and congratulated Mrs. Brenda and the Single Family team for thinking out of the box and moving forward with this pilot program.

A motion was made by Board Chairwoman Jennifer Vidrine and seconded by Board Member Lagasse to recommend approval of the resolution to the Full Board. The motion passed unanimously.

- **A resolution to authorize and direct the Single Family Staff of Louisiana Housing Corporation to obtain the necessary training and certifications to provide for Louisiana Housing Corporation Loan Originations including but not limited to first mortgages and providing homeownership financing and/or refinancing programs; and providing for other matters in connection therewith.**

Brenda Evans stated that this resolution ties into the first two resolutions where we would like opportunity for staff to be trained to be licensed to be able to originate first mortgage loans and this gives the corporation a chance to maximize the use of the staff we have currently in place.

Mrs. Brenda referred to attachment exhibit A that outlined the requirements for the origination and a total of \$6800 to do the training.

Committee Chairman Michael T. Anderson wanted to know how the team would be compensated and Mrs. Brenda said it will be a part of their regular workload. This training would give the staff the upper hand and allow them to be knowledgeable when talking to lenders.

A motion was made by Board Chairwoman Jennifer Vidrine and seconded by Board Member Lagasse to recommend approval of the resolution for discussion to the Full Board. The motion passed unanimously.

➤ **A resolution to authorize and implement a Regional Bank Pilot Program; and providing for other matters in connection therewith.**

This resolution comes from staff talking to several different banks the larger banks and we do not have their full participation and after doing our own research they have their own CRA Programs that they funnel their borrowers to so they can receive their CRA credit. We met with several banks, Chase, Capitol One and BankCorp South and they expressed working with the corporation providing some funds for their down payment and closing cost assistance program.

Because the banks have their CRA programs but in effort to work more closely with the regional banks and we want to be able to layer some of our funds with the first mortgage loans. This resolution allows the staff, along with partners of the finance team to work with these regional banks to see how we can work with them to increase homeownership opportunities.

A motion was made by Board Chairwoman Jennifer Vidrine and seconded by Board Member Lagasse to recommend approval of the resolution for discussion to the Full Board. The motion passed unanimously.

➤ **A resolution to authorize and direct the Single Family Staff of Louisiana Housing Corporation to participate in June 2017 Homeownership Month; and provide for other matters in connection therewith.**

Mrs. Brenda Evans explains the resolution is to authorize and direct the single-family staff to participate the June 2017 Homeownership.

A motion was made by Board Chairman Spillers and seconded by Board Chairwoman Jennifer Vidrine to recommend approval of the resolution for discussion to the Full Board. The motion passed unanimously.

Single Family Program Updates. Ms. Evans briefly went over the specifics of the matter. The items and updates were:

- Single Family Strategic Plan Update.
- Current Programs and Volume.
- Program Improvements, Trainings, and Efficiency Updates.
- Marketing Representative Update.
- Mortgage Counseling Program Update.

No Other Business.

Adjournment. There being no further business to discuss, a motion to adjourn was made by Board Member by Board Member Elton M. Lagasse and was seconded by Board Vice Chairwoman Vidrine. The meeting adjourned at 11:35 a.m.

Carlette Powell, SF Committee Secretary



Single Family Housing as of June 30, 2017

Single Family Dashboard

Total Loan Count	Average Loan Amount	June 2017	June 2016	May 2017	May 2016
(Cumulative)					

Reservations

Government Loan TBA Program

Start Date:

2	\$125,190.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Percentage Change	NaN	NaN		NaN	NaN	NaN	NaN	NaN	NaN

LHC Choice Conventional Program

Start Date: 5/23/2017

3	\$172,078.00	1	\$177,510.00	0	\$0.00	2	\$338,724.00	0	\$0.00
Percentage Change	NaN	NaN		NaN	NaN	Infinity	#Error	NaN	NaN

LHC Preferred Conventional Program

Start Date: 3/13/2015

378	\$160,153.56	25	\$4,638,427.00	29	\$4,506,258.00	28	\$4,380,291.00	18	\$2,682,114.00
Percentage Change	-13.79%	2.93%		190.00%	203.70%	55.56%	63.31%	125.00%	102.50%

Market Rate GNMA Program

Start Date: 7/9/2013

1435	\$130,811.38	40	\$5,391,625.77	63	\$8,424,509.00	37	\$5,501,105.00	53	\$6,963,773.00
Percentage Change	-36.51%	-36.00%		103.23%	114.58%	-30.19%	-21.00%	82.76%	86.51%

Mortgage Credit Certificate Program

Start Date: 12/29/2016

11	\$134,746.82	5	\$652,832.00	0	\$0.00	0	\$0.00	0	\$0.00
Percentage Change	NaN	NaN		NaN	NaN	NaN	NaN	NaN	NaN

Pooled

LHC Preferred Conventional Program

258	\$161,083.69	19	\$2,713,937.00	11	\$1,840,708.00	9	\$1,478,862.00	7	\$1,438,413.00
Percentage Change	72.73%	47.44%		450.00%	647.10%	28.57%	2.81%	NaN	NaN

Market Rate GNMA Program

973	\$130,479.41	13	\$1,893,650.00	23	\$3,192,417.00	19	\$2,854,797.00	14	\$1,962,758.00
Percentage Change	-43.48%	-40.68%		91.67%	94.35%	35.71%	45.45%	-41.67%	-36.17%

Mortgage Credit Certificate Program

5	\$129,096.60	4	\$516,700.00	0	\$0.00	1	\$128,783.00	0	\$0.00
Percentage Change	Infinity	#Error		NaN	NaN	NaN	NaN	NaN	NaN

Active

2	\$125,190.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Percentage Change	NaN	NaN		NaN	NaN	NaN	NaN	NaN	NaN
LHC Choice Conventional Program									
2	\$169,362.00	1	\$177,510.00	0	\$0.00	2	\$338,724.00	0	\$0.00
Percentage Change	Infinity	#Error		NaN	NaN	Infinity	#Error	NaN	NaN
LHC Preferred Conventional Program									
48	\$171,550.58	25	\$4,638,427.00	29	\$4,506,258.00	28	\$4,380,291.00	18	\$2,682,114.00
Percentage Change	-13.79%	2.93%		190.00%	203.70%	55.56%	63.31%	125.00%	102.50%
Market Rate GNMA Program									
88	\$145,742.90	40	\$5,391,625.77	63	\$8,424,509.00	37	\$5,501,105.00	53	\$6,963,773.00
Percentage Change	-36.51%	-36.00%		103.23%	114.58%	-30.19%	-21.00%	82.76%	86.51%
Mortgage Credit Certificate Program									
9	\$130,785.00	5	\$652,832.00	0	\$0.00	0	\$0.00	0	\$0.00
Percentage Change	Infinity	#Error		NaN	NaN	NaN	NaN	NaN	NaN

Cancelled

LHC Choice Conventional Program									
1	\$177,510.00	1	\$177,510.00	0	\$0.00	0	\$0.00	0	\$0.00
Percentage Change	Infinity	#Error		NaN	NaN	NaN	NaN	NaN	NaN
LHC Preferred Conventional Program									
72	\$149,222.58	4	\$551,450.00	5	\$890,751.00	7	\$968,572.00	5	\$753,903.00
Percentage Change	-20.00%	-38.09%		400.00%	429.74%	40.00%	28.47%	150.00%	106.43%
Market Rate GNMA Program									
374	\$128,161.72	11	\$1,400,067.00	15	\$2,037,362.00	11	\$1,471,426.00	14	\$1,857,307.00
Percentage Change	-26.67%	-31.28%		275.00%	258.99%	-21.43%	-20.78%	100.00%	79.22%
Mortgage Credit Certificate Program									
1	\$183,900.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Percentage Change	NaN	NaN		NaN	NaN	NaN	NaN	NaN	NaN

Cancelled Reasons	Total Loan Count	Total Loan Amount
Lender Withdrew / Compliance Failure	149	\$18,917,093.00
Property Issues	106	\$13,296,520.00
Borrower Did Not Qualify / Underwriter Rejected	193	\$26,824,307.00
Total	448	\$59,037,920.00

Loan Summary

Total Loan Count	Total Loan Amount	Average Household Income	Average Household Size
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GOVERNMENT LOAN TBA PROGRAM

Program State Date:

Reserved to Date:	2	\$250,380.00	\$49,380.00	1.00
Current Pipeline:	2	\$250,380.00	\$49,380.00	1.00

LHC CHOICE CONVENTIONAL PROGRAM

Program State Date:	5/23/2017			
Reserved to Date:	3	\$516,234.00	\$72,380.14	1.33
Current Pipeline:	2	\$338,724.00	\$66,070.17	1.50
Cancelled to Date:	1	\$177,510.00	\$85,000.08	1.00

LHC PREFERRED CONVENTIONAL PROGRAM

Program State Date:	3/13/2015			
Year	2015			
	Pooled	52	\$8,818,504.00	\$66,638.19
Year	2016			
	Pooled	126	\$20,589,826.00	\$64,172.12
Year	2017			
	Pooled	80	\$12,151,262.00	\$62,583.39
Reserved to Date:	378	\$60,538,046.00	\$63,310.35	2.05
Pooled to Date:	258	\$41,559,592.00	\$64,176.53	2.01
Current Pipeline:	48	\$8,234,428.00	\$64,701.03	2.19
Cancelled to Date:	72	\$10,744,026.00	\$59,279.44	2.11

MARKET RATE GNMA PROGRAM

Program State Date:	7/9/2013			
Year	2013			
	Pooled	19	\$2,396,009.00	\$44,574.31
Year	2014			
	Pooled	282	\$34,632,671.00	\$40,624.02
Year	2015			
	Pooled	242	\$31,205,479.00	\$43,081.38
Year	2016			
	Pooled	276	\$36,798,648.00	\$44,260.12
Year	2017			
	Pooled	154	\$21,923,659.00	\$46,783.47
Reserved to Date:	1435	\$187,714,324.77	\$43,256.34	1.93
Pooled to Date:	973	\$126,956,466.00	\$43,318.63	1.91
Current Pipeline:	88	\$12,825,374.77	\$46,249.75	1.76
Cancelled to Date:	374	\$47,932,484.00	\$42,389.96	2.00

MORTGAGE CREDIT CERTIFICATE

Program State Date:	12/29/2016			
Year	2017			
	Pooled	5	\$645,483.00	\$38,541.86

Reserved to Date:	11	\$1,482,215.00	\$40,028.62	2.00
Pooled to Date:	1	\$121,250.00	\$39,033.47	1.00
Current Pipeline:	9	\$1,177,065.00	\$39,920.15	2.22
Cancelled to Date:	1	\$183,900.00	\$42,000.00	1.00

Pooled Loans Interest Rate

3.875%	2016	33	\$4,535,903.00
	2017	30	\$4,275,033.00
4.000%	2016	1	\$65,687.00
	2017	2	\$282,436.00
4.250%	2016	4	\$785,700.00
4.375%	2013	8	\$1,052,397.00
	2014	146	\$18,602,993.00
	2015	145	\$18,776,148.00
	2016	208	\$28,062,518.00
	2017	47	\$6,576,099.00
4.500%	2014	5	\$667,394.00
	2015	56	\$7,056,757.00
	2016	36	\$5,127,104.00
	2017	19	\$2,637,328.00
4.625%	2016	50	\$7,985,608.00
	2017	8	\$891,079.00
4.750%	2015	15	\$2,329,179.00
	2016	43	\$7,017,079.00
	2017	12	\$1,565,223.00
4.875%	2013	10	\$1,227,750.00
	2014	131	\$15,362,284.00
	2015	58	\$8,182,147.00
	2016	27	\$3,808,875.00
	2017	59	\$8,878,131.00
5.000%	2015	10	\$1,732,667.00
	2017	30	\$4,687,325.00
5.125%	2015	10	\$1,947,085.00
	2017	24	\$3,671,308.00
5.250%	2017	6	\$1,025,505.00
5.375%	2013	1	\$115,862.00
	2017	2	\$230,937.00
Subtotal		1236	\$169,161,541.00

Pooled Loan Demographics

	Average	June 2017	June 2016
Average Income	\$47,653.14	\$55,409.73	\$53,115.93
Average Age	34.80	36.25	37.79
Average FICO	752	699	691
Households with Dependents < 18 Years	355	13	17
Race By Majority	Black/African American	Black/African American	White
Ethnicity By Majority	Non-Hispanic	Non-Hispanic	Non-Hispanic
Martial Status By Majority	Single	Single	Married

Pooled Loans FICO Score

3.875%	640 - 659	10	\$1,206,476.00
	660 - 679	14	\$2,028,375.00
	680 - 699	12	\$1,472,067.00
	>= 700	27	\$4,104,018.00
4.000%	640 - 659	1	\$161,186.00
	660 - 679	1	\$65,687.00
	>= 700	1	\$121,250.00
4.250%	640 - 659	1	\$179,450.00
	680 - 699	1	\$300,700.00
	>= 700	2	\$305,550.00
4.375%	No Score	16	\$2,102,421.00
	640 - 659	155	\$20,036,930.00
	660 - 679	132	\$17,377,147.00
	680 - 699	87	\$11,685,328.00
	>= 700	164	\$21,868,329.00
4.500%	No Score	1	\$93,279.00
	640 - 659	26	\$3,541,712.00
	660 - 679	30	\$3,927,884.00
	680 - 699	21	\$2,667,419.00
	>= 700	38	\$5,258,289.00
4.625%	640 - 659	9	\$1,401,225.00
	660 - 679	6	\$883,458.00
	680 - 699	9	\$1,249,661.00
	>= 700	34	\$5,342,343.00
4.750%	640 - 659	9	\$1,238,364.00
	660 - 679	15	\$2,599,968.00
	680 - 699	14	\$2,123,322.00
	>= 700	32	\$4,949,827.00
4.875%	No Score	25	\$2,813,412.00
	640 - 659	86	\$11,118,663.00
	660 - 679	62	\$8,198,293.00
	680 - 699	33	\$4,287,683.00

4.875%	>= 700	79	\$11,041,136.00
5.000%	620 - 639	1	\$90,909.00
	640 - 659	6	\$1,090,053.00
	660 - 679	5	\$903,711.00
	680 - 699	8	\$889,324.00
	>= 700	20	\$3,445,995.00
5.125%	640 - 659	5	\$806,810.00
	660 - 679	3	\$424,265.00
	680 - 699	9	\$1,431,046.00
	>= 700	17	\$2,956,272.00
5.250%	640 - 659	1	\$238,450.00
	660 - 679	1	\$158,110.00
	680 - 699	2	\$306,905.00
	>= 700	2	\$322,040.00
5.375%	640 - 659	1	\$115,862.00
	>= 700	2	\$230,937.00
Subtotal		1236	\$169,161,541.00

Single Family Pooled Loans by Parish, Lenders, and Loan Type

Loans by Parish

1/1/2014 to 6/30/2017

Parish	Loans	Average Interest Rate	Total Loan Amount	Average Loan Amount	Percentage of Total Loan Amount	Average Purchase Price	Average Total Household Income	Average Household Size
Acadia	2	4.375%	\$273,356.00	\$136,678.00	0.14%	\$139,200.00	\$36,763.98	3.00
Allen	3	4.833%	\$325,615.00	\$108,538.33	0.17%	\$109,666.67	\$55,366.60	2.33
Ascension	32	4.508%	\$5,898,084.00	\$184,315.13	3.09%	\$188,730.44	\$53,398.97	2.09
Avoyelles	2	4.375%	\$174,234.00	\$87,117.00	0.09%	\$85,375.00	\$35,358.02	2.00
Beauregard	6	4.521%	\$603,387.00	\$100,564.50	0.32%	\$103,250.00	\$43,760.62	1.67
Bienville	1	4.375%	\$164,956.00	\$164,956.00	0.09%	\$167,999.00	\$62,308.20	3.00
Bossier	80	4.566%	\$11,785,178.00	\$147,314.73	6.17%	\$150,748.46	\$50,130.36	1.93
Caddo	242	4.495%	\$29,177,237.00	\$120,567.10	15.27%	\$123,138.16	\$43,726.29	1.82
Calcasieu	12	4.667%	\$1,875,624.00	\$156,302.00	0.98%	\$160,846.25	\$52,368.45	2.25
Claiborne	1	4.375%	\$58,913.00	\$58,913.00	0.03%	\$60,000.00	\$35,609.52	1.00
DeSoto	7	4.643%	\$987,213.00	\$141,030.43	0.52%	\$144,214.29	\$51,659.81	2.29
East Baton Rouge	291	4.562%	\$39,070,106.00	\$134,261.53	20.44%	\$136,817.44	\$43,887.35	2.10
Evangeline	1	4.375%	\$74,489.00	\$74,489.00	0.04%	\$73,000.00	\$21,680.04	3.00
Grant	8	4.656%	\$870,806.00	\$108,850.75	0.46%	\$110,237.50	\$57,640.53	2.63
Iberia	3	4.833%	\$350,897.00	\$116,965.67	0.18%	\$120,583.33	\$70,992.00	2.33
Jefferson	71	4.634%	\$10,748,281.00	\$151,384.24	5.62%	\$156,581.44	\$52,948.34	1.73
Jefferson Davis	1	4.750%	\$51,701.00	\$51,701.00	0.03%	\$53,300.00	\$73,175.16	2.00
La Salle	1	4.375%	\$68,732.00	\$68,732.00	0.04%	\$70,000.00	\$34,534.44	3.00
Lafayette	20	4.763%	\$3,079,308.00	\$153,965.40	1.61%	\$158,459.95	\$56,443.63	1.70
Lafourche	1	4.375%	\$150,228.00	\$150,228.00	0.08%	\$153,000.00	\$43,644.96	1.00
Lincoln	2	4.688%	\$261,900.00	\$130,950.00	0.14%	\$135,000.00	\$81,570.00	2.50
Livingston	55	4.575%	\$8,068,155.00	\$146,693.73	4.22%	\$149,105.89	\$49,159.71	2.05
Natchitoches	6	4.604%	\$663,216.00	\$110,536.00	0.35%	\$112,450.00	\$42,251.56	2.50
Orleans	139	4.582%	\$20,576,736.00	\$148,034.07	10.77%	\$151,790.18	\$50,955.06	1.55
Ouachita	6	4.604%	\$711,577.00	\$118,596.17	0.37%	\$121,100.00	\$42,411.72	1.83
Plaquemines	2	4.500%	\$519,973.00	\$259,986.50	0.27%	\$266,750.00	\$70,623.48	3.00
Pointe Coupee	1	4.875%	\$148,441.00	\$148,441.00	0.08%	\$151,180.00	\$67,466.40	1.00
Rapides	57	4.579%	\$6,802,092.00	\$119,334.95	3.56%	\$121,253.49	\$47,710.48	2.07
Sabine	5	4.500%	\$452,002.00	\$90,400.40	0.24%	\$92,840.00	\$50,464.73	1.40
St. Bernard	22	4.523%	\$2,980,604.00	\$135,482.00	1.56%	\$138,561.36	\$46,427.73	1.45
St. Charles	8	4.797%	\$1,253,282.00	\$156,660.25	0.66%	\$159,406.25	\$57,010.65	2.38
St. John the Baptist	20	4.488%	\$2,993,070.00	\$149,653.50	1.57%	\$152,282.50	\$55,997.75	1.90
St. Landry	2	4.313%	\$393,557.00	\$196,778.50	0.21%	\$200,500.00	\$70,078.02	3.00
St. Martin	5	4.450%	\$449,165.00	\$89,833.00	0.24%	\$89,800.00	\$44,096.71	2.40
St. Mary	1	4.500%	\$66,326.00	\$66,326.00	0.03%	\$65,000.00	\$41,599.92	4.00
St. Tammany	45	4.525%	\$6,513,026.00	\$144,733.91	3.41%	\$147,794.04	\$47,143.30	2.04



Single Family Housing as of June 30, 2017

Single Family Pooled Loans by Parish, Lenders, and Loan Type

Tangipahoa	28	4.366%	\$4,197,218.00	\$149,900.64	2.20%	\$152,103.75	\$49,765.62	2.29
Terrebonne	4	4.750%	\$484,927.00	\$121,231.75	0.25%	\$122,000.00	\$40,399.72	2.00
Union	1	4.375%	\$106,150.00	\$106,150.00	0.06%	\$110,000.00	\$25,201.32	2.00
Vermilion	2	4.688%	\$269,346.00	\$134,673.00	0.14%	\$138,250.00	\$59,028.00	2.50
Vernon	3	4.583%	\$394,365.00	\$131,455.00	0.21%	\$135,000.00	\$68,168.58	2.00
Washington	1	4.375%	\$133,536.00	\$133,536.00	0.07%	\$136,000.00	\$58,800.00	3.00
Webster	4	4.500%	\$421,943.00	\$105,485.75	0.22%	\$108,250.00	\$60,328.77	2.25
West Baton Rouge	12	4.490%	\$2,074,851.00	\$172,904.25	1.09%	\$174,861.67	\$46,820.11	1.75
Winn	1	4.500%	\$41,729.00	\$41,729.00	0.02%	\$42,500.00	\$59,901.96	2.00
Totals	1217		\$166,765,532.00		87.25%			
Averages		4.554%		\$137,030.02		\$139,993.27	\$47,701.21	1.94

Top Parishes by Loans

June, 2017

Parish	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
Orleans	9	\$1,184,774.00	\$131,641.56	4.972%
East Baton Rouge	6	\$895,685.00	\$149,280.83	4.917%
Caddo	5	\$577,083.00	\$115,416.60	4.900%
Totals	36	\$5,124,287.00		
Averages			\$142,341.31	4.913%

Single Family Pooled Loans by Parish, Lenders, and Loan Type

Loans by Lender

1/1/2014 to 6/30/2017

Lender	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
American Financial Network	4	\$378,515.00	\$94,628.75	4.438%
Bancorp South	23	\$2,842,347.00	\$123,580.30	4.375%
Bank of Ruston	2	\$261,900.00	\$130,950.00	4.688%
Britton & Koontz Bank, N.A.	7	\$810,212.00	\$115,744.57	4.661%
DHI Mortgage Company, LTD	26	\$4,489,445.00	\$172,670.96	4.399%
Envoy Mortgage	9	\$1,408,968.00	\$156,552.00	4.208%
Fairway Independent Mortgage Corporation	142	\$19,401,633.00	\$136,631.22	4.598%
FBT Mortgage, LLC.	18	\$2,324,214.00	\$129,123.00	4.465%
Fidelity Bank	257	\$37,104,334.00	\$144,374.84	4.538%
First NBC	2	\$323,906.00	\$161,953.00	5.063%
Franklin American Mortgage Company	18	\$2,755,397.00	\$153,077.61	4.451%
Gateway Mortgage Group	15	\$2,226,368.00	\$148,424.53	4.500%
Georgetown Mortgage	1	\$149,737.00	\$149,737.00	4.375%
Gold Financial Services	1	\$128,783.00	\$128,783.00	4.750%
Gulf Coast Bank & Trust	144	\$21,187,989.00	\$147,138.81	4.583%
Home Bank	1	\$115,371.00	\$115,371.00	4.375%
Home Federal Bank	54	\$6,569,089.00	\$121,649.80	4.438%
Iberia Bank	70	\$8,701,381.00	\$124,305.44	4.579%
InterLinc Mortgage Services, LLC	14	\$2,169,437.00	\$154,959.79	4.589%
Investar Bank	50	\$6,319,257.00	\$126,385.14	4.530%
Movement Mortgage	11	\$1,422,915.00	\$129,355.91	4.716%
Nation's Reliable Lending	26	\$3,506,501.00	\$134,865.42	4.606%
NFM Lending	1	\$148,441.00	\$148,441.00	4.875%
NOLA Lending Group	2	\$191,467.00	\$95,733.50	4.625%
Prime Lending, Inc.	39	\$5,719,291.00	\$146,648.49	4.580%
Red River Bank	72	\$7,859,559.00	\$109,160.54	4.512%
Sabine State Bank & Trust Co.	63	\$7,435,503.00	\$118,023.86	4.589%
Standard Mortgage Corp. (Lender)	65	\$10,259,654.00	\$157,840.83	4.644%
SWBC Mortgage Corporation	52	\$6,944,369.00	\$133,545.56	4.615%
Whitney Bank	28	\$3,609,549.00	\$128,912.46	4.540%
Totals	1217	\$166,765,532.00		
Averages			\$137,030.02	4.554%



Single Family Housing as of June 30, 2017

Single Family Pooled Loans by Parish, Lenders, and Loan Type

Top Lenders by Loans

June, 2017

Loan Officer	Lender	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
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LHC PREFERRED CONVENTIONAL PROGRAM

Terry Olivier	Fidelity Bank	2	\$263,743.00	\$131,871.50	5.000%
Kristy Lazarone	Sabine State Bank & Trust Co.	1	\$214,700.00	\$214,700.00	5.125%
Susan Sanders	Bancorp South	1	\$206,125.00	\$206,125.00	5.000%
Totals		19	\$2,713,937.00		
Averages				\$142,838.79	5.026%

MARKET RATE GNMA PROGRAM

Terry Olivier	Fidelity Bank	3	\$364,960.00	\$121,653.33	4.708%
Michele Arana	Prime Lending, Inc.	2	\$327,950.00	\$163,975.00	4.875%
Georgia Harrington	Fidelity Bank	1	\$239,089.00	\$239,089.00	4.875%
Totals		13	\$1,893,650.00		
Averages				\$145,665.38	4.875%

MORTGAGE CREDIT CERTIFICATE

Tiffany Thomas	Gateway Mortgage Group	1	\$161,186.00	\$161,186.00	4.000%
Alana Mears	Iberia Bank	1	\$121,250.00	\$121,250.00	4.000%
Clarke Southall	Gateway Mortgage Group	1	\$90,909.00	\$90,909.00	5.000%
Totals		4	\$516,700.00		
Averages				\$129,175.00	4.500%

Single Family Pooled Loans by Parish, Lenders, and Loan Type
Loans by Loan Type

1/1/2014 to 6/30/2017

Loan Type	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
FHA	260	\$33,275,299.00	\$127,981.92	4.507%
FHA 203(b)	626	\$82,991,198.00	\$132,573.80	4.485%
FHA 234(c)	5	\$409,529.00	\$81,905.80	4.775%
FNMA HFA Preferred 95%	36	\$5,917,881.00	\$164,385.58	4.760%
FNMA HFA Preferred 97%	222	\$35,641,711.00	\$160,548.25	4.781%
FNMA HomeReady	1	\$121,250.00	\$121,250.00	4.000%
USDA-RD	58	\$7,150,621.00	\$123,286.57	4.481%
VA	9	\$1,258,043.00	\$139,782.56	4.667%
Totals	1217	\$166,765,532.00		
Averages			\$137,030.02	4.554%

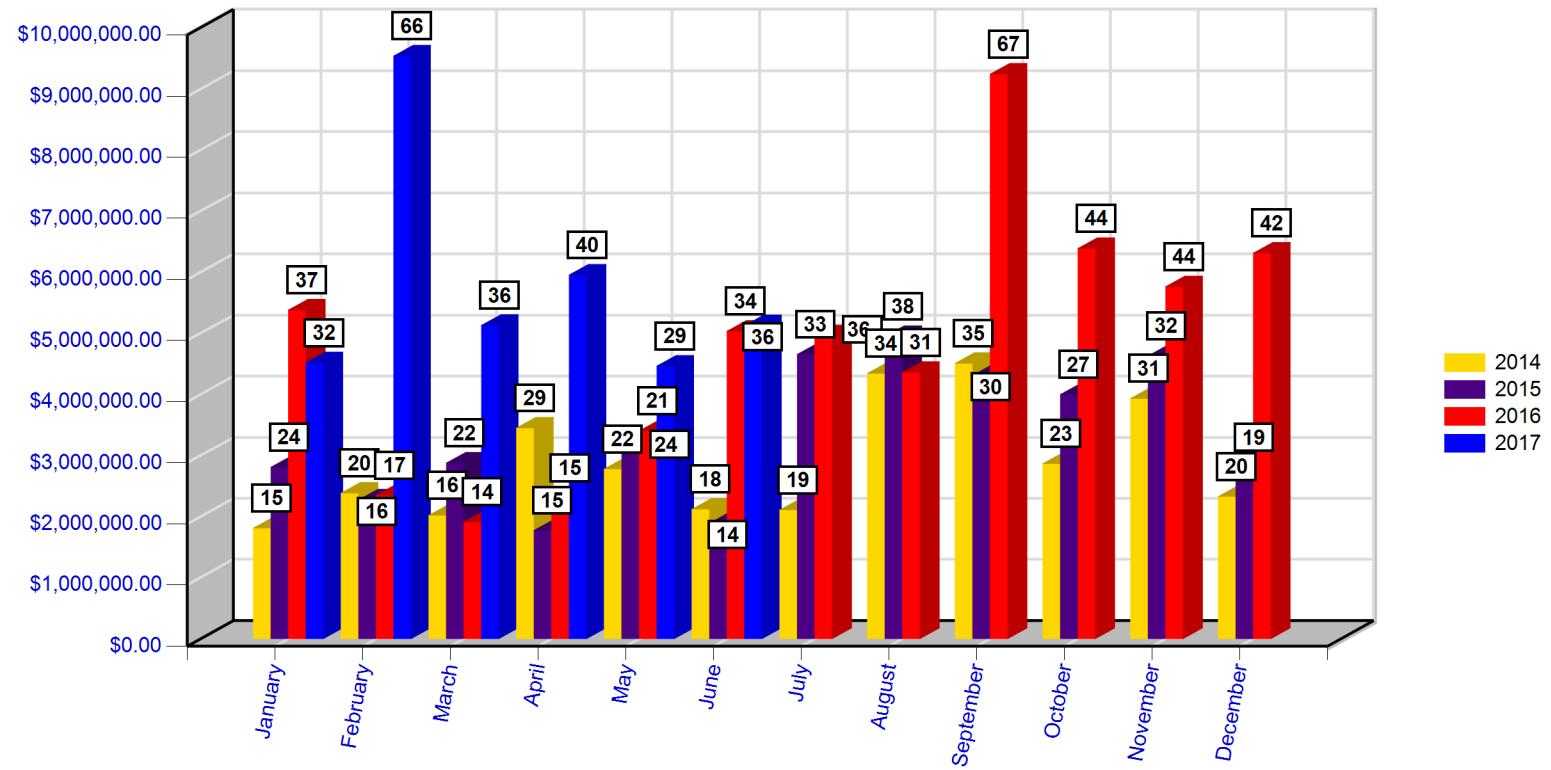
Top Loan Types by Loans

June, 2017

Loan Type	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
FNMA HFA Preferred 97%	17	\$2,337,499.00	\$137,499.94	5.015%
FHA 203(b)	13	\$1,986,596.00	\$152,815.08	4.846%
FNMA HFA Preferred 95%	2	\$376,438.00	\$188,219.00	5.125%
Totals	36	\$5,124,287.00		
Averages			\$142,341.31	4.913%

Single Family Production Trend Chart

Single Family Production by Pooled Loans



Production Trend by Pooled Loans

1/1/2014 to 6/30/2017

Year	Month	Allotment	Total Count	Total Amount
2014	January	Market Rate GNMA	15	\$1,809,018.00
		Total	15	\$1,809,018.00
	February	Market Rate GNMA	20	\$2,382,551.00
		Total	20	\$2,382,551.00
	March	Market Rate GNMA	16	\$2,018,122.00
		Total	16	\$2,018,122.00
	April	Market Rate GNMA	29	\$3,448,865.00
		Total	29	\$3,448,865.00
	May	Market Rate GNMA	22	\$2,777,343.00
		Total	22	\$2,777,343.00
	June	Market Rate GNMA	18	\$2,119,339.00
		Total	18	\$2,119,339.00
	July	Market Rate GNMA	19	\$2,106,398.00
		Total	19	\$2,106,398.00
	August	Market Rate GNMA	34	\$4,342,056.00
		Total	34	\$4,342,056.00
	September	Market Rate GNMA	35	\$4,506,520.00
		Total	35	\$4,506,520.00
	October	Market Rate GNMA	23	\$2,864,146.00
		Total	23	\$2,864,146.00
	November	Market Rate GNMA	31	\$3,931,634.00
		Total	31	\$3,931,634.00

1/1/2014 to 6/30/2017

Year	Month	Allotment	Total Count	Total Amount
2014	December	Market Rate GNMA	20	\$2,326,679.00
		Total	20	\$2,326,679.00
2015	January	Market Rate GNMA	24	\$2,806,314.00
		Total	24	\$2,806,314.00
	February	Market Rate GNMA	16	\$2,271,184.00
		Total	16	\$2,271,184.00
	March	Market Rate GNMA	22	\$2,874,410.00
		Total	22	\$2,874,410.00
	April	LHC Preferred Conventional	1	\$174,503.00
		Market Rate GNMA	14	\$1,598,158.00
		Total	15	\$1,772,661.00
	May	Market Rate GNMA	24	\$3,074,799.00
		Total	24	\$3,074,799.00
	June	LHC Preferred Conventional	2	\$246,380.00
		Market Rate GNMA	12	\$1,642,634.00
		Total	14	\$1,889,014.00
	July	LHC Preferred Conventional	3	\$521,724.00
		Market Rate GNMA	30	\$4,131,346.00
		Total	33	\$4,653,070.00
	August	LHC Preferred Conventional	8	\$1,250,804.00
		Market Rate GNMA	30	\$3,696,016.00
		Total	38	\$4,946,820.00
	September	LHC Preferred Conventional	11	\$2,108,493.00
		Market Rate GNMA	19	\$2,200,727.00
		Total	30	\$4,309,220.00

1/1/2014 to 6/30/2017

Year	Month	Allotment	Total Count	Total Amount
2015	October	LHC Preferred Conventional	11	\$1,744,699.00
		Market Rate GNMA	16	\$2,251,530.00
		Total	27	\$3,996,229.00
	November	LHC Preferred Conventional	9	\$1,667,543.00
		Market Rate GNMA	23	\$2,960,892.00
		Total	32	\$4,628,435.00
	December	LHC Preferred Conventional	7	\$1,104,358.00
		Market Rate GNMA	12	\$1,697,469.00
		Total	19	\$2,801,827.00
2016	January	LHC Preferred Conventional	17	\$2,738,667.00
		Market Rate GNMA	20	\$2,640,746.00
		Total	37	\$5,379,413.00
	February	Market Rate GNMA	17	\$2,347,288.00
		Total	17	\$2,347,288.00
	March	LHC Preferred Conventional	6	\$911,161.00
		Market Rate GNMA	8	\$998,201.00
		Total	14	\$1,909,362.00
	April	LHC Preferred Conventional	5	\$880,635.00
		Market Rate GNMA	10	\$1,422,257.00
		Total	15	\$2,302,892.00
	May	LHC Preferred Conventional	7	\$1,438,413.00
		Market Rate GNMA	14	\$1,962,758.00
		Total	21	\$3,401,171.00
	June	LHC Preferred Conventional	11	\$1,840,708.00
		Market Rate GNMA	23	\$3,192,417.00
		Total	34	\$5,033,125.00
	July	LHC Preferred Conventional	10	\$1,513,297.00

1/1/2014 to 6/30/2017

Year	Month	Allotment	Total Count	Total Amount
2016	July	Market Rate GNMA	26	\$3,444,466.00
		Total	36	\$4,957,763.00
	August	LHC Preferred Conventional	5	\$783,775.00
		Market Rate GNMA	26	\$3,574,869.00
		Total	31	\$4,358,644.00
	September	LHC Preferred Conventional	26	\$4,112,475.00
		Market Rate GNMA	41	\$5,127,855.00
		Total	67	\$9,240,330.00
	October	LHC Preferred Conventional	18	\$3,144,470.00
		Market Rate GNMA	26	\$3,242,137.00
		Total	44	\$6,386,607.00
	November	LHC Preferred Conventional	9	\$1,400,297.00
		Market Rate GNMA	35	\$4,360,752.00
		Total	44	\$5,761,049.00
	December	LHC Preferred Conventional	12	\$1,825,928.00
		Market Rate GNMA	30	\$4,484,902.00
		Total	42	\$6,310,830.00
2017	January	LHC Preferred Conventional	11	\$1,683,860.00
		Market Rate GNMA	21	\$2,831,703.00
		Total	32	\$4,515,563.00
	February	LHC Preferred Conventional	20	\$2,953,078.00
		Market Rate GNMA	46	\$6,584,146.00
		Total	66	\$9,537,224.00
	March	LHC Preferred Conventional	11	\$1,725,631.00
		Market Rate GNMA	25	\$3,402,583.00
		Total	36	\$5,128,214.00

1/1/2014 to 6/30/2017

Year	Month	Allotment	Total Count	Total Amount
2017	April	LHC Preferred Conventional	10	\$1,595,894.00
		Market Rate GNMA	30	\$4,356,780.00
		Total	40	\$5,952,674.00
2017	May	LHC Preferred Conventional	9	\$1,478,862.00
		Market Rate GNMA	19	\$2,854,797.00
		Mortgage Credit Certificate	1	\$128,783.00
2017	June	Total	29	\$4,462,442.00
		LHC Preferred Conventional	19	\$2,713,937.00
		Market Rate GNMA	13	\$1,893,650.00
2017	June	Mortgage Credit Certificate	4	\$516,700.00
		Total	36	\$5,124,287.00

Parish	Assigned Staff Member	Back-up Staff Member	Grant Amount	Amount Expended	Remaining Balance	# of pending draws	Total # of processed loans	Contract Start Dates	Contract End Dates	Program Summary	Comments / Pending Issues
Cameron Parish	Sonja Smith	Mary Antoonj	\$ 2,000,000.00	\$ 1,195,430.93	\$ 804,569.07	0	14	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.	Requested to deobligate \$804,569.07, request submitted to OCD for approval.
Jefferson Parish Housing	Laura Womack	Sonja Smith	\$ 1,360,000.00	\$ 1,009,397.69	\$ -	0	18	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.	H AJP terminated \$350,602.31. Closeout documentation has been submitted to OCD for approval.
Louisiana Housing Corporation	Mary Antoon	All Staff	7,864,603.79	\$ 5,863,913.77	\$0.00	0	82	9/2/2008	9/1/2014	FTHBP currently offered in conjunction with LHC's Mortgage Revenue Bond Program to assist homebuyers in Acadia, Calcasieu, Cameron, Iberia, Jefferson, Plaquemines, St. Tammany, Tangipahoa, Terrebonne, Vermillion and Washington parishes. The program provides a below market interest rate to homebuyers. Homebuyers may purchase a one-family or two family home and must agree to use the home as their primary residence for at least three (3) years.	\$2,000,690.02 was de-obligated by OCD. Closeout stage will begin soon.
Plaquemines Parish	Cody Henderson	Sonja Smith	\$ 2,676,976.00	\$ 2,506,741.05	\$ 170,234.95	0	23	1/1/2010	12/31/2016	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 \$125,000, whichever is less. All homebuyers are eligible to receive up to \$10,000 in Closing Cost Assistance.	
St. Bernard Parish Home Mortgage Authority	Laura Womack	Mary Antoon	\$ 3,200,000.00	\$ 3,181,581.00	\$ -	0	116	1/11/2011	6/30/15 PE	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	Final closeout docs have been sent to OCD. Waiting on confirmation program is officially closed. \$18,419 has been terminated by St. Bernard.
Terrebonne Parish	Sonja Smith	Mary Antoon	\$ 3,895,629.97	\$ 3,870,224.00	\$ 25,405.97	0	122	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.	Program is complete, OCD determining if remaining balance can be moved into long term monitoring.
Lafitte Parish	Cody Henderson	Mary Antoon	\$ 2,500,000.00	\$ 294,475.00	\$ 2,205,525.00	0	6	5/1/2010	12/31/2017	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
St. John the Baptist Parish	Mary Boudreux	Mary Antoon	\$ 2,981,438.00	\$ 550,864.90	\$ 28,487.52	0	0	1/29/2013	9/30/2017	Provides soft second mortgage in amount of 50% of sales price up to \$38,000. Closing costs not to exceed the lesser of 9% of sales price or \$10,000, within the \$38k total assistance. Max sales price \$165,000; purchase only existing SF homes. Homebuyers are required to invest a minimal contribution of at least 1% of the loan amount or \$1,000, whichever is greater. Occupancy and insurance coverage (flood, wind, & standard hazard) to be monitored for 3 years. Annual household incomes at or below 80% AMI; 33/43 DTI ratio accepted.	\$2,402,086.33 reallocated by OCD to other programs.
			\$ 26,478,647.76	\$ 18,472,628.34	\$ 3,234,222.51						
				\$ -							
				\$ -							
				\$ -							

CDBG Soft Second Mortgage (SSM) Program Update

Parish	Assigned Staff Member	Back-up Staff Member	SSM			# of pending draws	Total # of processed loans	Contract Start Dates	Contract End Dates	Program Summary	Comments/Pending Issues
			Grant Amount	Amount Expended	Remaining Balance						
Cameron Parish	Sonja Smith	Mary Antoon	\$ 525,000.00	\$ 145,154.74	\$ 379,845.26	0	2	1/1/2013 6/30/15		SSMP offering two (2) types of assistance to eligible homebuyers up to 120% AMI. There are two (2) that offer a Soft-Second Mortgage w/zero interest and zero payments. In addition the borrower may receive Closing Cost assistance up to \$10,000 or 9% of the sales price, whichever is less. Option #1 provides a possible maximum allowable award of \$75,000 for the purchase of newly constructed properties and Option #2 provides up to \$25,000 for the purchase of existing properties.	Contract to be extended to 12/31/17
City of New Orleans	Mary Antoon	Mary Boudreaux	\$ 52,275,000.00	\$ 51,596,520.53	\$ 678,479.47	0	895	1/13/2013 12/31/2017		SSMP providing for a Soft Second Mortgage at 0% interest up to \$65,000 depending upon the borrower's AMI and location of property. A borrower with an AMI at or below 80% is provided up to \$10,000 and up to \$5,000 for homebuyers earning above 80% AMI for Closing Cost Assistance.	n/a
Jefferson Parish Community Development	Sonja Smith	Mary Antoon	\$ 9,600,000.00	\$ 8,154,611.37	\$ -	0	178	12/1/2011 7/31/2015		SSMP allows first time homebuyers with household income up to 120% AMI. The Soft Second Assistance maximum is determined based on the homebuyers AMI with assistance ranging from \$40,000 to \$60,000. Closing Costs Assistance up to \$10,000 is provided to cover reasonable closing cost and prepaid expenses. The homebuyer must contribute the greater of \$1500 or 1% of the purchase price of the property to be acquired.	Deobligated \$1,417,900.11. \$27,488.52 in negative draws will be added to the deobligated amount. Closeout stage will begin soon. Completing audits.
St. Bernard Parish Home Mortgage Authority	Sonja Smith	Mary Antoon	\$ 6,000,000.00	\$ 5,994,068.19	\$ 5,931.80	0	158	3/1/2013 2/28/2015		FTHBP allows household incomes at or below 120% AMI. CDBG Assistance allows for a soft second loan of 20% of the purchase price up to \$30,000 per borrower and a grant up to \$5,000 for Closing Cost. The Soft Second is at 0% interest, no payment required and forgivable 100% after 5 years. Borrower is required to have a minimum investment of 1% of purchase price or \$1,000, whichever is greater. Program has yet to begin.	Closeout will begin soon. Completing audits.
St. Tammany (administered thru St. Bernard HMA)	Laura Womack	Amy York	\$ 2,625,000.00	\$ 2,624,848.15	\$ -	0	85	6/1/2013 5/31/15		SSMP allowing 20% of the purchase price up to \$30,000 per borrower and up to \$5,000 loan per borrower for closing cost. 1st timehomebuyer with household income up to 120% AMI is allowed and requires the borrower to have a minimum credit score of 640. Additionally, borrowers are required to invest 1% of the purchase price or \$1,000 whichever is greater into the transaction.	\$151.85 deobligated. Final closeout documents sent to OCD for approval.
			\$ 71,025,000.00	\$ 68,515,202.98	\$ 1,064,256.53						
					\$ 1,064,256.53						
					\$ -						
					\$ -						
					\$ -						

SINGLE FAMILY PROGRAMS

Servicers Monthly Delinquency Totals

		US Bank		Bank of America		Standard Mortgage
2017	June	8.120%	=	7.210%	=	12.830% ↓
	May	8.120%		7.210%		13.175%
	April	8.490%		7.210%		13.675%
	March	6.930%		6.700%		12.308%
	February	9.840%		8.530%		15.081%
	January	9.920%		9.430%		15.289%
2016	December	9.920%		8.760%		16.388%
	November	10.670%		8.760%		16.421%
	October	8.520%		8.520%		15.823%
	September	8.980%		8.850%		17.951%
	August	8.380%		8.850%		17.089%
	July	9.060%		10.180%		14.859%
	June	7.550%		9.170%		14.484%
	May	7.870%		8.230%		13.959%
	April	7.870%		8.090%		13.411%
	March	6.690%		7.140%		12.247%
	February	8.870%		10.370%		13.268%
	January	8.870%		10.740%		17.086%
2015	December	8.870%		11.340%		16.299%
	November	8.520%		11.340%		15.312%
	October	8.600%		10.890%		15.406%
	September	8.600%		12.300%		15.032%
	August	8.140%		10.630%		14.838%
	July	8.140%		9.300%		14.888%
	June	8.520%		10.040%		14.846%
	May	8.520%		10.490%		14.681%
	April	7.940%		10.700%		13.580%
	February	9.240%		12.680%		13.666%
	January	9.880%		11.590%		17.685%
<hr/>						
Total	Average	8.608%		9.491%		14.882%

Select Loan Category: All ▼

Select Program: All ▼

Select Lender: All ▼

Program Summary

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

DelStatusMBA2	DelStatusMBA	Values		Delinquency % of Active Total
		#	Sum of UPB	
Current	Current	193	\$20,348,278	
Current		193	\$20,348,278	
Delinquencies	30	8	\$864,071	3.85%
	60	5	\$546,777	2.40%
	90	2	\$193,591	0.96%
Delinquencies		15	\$1,604,439	7.21%
In-Active	In-Active/PaidOff	59	\$0	
	Service Release	4	\$419,458	
In-Active		63	\$419,458	
Pre FCL	Pre FCL	1	\$163,101	
Pre FCL		1	\$163,101	
Default Liquidation	Default Liquidation	1	\$0	
Default Liquidation		1	\$0	
120+	120+	2	\$228,950	
120+		2	\$228,950	
Post FCL	Post FCL	1	\$105,590	
Post FCL		1	\$105,590	
Grand Total		276	\$22,869,815	

Louisiana Housing Finance Authority

Report Date	(All)
State	LA
BondProgName	Louisiana HFA 2011

DelStatusMBA2	DelStatusMBA	Data	Delinquency % of Active Total
Current		193 \$20,348,278	
Delinquent	30 60 90 120+	8 \$864,071 5 \$546,777 2 \$193,591 2 \$185,466	3.81% 2.38% 0.95% 0.95%
Delinquent Total		17 \$1,789,905	8.10%
Post FCL			
Default Liquidation		0 \$0	
In-Active/PaidOff		59 \$0	
Service Release		4 \$419,458	
Grand Total		273 \$22,557,641	

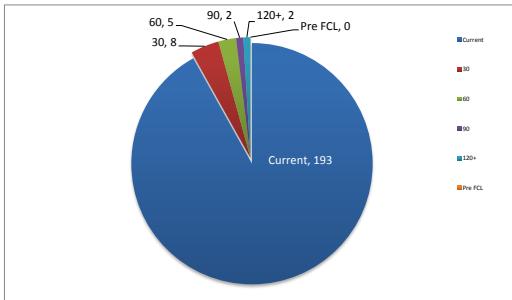
State	LA
Report Date	(All)

Loancount	DelStatusMBA3	DelStatusMBA2	DelStatusMBA	Active					Active Count	Post FCL	In-Active/PaidOff	Default Liquidation	Service Release	Total
	Current	Delinquent	30	60	90	120+	Pre FCL							
BondProgName														
Louisiana HFA 2011		193	8	5	2	2	0	210	0	59	0	4	273	
Grand Total		193	8	5	2	2	0	210	0	59	0	4	273	

State	LA
Report Date	(All)

	Data
BondProgName	LoanCount UPB
Louisiana HFA 2011	273 \$22,557,641
Grand Total	273 \$22,557,641

DELINQUENCY STATUS Louisiana HFA 2011



Louisiana Housing Finance Authority

State	LA
Report Date	(All)

Loancount	Status										Active Count	Post FCL	In-Active/PaidOff	Default Liquidation	Service Release	Grand Total					
	Active					Delinquent															
	Current	30	60	90	120+	Pre FCL	30	60	90	120+	Pre FCL										
Lender																					
1ST FEDERAL BANK OF LOUISIANA	1	0	0	0	0	0						1		2		0 3					
AMERICAN SOUTHWEST MTG. CORP.	10	0	0	0	0	0						10		2		0 12					
BANCORPSOUTH BANK	4	0	0	0	0	0						4		2		0 6					
CORNERSTONE MORTGAGE COMPANY	4	0	0	0	0	0						4		2		0 6					
DHI MORTGAGE COMPANY LTD	9	0	1	1	1	0						12		6		0 18					
EUSTIS MORTGAGE CORPORATION	28	3	0	0	2	0						33		8		0 41					
FAIRWAY INDEPENDENT MTG CORP	4	0	0	0	0	0						4		0		0 4					
FIDELITY HOMESTEAD SAVINGS BAN	3	0	0	0	0	0						3		0		0 3					
GULF COAST BANK & TRUST COMP.	23	1	2	0	0	1						27		8		1 36					
HANCOCK BANK	1	0	0	0	0	0						1		0		0 1					
HOMEBUYERS RESOURCE GROUP,LLC	2	0	0	0	0	0						2		0		0 2					
IBERIABANK MORTGAGE COMPANY	5	0	0	0	0	0						5		3		0 8					
LIBERTY BANK AND TRUST COMPANY	5	0	1	0	0	0						6		0		0 6					
MAIN STREET FINANCIAL, INC.	14	1	0	0	0	0						15		2		0 17					
NOLA LENDING GROUP LLC	14	0	1	1	0	0						16		5		0 21					
NTFN INC	1	0	0	0	0	0						1		1		0 2					
REGIONS BANK	37	2	0	0	0	0						39		10		2 51					
STANDARD MORTGAGE CORPORATION	9	0	0	0	0	0						9		0		0 9					
SWBC MORTGAGE CORPORATION	3	0	0	0	0	0						3		3		0 6					
WHITNEY BANK	10	1	0	0	0	0						11		3		1 15					
RED RIVER BANK	4	0	0	0	0	0						4		2		0 6					
Bank of America, N.A	2	0	0	0	0	0						2		0		0 2					
Grand Total	193	8	5	2	3	1	212	0	59	0	4	275									

Louisiana Housing Finance Authority

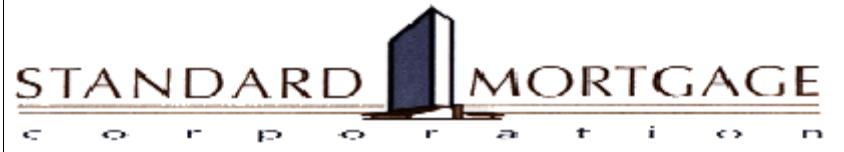
State	LA
Report Date	(All)

Loancount	DelStatusMBA						Active Count	Post FCL	In-Active/PaidOff	Default Liquidation	Service Release	Grand Total						
	Active					Current												
	30	60	90	120+	Pre FCL													
Interest Rate	38	1	1	2	1	1	44		9		0	53						
2.95	6	0	0	0	0	0	6		0		0	6						
3.15	64	4	1	0	2	0	71		18		2	91						
3.99	4	0	1	0	0	0	5		2		0	7						
4.25	3	0	1	0	0	0	4		1		0	5						
4.50	22	1	0	0	0	0	23		7		0	30						
4.75	56	2	1	0	0	0	59		22		1	82						
Grand Total	193	8	5	2	3	1	212	0	59	0	3	274						

Louisiana Housing Finance Authority

Report_Date	(All)
State	LA
BondProgName	Louisiana HFA 2011

PortDesc4	DelStatusMBA2	DelStatusMBA	Data	
			LoanCount	UPB
Conventional	Current		29	\$3,411,711
	Delinquent	30	0	\$0
		60	2	\$237,692
		90	2	\$193,591
		120+	1	\$115,911
		Pre FCL	1	\$184,455
	Delinquent Total		6	\$731,648
	Post FCL			
	Default Liquidation			
	In-Active/PaidOff		20	\$0
Conventional Total	Service Release		0	\$0
			55	\$4,143,359
Government	Current		169	17837827.07
	Delinquent	30	13	\$1,439,287
		60	1	\$104,894
		90	1	\$72,468
		120+	2	\$184,253
		Pre FCL		
	Delinquent Total		17	\$1,800,902
	Post FCL			
	Default Liquidation		1	0
	In-Active/PaidOff		30	0
Government Total	Service Release			
			217	\$19,638,729
Grand Total			272	\$23,782,088



LHC Trial Summary

Servicing Portfolio

Category	Count	Principal Balance	Days 30	Days 60	Days 90	Days 120	Delayed Total	%Total	Current %Cat	FC	BK
Bond Program											
<i>LHC Conv 2015</i>	81	\$13,109,491.68	1	0	0	1	2	0.079	2.469	1	0
<i>LHC Conv 3% M</i>	73	\$11,839,865.19	0	2	0	0	2	0.079	2.740	0	0
<i>LHC Conv 4% M</i>	84	\$12,543,304.25	0	0	0	0	0	0.000	0.000	0	0
<i>LHC FHA 2012A</i>	92	\$9,498,175.87	3	0	2	4	9	0.357	9.783	1	1
<i>LHC FHA 2013</i>	493	\$59,419,844.59	25	8	2	15	50	1.984	10.142	5	3
<i>LHC FHA 3% MR</i>	162	\$21,682,279.41	4	0	2	0	6	0.238	3.704	0	1
<i>LHC FHA 4% MR</i>	173	\$24,112,209.09	5	1	1	0	7	0.278	4.046	0	0
<i>LHC RHS 2012A</i>	31	\$3,951,003.55	2	1	0	0	3	0.119	9.677	0	0
<i>LHC RHS 2013</i>	43	\$5,080,225.73	1	1	1	3	6	0.238	13.953	1	3
<i>LHC RHS 3% MR</i>	8	\$935,542.10	0	0	0	0	0	0.000	0.000	0	0
<i>LHC RHS 4% MR</i>	1	\$140,456.92	0	0	0	0	0	0.000	0.000	0	0
<i>LHC VA 2012A</i>	2	\$292,214.39	0	0	0	0	0	0.000	0.000	0	0
<i>LHC VA 2013</i>	7	\$878,042.71	0	0	0	0	0	0.000	0.000	0	0
<i>LHC VA 3% MRP</i>	2	\$253,420.55	0	0	0	0	0	0.000	0.000	0	0
<i>LHC VA 4% MRP</i>	1	\$209,747.67	0	0	0	0	0	0.000	0.000	0	0
<i>LHFA 2007</i>	8	\$742,774.05	1	1	0	1	3	0.119	37.500	1	0
<i>LHFA 2007B</i>	209	\$19,851,630.67	13	8	0	10	31	1.230	14.833	3	8
<i>LHFA 2007C</i>	270	\$25,752,499.54	22	7	6	20	55	2.183	20.370	6	9
<i>LHFA 2007U</i>	1	\$90,286.32	0	0	0	0	0	0.000	0.000	0	0
<i>LHFA 2008A</i>	68	\$6,670,984.37	2	1	0	7	10	0.397	14.706	1	4
<i>LHFA 2008B</i>	137	\$14,174,489.40	19	13	3	11	46	1.825	33.577	1	9
<i>LHFA 2008T</i>	1	\$147,322.93	0	0	0	0	0	0.000	0.000	0	0
<i>LHFA 2009A</i>	226	\$23,893,160.69	22	8	2	17	49	1.944	21.681	6	11
<i>LHFA 2010A</i>	120	\$12,534,879.94	8	5	2	4	19	0.754	15.833	2	2
<i>LHFA 2011A</i>	161	\$17,898,079.82	11	6	2	7	26	1.032	16.149	2	3
<i>LHFA 2012A</i>	66	\$6,716,220.71	2	0	0	6	8	0.317	12.121	1	3

Category	Count	Principal Balance	Days				Delayed Payment			%Total	%Cat	FC	BK
			30	60	90	120	Total						
Total	2,520	\$292,418,152.14	141	62	23	106	332	13.175				31	57
Investor													
	2	\$126,033.06	0	1	0	0	1	0.040	50.000	0	0		
<i>FHLMC</i>	366	\$35,874,874.43	26	8	3	18	55	2.183	15.027	4	8		
<i>GNMA</i>	1,920	\$220,258,242.55	114	50	20	79	263	10.437	13.698	20	47		
<i>SMC/FNMA</i>	232	\$36,159,002.10	1	3	0	9	13	0.516	5.603	7	2		
Total	2,520	\$292,418,152.14	141	62	23	106	332	13.175				31	57
Loan Type													
<i>Conv w/ PMI</i>	405	\$54,077,098.13	14	4	2	12	32	1.270	7.901	3	6		
<i>Conv w/o PMI</i>	83	\$7,040,032.07	3	2	0	4	9	0.357	10.843	3	1		
<i>Farm Loan</i>	184	\$21,060,726.82	8	5	1	8	22	0.873	11.957	4	3		
<i>FHA</i>	1,820	\$206,689,762.98	115	50	19	80	264	10.476	14.505	20	47		
<i>VA</i>	28	\$3,550,532.14	1	1	1	2	5	0.198	17.857	1	0		
Total	2,520	\$292,418,152.14	141	62	23	106	332	13.175				31	57

Category	Count	Principal Balance	Days 30	Days 60	Days 90	Days 120	Total	%Total	%Cat	FC	BK
Parish											
<i>ACADIA</i>	179	\$17,277,917.70	21	10	3	16	50	1.984	27.933	6	16
<i>ALACHUA</i>	7	\$520,646.27	0	0	0	1	1	0.040	14.286	0	0
<i>ALLEN</i>	5	\$293,197.30	0	0	0	0	0	0.000	0.000	0	0
<i>ASCENSION</i>	3	\$315,242.19	0	0	0	0	0	0.000	0.000	0	1
<i>AVOYELLES</i>	63	\$9,319,936.03	4	0	0	2	6	0.238	9.524	0	0
<i>BACON</i>	2	\$166,298.99	0	0	0	0	0	0.000	0.000	0	0
<i>BEAUREGARD</i>	5	\$565,684.45	0	0	0	0	0	0.000	0.000	0	0
<i>BIENVILLE</i>	6	\$592,714.10	0	0	0	0	0	0.000	0.000	0	0
<i>BOSSIER</i>	1	\$160,830.05	0	0	0	0	0	0.000	0.000	0	0
<i>BURKE</i>	96	\$13,128,574.89	5	0	0	2	7	0.278	7.292	0	1
<i>CADDO PARISH</i>	44	\$4,537,066.56	1	0	0	1	2	0.079	4.545	0	0
<i>CADDY PARISH</i>	261	\$29,350,427.50	9	3	2	4	18	0.714	6.897	1	4
<i>CALCASIEU</i>	14	\$1,805,787.31	0	0	0	1	1	0.040	7.143	0	0
<i>CHARLOTTE</i>	1	\$70,923.91	0	0	0	0	0	0.000	0.000	0	0
<i>CITRUS</i>	8	\$684,707.16	0	0	0	1	1	0.040	12.500	0	0
<i>CLAIBORNE</i>	1	\$57,858.55	0	0	0	0	0	0.000	0.000	0	0
<i>CLAY</i>	1	\$76,653.44	0	0	0	0	0	0.000	0.000	0	0
<i>DE SOTO</i>	8	\$1,016,783.77	1	0	0	0	1	0.040	12.500	0	0
<i>DO NOT USE</i>	18	\$1,587,758.60	0	1	0	1	2	0.079	11.111	0	0
<i>EAST BATON ROUGE</i>	529	\$61,032,064.91	37	15	8	31	91	3.611	17.202	7	8
<i>EAST FELICIANA</i>	3	\$234,371.09	0	0	0	1	1	0.040	33.333	0	0
<i>EVANGELINE</i>	2	\$165,933.45	0	0	0	0	0	0.000	0.000	0	0
<i>GRANT</i>	9	\$964,877.91	1	0	0	0	1	0.040	11.111	0	0
<i>GREENWOOD</i>	1	\$127,152.28	0	0	0	0	0	0.000	0.000	0	0
<i>GULF</i>	7	\$429,622.59	0	0	0	0	0	0.000	0.000	0	0
<i>HENDRY</i>	27	\$2,956,568.90	0	0	0	1	1	0.040	3.704	0	1
<i>HIGHLANDS</i>	15	\$1,405,107.86	1	0	0	0	1	0.040	6.667	0	1
<i>HILLSBOROUGH</i>	2	\$153,437.16	0	0	0	0	0	0.000	0.000	0	0
<i>IBERIA</i>	14	\$1,156,863.03	0	0	0	0	0	0.000	0.000	0	0
<i>IBERVILLE</i>	3	\$367,669.65	0	0	0	0	0	0.000	0.000	0	0
<i>JACKSON</i>	59	\$6,753,566.16	4	1	0	4	9	0.357	15.254	1	0

Category	Count	Principal Balance	Days				Delayed Queue		%Total	%Cat	FC	BK
			30	60	90	120	Total					
JEFFERSON	238	\$28,361,589.83	17	6	0	11	34	1.349	14.286	3	11	
LAFAYETTE	59	\$6,513,153.22	2	2	2	3	9	0.357	15.254	0	1	
LAFOURCHE	3	\$274,081.96	0	0	0	1	1	0.040	33.333	1	0	
LASALLE	1	\$67,501.72	0	0	0	0	0	0.000	0.000	0	0	
LIBERTY	1	\$78,709.52	0	0	0	0	0	0.000	0.000	0	0	
LINCOLN	2	\$258,872.39	0	0	0	0	0	0.000	0.000	0	0	
LIVINGSTON	102	\$12,824,097.36	8	5	1	5	19	0.754	18.627	2	1	
MADISON	1	\$48,835.01	0	0	0	0	0	0.000	0.000	0	0	
MONROE	3	\$332,798.48	1	0	1	0	2	0.079	66.667	0	0	
MUSKOGEE	1	\$57,885.07	0	0	0	0	0	0.000	0.000	0	0	
NASSAU	4	\$485,681.44	0	0	0	0	0	0.000	0.000	0	0	
NATCHITOCHES	7	\$828,421.60	0	0	0	0	0	0.000	0.000	0	0	
OKEECHOBEE	2	\$227,454.04	0	0	0	0	0	0.000	0.000	0	0	
ORANGE	13	\$1,353,130.91	0	0	0	0	0	0.000	0.000	0	0	
ORLEANS	307	\$38,078,113.05	14	12	2	9	37	1.468	12.052	3	9	
OSCEOLA	1	\$73,145.93	0	0	0	0	0	0.000	0.000	0	0	
OUACHITA	6	\$607,553.91	0	0	0	0	0	0.000	0.000	0	0	
PALM BEACH	3	\$297,629.69	0	0	0	0	0	0.000	0.000	0	0	
PINELLAS	9	\$930,208.39	0	0	0	0	0	0.000	0.000	0	0	
PLAQUEMINES	3	\$722,308.52	0	0	0	0	0	0.000	0.000	0	0	
POINTE COUPEE	1	\$144,843.39	0	1	0	0	1	0.040	100.000	0	0	
POLK	1	\$102,914.17	0	0	0	0	0	0.000	0.000	0	0	
RAPIDES	75	\$7,964,250.73	1	0	0	2	3	0.119	4.000	2	1	
SABINE	6	\$541,660.67	0	0	0	0	0	0.000	0.000	0	0	
ST JOHN THE BAPTIST	46	\$5,675,467.01	3	3	1	2	9	0.357	19.565	0	1	
ST LANDRY	3	\$455,452.09	0	0	0	0	0	0.000	0.000	0	0	
ST MARTIN	5	\$435,769.44	0	0	0	0	0	0.000	0.000	0	0	
ST. BERNARD	23	\$2,966,142.54	1	0	0	0	1	0.040	4.348	0	0	
ST. CHARLES	25	\$3,130,424.89	2	0	1	2	5	0.198	20.000	2	0	
ST. HELENA	1	\$56,039.04	1	0	0	0	1	0.040	100.000	0	0	
ST. JAMES	4	\$425,349.44	0	0	0	0	0	0.000	0.000	0	0	
ST. MARY	4	\$290,674.61	0	0	0	0	0	0.000	0.000	0	0	

Category	Count	Principal Balance	Days				Delayed Queue		%Total	%Cat	FC	BK
			30	60	90	120	Total					
ST. TAMMANY	86	\$10,615,237.55	3	3	0	2	8	0.317	9.302	1	1	
TANGIPAHOA	41	\$5,482,125.08	3	0	1	1	5	0.198	12.195	0	0	
TERREBONNE	3	\$296,108.68	0	0	0	1	1	0.040	33.333	1	0	
VERMILION	6	\$550,957.42	0	0	0	1	1	0.040	16.667	1	0	
VERNON	4	\$439,889.24	0	0	0	0	0	0.000	0.000	0	0	
WASHINGTON	6	\$570,620.63	1	0	0	0	1	0.040	16.667	0	0	
WEBSTER	5	\$481,317.71	0	0	0	0	0	0.000	0.000	0	0	
WEST BATON ROUGE	14	\$2,054,905.40	0	0	1	0	1	0.040	7.143	0	0	
WINN	1	\$40,586.61	0	0	0	0	0	0.000	0.000	0	0	
Total	2,520	\$292,418,152.14	141	62	23	106	332	13.175		31	57	

Category	Count	Principal Balance	Days				Delayed		Interest		%Total	%Cat	FC	BK
			30	60	90	120	Total		%Total					
Interest Rate														
1.99	3	\$398,809.57	0	0	0	0	0	0.000	0.000	0	0	0	0	
2	4	\$524,536.41	1	0	0	0	1	0.040	25.000	0	0	0	0	
2.45	46	\$4,305,602.27	2	0	0	3	5	0.198	10.870	0	1	0	0	
2.465	1	\$201,021.67	0	0	0	0	0	0.000	0.000	0	0	0	0	
2.95	72	\$6,762,078.30	3	2	2	3	10	0.397	13.889	1	1	0	0	
2.99	14	\$1,835,254.16	1	1	0	0	2	0.079	14.286	0	0	0	0	
3	1	\$67,916.77	0	0	0	0	0	0.000	0.000	0	0	0	0	
3.15	3	\$300,118.26	0	0	0	0	0	0.000	0.000	0	0	0	0	
3.25	1	\$120,137.58	0	0	0	0	0	0.000	0.000	0	0	0	0	
3.375	1	\$82,700.77	0	0	0	0	0	0.000	0.000	0	0	0	0	
3.4	2	\$259,840.84	0	0	0	0	0	0.000	0.000	0	0	0	0	
3.49	113	\$12,393,348.32	4	0	2	5	11	0.437	9.735	2	2	0	0	
3.5	17	\$2,322,874.39	3	4	0	1	8	0.317	47.059	0	0	0	0	
3.59	1	\$214,941.72	1	0	0	0	1	0.040	100.000	0	0	0	0	
3.625	4	\$361,267.76	0	2	0	0	2	0.079	50.000	0	1	0	0	
3.7	2	\$248,761.97	1	0	0	0	1	0.040	50.000	0	0	0	0	
3.75	11	\$1,228,449.78	0	0	0	0	0	0.000	0.000	0	1	0	0	
3.875	74	\$9,989,516.98	1	2	2	2	7	0.278	9.459	0	1	0	0	
3.95	85	\$9,490,577.06	5	3	1	2	11	0.437	12.941	1	1	0	0	
3.99	4	\$414,821.90	0	0	0	0	0	0.000	0.000	0	0	0	0	
4	23	\$2,405,618.49	3	1	0	3	7	0.278	30.435	1	3	0	0	
4.1	22	\$2,153,789.99	4	0	0	1	5	0.198	22.727	0	0	0	0	
4.11	14	\$1,446,726.93	1	0	0	0	1	0.040	7.143	0	0	0	0	
4.125	11	\$1,240,526.91	2	1	0	3	6	0.238	54.545	2	1	0	0	
4.215	2	\$223,237.77	0	0	0	0	0	0.000	0.000	0	0	0	0	
4.25	54	\$6,163,388.29	7	2	1	9	19	0.754	35.185	1	1	0	0	
4.34	1	\$117,943.81	0	0	0	1	1	0.040	100.000	0	0	0	0	
4.375	521	\$65,834,350.52	22	8	3	10	43	1.706	8.253	2	6	0	0	
4.45	2	\$345,687.76	0	0	0	0	0	0.000	0.000	0	0	0	0	
4.465	1	\$118,497.68	0	0	0	0	0	0.000	0.000	0	0	0	0	
4.5	144	\$18,245,555.14	4	1	1	11	17	0.675	11.806	3	4	0	0	

Category	Count	Principal Balance	Days				Delayed		Current		%Total	%Cat	FC	BK
			30	60	90	120	Total		%Total					
4.59	2	\$230,397.66	0	0	0	0	0	0	0.000	0.000	0	0	0	0
4.625	69	\$9,862,398.97	1	1	0	2	4	0.159	5.797	1	0			
4.75	76	\$11,342,805.93	1	1	0	2	4	0.159	5.263	1	0			
4.84	32	\$2,586,405.32	3	1	0	0	4	0.159	12.500	0	1			
4.85	37	\$3,136,060.96	4	2	1	3	10	0.397	27.027	2	0			
4.875	241	\$31,199,470.59	10	5	2	5	22	0.873	9.129	4	1			
4.95	43	\$4,942,069.09	4	2	0	0	6	0.238	13.953	0	1			
4.99	9	\$944,213.18	0	0	1	0	1	0.040	11.111	0	0			
5	64	\$8,534,993.99	1	0	0	1	2	0.079	3.125	0	0			
5.125	26	\$3,933,550.92	0	0	0	0	0	0.000	0.000	0	0			
5.25	5	\$850,857.45	0	0	0	0	0	0.000	0.000	0	0			
5.34	1	\$124,599.12	1	0	0	0	1	0.040	100.000	0	0			
5.375	3	\$344,789.36	0	0	0	1	1	0.040	33.333	1	0			
5.44	20	\$2,219,486.73	2	0	0	1	3	0.119	15.000	0	2			
5.49	24	\$1,960,010.00	3	2	0	0	5	0.198	20.833	0	0			
5.5	116	\$12,065,233.31	9	3	0	9	21	0.833	18.103	4	5			
5.59	1	\$85,835.34	0	0	0	0	0	0.000	0.000	0	0			
5.6	7	\$844,317.59	1	0	0	0	1	0.040	14.286	0	0			
5.84	20	\$1,885,591.58	1	0	0	0	1	0.040	5.000	0	1			
5.95	20	\$1,695,267.64	1	0	0	0	1	0.040	5.000	0	0			
6	6	\$444,843.18	0	0	0	1	1	0.040	16.667	0	1			
6.09	3	\$334,389.55	0	0	0	0	0	0.000	0.000	0	0			
6.1	43	\$4,737,695.19	3	3	2	4	12	0.476	27.907	1	4			
6.25	10	\$1,016,950.19	0	0	0	1	1	0.040	10.000	0	0			
6.3	95	\$9,049,711.75	8	3	1	5	17	0.675	17.895	2	3			
6.34	109	\$10,197,139.27	6	7	0	4	17	0.675	15.596	0	4			
6.5	76	\$6,727,108.35	4	0	2	4	10	0.397	13.158	1	3			
6.625	41	\$4,324,285.80	2	1	0	4	7	0.278	17.073	1	2			
6.99	67	\$6,979,774.36	11	4	2	5	22	0.873	32.836	0	6			
Total	2,520	\$292,418,152.14	141	62	23	106	332	13.175		31	57			

Category	Count	Principal Balance	Days				Delayed Payment		%Total	%Cat	FC	BK
			30	60	90	120	Total					
Originating Lender												
<i>A-1 Mortgage Services, LLC</i>	31	\$2,933,984.48	5	2	0	1	8	0.317	25.806	0	2	
<i>Acadian Residential Mortgage</i>	1	\$169,370.31	0	0	0	0	0	0.000	0.000	0	0	
<i>Ace Mortgage Services</i>	1	\$95,430.07	0	0	0	0	0	0.000	0.000	0	0	
<i>AHW - Main</i>	41	\$5,514,221.94	0	2	0	1	3	0.119	7.317	0	1	
<i>Allegro Mortgage, Inc</i>	2	\$179,811.92	0	0	0	0	0	0.000	0.000	0	0	
<i>Amcor Mortgage</i>	3	\$286,335.09	1	0	0	0	1	0.040	33.333	0	0	
<i>American Financial Network, Inc. 5/4/15</i>	2	\$189,352.76	0	0	0	0	0	0.000	0.000	0	0	
<i>America's Mortgage Resource, Inc</i>	47	\$4,931,790.60	6	3	0	2	11	0.437	23.404	1	1	
<i>AmSouth Bank, NA</i>	1	\$92,917.53	0	0	0	0	0	0.000	0.000	0	0	
<i>Area Home Lending</i>	11	\$1,112,974.49	2	0	0	2	4	0.159	36.364	1	0	
<i>Arrow Mortgage, LLC</i>	1	\$81,190.19	1	0	0	0	1	0.040	100.000	0	0	
<i>Assurance Financial Group</i>	9	\$777,294.41	0	0	0	0	0	0.000	0.000	0	0	
<i>Bancorp South</i>	36	\$3,950,561.66	1	0	0	1	2	0.079	5.556	0	1	
<i>Bank of America</i>	18	\$2,010,927.78	1	1	0	0	2	0.079	11.111	0	0	
<i>Bank of Ruston</i>	2	\$258,872.39	0	0	0	0	0	0.000	0.000	0	0	
<i>BAUDIER, GRACE & KINLER-WB</i>	1	\$64,686.23	0	0	0	0	0	0.000	0.000	0	0	
<i>Britton & Koontz Bank N.A.</i>	23	\$2,471,910.93	0	0	0	3	3	0.119	13.043	0	1	
<i>Capital Lending, LLC</i>	26	\$2,632,887.47	0	1	0	3	4	0.159	15.385	0	4	
<i>Capital One Bank</i>	10	\$684,031.52	0	0	0	0	0	0.000	0.000	0	0	
<i>CAPITAL ONE NATIONAL ASSOCIATION</i>	2	\$110,382.03	0	0	0	0	0	0.000	0.000	0	0	
<i>Capital Trust Mortgage</i>	1	\$70,565.27	0	0	0	0	0	0.000	0.000	0	0	
<i>Central Progressive Mortgage</i>	6	\$565,146.95	0	0	0	0	0	0.000	0.000	0	0	
<i>CHASE MANHATTAN MORTGAGE CORP.</i>	16	\$1,574,553.61	1	0	0	0	1	0.040	6.250	0	0	
<i>Coast Capital Mortgage</i>	53	\$4,585,103.26	3	1	2	4	10	0.397	18.868	2	0	
<i>Cornerstone Mortgage Company dba Cornerst</i>	8	\$895,026.88	0	1	0	1	2	0.079	25.000	0	1	
<i>Countrywide Bank, FSB</i>	33	\$3,276,479.03	2	3	0	2	7	0.278	21.212	1	0	
<i>COUNTRYWIDE HOME LOANS</i>	10	\$1,017,962.89	0	0	1	0	1	0.040	10.000	0	1	
<i>Cross Country Equity, LLC</i>	29	\$2,779,361.02	3	2	0	1	6	0.238	20.690	0	5	
<i>DHI Mortgage Company</i>	36	\$5,392,975.04	2	0	1	0	3	0.119	8.333	0	0	
<i>DRYADES MORTGAGE</i>	11	\$1,327,266.56	1	0	1	1	3	0.119	27.273	0	0	
<i>Envoy Mortgage, Ltd</i>	9	\$1,396,387.89	0	0	0	0	0	0.000	0.000	0	0	

Category	Count	Principal Balance	Days				Total	%Total	%Cat	FC	BK
			30	60	90	120					
ESSENTIAL MORTGAGE COMPANY, L.L.C.	28	\$3,312,027.84	3	0	0	0	3	0.119	10.714	0	2
EUREKA HOMESTEAD SOCIETY	1	\$122,545.92	0	0	0	0	0	0.000	0.000	0	0
Eustis Mortgage	39	\$4,584,123.36	2	1	0	2	5	0.198	12.821	1	2
Fairway Independent Mortgage Corporation	151	\$19,658,342.89	7	2	3	4	16	0.635	10.596	0	1
Fakouri Mortgage Company	4	\$603,964.66	3	0	1	0	4	0.159	100.000	0	1
Fidelity Homestead Association	5	\$531,789.44	0	0	0	0	0	0.000	0.000	0	0
Fidelity Homestead Savings Bank 4/03/14	230	\$32,319,863.58	5	4	1	1	11	0.437	4.783	0	1
FIRST BANK AND TRUST	23	\$2,785,266.84	1	0	0	0	1	0.040	4.348	0	0
First Choice Funding	14	\$1,400,149.24	0	0	0	1	1	0.040	7.143	1	0
First Choice Mortgage, LLC	42	\$4,325,205.61	7	3	1	4	15	0.595	35.714	1	1
First Federal Bank of Louisiana	2	\$71,093.63	0	0	0	0	0	0.000	0.000	0	0
First Mississippi Capital Corp. dba FMC Mort	2	\$243,052.36	1	0	0	0	1	0.040	50.000	0	0
First Mortgage Services, Inc.	8	\$865,882.34	2	0	0	0	2	0.079	25.000	0	0
First National Bank	6	\$812,528.88	0	0	0	0	0	0.000	0.000	0	0
FIRST NATIONAL BANK *U*S*A*	19	\$2,093,884.55	2	0	0	2	4	0.159	21.053	1	2
First NBC Mortgage, LLC	3	\$491,396.50	0	0	0	0	0	0.000	0.000	0	0
Franklin American Mortgage Company	18	\$2,734,243.03	0	0	0	0	0	0.000	0.000	0	0
Gateway Mortgage Group	12	\$1,798,226.24	0	0	0	1	1	0.040	8.333	0	0
Georgetown Mortgage, LLC	1	\$145,991.76	0	0	0	0	0	0.000	0.000	0	0
GULF COAST BANK & TRUST COMPANY	238	\$30,482,590.93	11	4	2	7	24	0.952	10.084	2	2
Hancock Bank of Louisiana	37	\$4,304,708.65	1	0	0	3	4	0.159	10.811	1	1
Home Bank	1	\$110,541.57	0	0	0	0	0	0.000	0.000	0	0
Home Federal Bank	55	\$6,577,557.90	2	0	0	0	2	0.079	3.636	0	0
Home Loan Corporation	8	\$885,105.66	1	1	0	1	3	0.119	37.500	0	1
Home Mortgage Asso, Inc.	5	\$404,960.10	0	0	0	0	0	0.000	0.000	0	1
Homebuyer's Resource Group, LLC	5	\$575,512.05	0	0	0	1	1	0.040	20.000	0	0
Hope Community Credit Union	7	\$713,680.85	0	1	0	0	1	0.040	14.286	0	0
IBERIABANK	33	\$3,345,177.05	1	1	0	6	8	0.317	24.242	2	3
Indy Mac Bank	1	\$139,934.19	0	0	0	0	0	0.000	0.000	0	0
Interlinc Mortgage Services, LLC	21	\$2,923,118.05	0	0	0	3	3	0.119	14.286	1	0
International Mortgage Corporation of MD	7	\$806,342.16	0	0	0	1	1	0.040	14.286	0	0
Intertrust Mortgage	2	\$151,562.02	0	0	0	0	0	0.000	0.000	0	0

Category	Count	Principal Balance	Days				Total	%Total	%Cat	FC	BK
			30	60	90	120					
Investar Bank	49	\$5,807,074.21	5	1	0	2	8	0.317	16.327	1	0
JABEZ Financial Services, LLC dba AmCor M	2	\$178,571.68	0	0	0	0	0	0.000	0.000	0	0
Jefferson Financial Credit Union	1	\$125,095.42	0	0	0	0	0	0.000	0.000	0	0
JOHNSON MORTGAGE CORPORATION	115	\$12,130,408.61	11	4	1	7	23	0.913	20.000	3	4
JP Morgan Chase	8	\$774,123.57	0	0	0	0	0	0.000	0.000	0	0
Key Lending Solutions, LLC	2	\$246,152.51	0	0	0	0	0	0.000	0.000	0	0
Landmark Mortgage Corporation	1	\$103,482.21	0	0	0	1	1	0.040	100.000	0	0
LIBERTY BANK	16	\$1,664,185.98	5	0	0	2	7	0.278	43.750	0	0
Liberty Bank & Trust	23	\$2,457,509.51	0	1	1	0	2	0.079	8.696	0	0
Louisiana Real Estate Mortgage, Inc	6	\$510,463.47	0	0	0	1	1	0.040	16.667	0	0
Magnolia Mortgage, Inc.	1	\$64,460.93	0	0	0	0	0	0.000	0.000	0	0
Market Street Mortgage Corporation	3	\$306,322.60	0	1	0	0	1	0.040	33.333	0	0
MORTGAGE FACTORY	5	\$513,220.41	1	0	0	1	2	0.079	40.000	0	1
MORTGAGE MARKET, INC.	2	\$215,602.76	1	0	0	1	2	0.079	100.000	1	0
Movement Mortgage 4/03/14	12	\$1,590,736.06	1	0	0	0	1	0.040	8.333	0	0
Nations Reliable Lending, LLC 4/03/14	20	\$2,577,665.72	0	0	0	2	2	0.079	10.000	0	0
NEW SOUTH FEDERAL SAVINGS BANK	13	\$1,249,464.16	1	0	1	0	2	0.079	15.385	0	2
NFM, Inc.	1	\$144,843.39	0	1	0	0	1	0.040	100.000	0	0
NOLA Lending Group, LLC dba NOLA Fundi	38	\$4,516,629.19	1	1	0	3	5	0.198	13.158	2	2
PARISH NATIONAL BANK	2	\$177,822.27	0	0	0	0	0	0.000	0.000	0	0
Pinnacle Mortgage Group	5	\$496,317.54	1	0	0	0	1	0.040	20.000	0	0
Primedelending 04/03/14	40	\$5,951,189.77	1	1	0	0	2	0.079	5.000	0	0
Pulaski Mortgage DBA IberiaBank Mortgage	120	\$12,705,944.29	8	3	2	5	18	0.714	15.000	0	2
RED RIVER BANK	106	\$10,819,208.41	5	3	1	4	13	0.516	12.264	2	2
REGIONS MORTGAGE, INC.	82	\$6,959,995.25	3	3	2	9	17	0.675	20.732	2	2
Sabine State Bank & Trust Co. Inc.	73	\$8,019,612.04	3	0	0	1	4	0.159	5.479	1	1
SB Hardie Financial Services	5	\$543,638.01	1	0	0	0	1	0.040	20.000	0	0
SMC Baton Rouge	17	\$1,881,058.25	0	0	0	0	0	0.000	0.000	0	0
SMC Lafayette	24	\$3,359,200.89	0	0	0	0	0	0.000	0.000	0	0
SMC Metairie	37	\$4,329,296.59	1	0	0	0	1	0.040	2.703	0	1
SMC Retention Center	15	\$1,718,944.84	3	0	0	0	3	0.119	20.000	0	1
SMC Slidell	10	\$919,762.05	0	0	0	0	0	0.000	0.000	0	0

Category	Count	Principal Balance	Days				Delayed Payment		%Total	%Cat	FC	BK
			30	60	90	120	Total					
<i>Southwest Funding, LP</i>	1	\$96,712.99	0	1	0	0	1	0.040	100.000	0	1	
<i>St Tammany Homestead Savings & Loan Asso</i>	6	\$765,160.56	1	0	0	1	2	0.079	33.333	1	0	
<i>State Bank & Trust Co</i>	2	\$141,832.89	1	0	0	0	1	0.040	50.000	0	0	
<i>Sun Cap Mortgage, Inc.</i>	2	\$244,795.54	0	1	0	0	1	0.040	50.000	0	0	
<i>SWBC Mortgage Corporation</i>	90	\$10,416,236.07	7	6	2	4	19	0.754	21.111	2	2	
<i>The Mortgage Lending Group, LLC</i>	7	\$649,867.06	0	1	0	0	1	0.040	14.286	0	0	
<i>The Mortgage Link</i>	2	\$277,513.68	1	0	0	0	1	0.040	50.000	0	0	
<i>Trinity United Mortgage, LLC</i>	1	\$124,252.80	0	0	0	0	0	0.000	0.000	0	0	
<i>U.S. Bank, N.A.</i>	1	\$111,925.21	0	0	0	1	1	0.040	100.000	0	0	
<i>Universal Lending Services</i>	4	\$341,217.77	0	0	0	0	0	0.000	0.000	0	0	
<i>Wells Fargo Bank, N.A.</i>	3	\$345,719.59	0	1	0	0	1	0.040	33.333	0	0	
<i>WELLS FARGO HOME MORTGAGE</i>	7	\$705,027.03	0	0	0	0	0	0.000	0.000	0	0	
<i>WHITNEY NATIONAL BANK</i>	32	\$3,389,756.31	1	0	0	2	3	0.119	9.375	1	1	
Total	2,520	\$292,418,152.14	141	62	23	106	332	13.175		31	57	

L4 - LOUISIANA STATE

L4 - LOUISIANA STATE - 1 - By MBS Investor

Description	Type	Total	100s	Overall	Overall	Overall	Overall	30 Days Past	GT 90 Days	GT 90 Days	Foreclosure	Foreclosure	Foreclosure	Foreclosure	Foreclosure	Bankruptcy	Bankruptcy %												
1 - By MBS	Fannie Mae	192	9,578,036	8	4.17%	344,353	3.60%	6	3.15%	207,896	2.17%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	0.52%	14,219	0.15%				
	Freddie Mac	344	6,692,614	65	18.90%	7,249,848	20.29%	33	29	3.20%	3,623,281	10.15%	11	3.20%	1,172,771	3.29%	4	1.16%	460,553	2.29%	17	4.94%	1,984,143	5.06%	8	2.33%	1,180,301	3.31%	
	Gen. Other	113	8,512,262	61	5.14%	3,581,688	5.34%	54	4.82%	3,623,129	5.34%	6	0.14%	452,295	0.31%	1	0.03%	112,262	0.11%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	Other	2	46,684	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%				
Total		1651	106,662,587	134	8.12%	11,166,887	10.47%	93	5.63%	6,843,307	6.42%	17	1.03%	1,625,067	1.52%	5	0.30%	577,914	0.54%	19	1.15%	2,120,600	1.99%	8	0.48%	1,180,301	1.11%		

L4 - LOUISIANA STATE - 2 - By Loan Type

Description	Type	Total	100s	Overall	Overall	Overall	Overall	30 Days Past	GT 90 Days	GT 90 Days	Foreclosure	Foreclosure	Foreclosure	Foreclosure	Foreclosure	Bankruptcy	Bankruptcy %														
2 - By Loan	Conventional	232	13,258,707	9	3.88%	470,555	3.55%	6	2.95%	254,763	1.92%	2	0.86%	0	0.00%	0	0.00%	0	0.00%	2	1.04%	136,457	1.42%	0	0.00%	0	0.00%	1	0.52%	14,219	0.15%
	Conventional	281	9,699,037	59	21.00%	6,638,520	22.19%	29	10.32%	3,225,516	10.79%	9	3.20%	1,059,947	3.67%	4	1.42%	460,553	1.54%	17	6.05%	1,853,404	6.20%	7	2.43%	1,081,792	3.62%	10	3.56%	1,021,986	3.45%
	FHA	122	8,030,000	6	0.00%	0	0.00%	7	0.24%	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%				
	FHA residential	944	30,440,096	57	6.04%	3,310,438	6.56%	50	5.30%	2,740,881	5.43%	6	0.84%	452,295	0.90%	1	0.11%	117,262	0.23%	0	0.00%	0	0.00%	7	0.74%	389,941	0.77%				
	VA residential	72	4,161,733	1	1.39%	33,194	0.86%	1	1.39%	33,194	0.86%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%				
Total		1651	106,662,587	134	8.12%	11,166,887	10.47%	93	5.63%	6,843,307	6.42%	17	1.03%	1,625,067	1.52%	5	0.30%	577,914	0.54%	19	1.15%	2,120,600	1.99%	8	0.48%	1,180,301	1.11%				

L4 - LOUISIANA STATE - 3 - By Program

Description	Type	Total	100s	Overall	Overall	Overall	Overall	30 Days Past	GT 90 Days	GT 90 Days	Foreclosure	Foreclosure	Foreclosure	Foreclosure	Foreclosure	Bankruptcy	Bankruptcy %												
3 - By Program	LOUISIANA	24	54,200	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	19	1,120,000	1	1.43%	14,420	1.43%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	28	633,994	1	3.87%	29,808	4.70%	1	3.57%	29,808	4.70%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	27	75,079	1	3.70%	27,808	3.70%	1	3.70%	27,808	3.70%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	30	8,079	1	3.87%	3,671	1.12%	3,336	1.12%	3,671	1.12%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	48	1,241,878	4	8.33%	102,815	1.79%	4	3.33%	102,815	1.79%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	57	1,832,506	1	1.75%	36,179	1.97%	1	1.75%	36,179	1.97%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	80	6,646,420	5	6.25%	14,744	5.99%	5	6.25%	14,744	5.99%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	14	1,494,288	2	5.43%	85,424	5.43%	2	5.43%	85,424	5.43%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	41	1,701,369	5	12.20%	229,983	13.52%	4	9.76%	163,815	9.63%	1	2.44%	66,168	3.89%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	44	2,457,283	2	4.65%	56,487	3.88%	1	2.00%	56,487	3.88%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	20	59,973	1	1.00%	10,773	1.00%	1	1.00%	10,773	1.00%	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	41	1,570,517	3	7.32%	101,337	6.45%	3	7.32%	101,337	6.45%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	30	987,104	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	33	1,777,209	1	3.03%	57,488	3.03%	1	3.03%	57,488	3.03%	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	33	1,625,600	3	9.09%	99,549	6.12%	3	9.09%	99,549	6.12%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	39	1,658,248	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%		
	LOUISIANA	27	4,577,244	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%		
	LOUISIANA	69	4,126,590	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%		
	LOUISIANA	35	1,249,613	2	6.00%	130,881	6.00%	2	6.00%	130,881	6.00%	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	39	2,048,664	2	5.24%	14,933	19.73%	2	18.1%	14,933	19.73%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	184	19,577,244	34	18.45%	3,803,216	19.73%	18	5.78%	2,104,323	10.75%	8	2.10%	605,749	3.29%	2	1.09%	304,482	1.56%	6	3.26%	703,561	3.45%	3	1.63%	414,486	1.55%		
	LOUISIANA	210	21,288,676	32	15.24%	3,691,352	17.26%	19	5.71%	2,030,834	9.60%	2	0.95%	328,414	1.54%	2	0.95%	230,889	1.08%	9	4.29%	1,078,115	5.04%	5	2.38%	765,815	3.58%		
	LOUISIANA	32	1,701,700	5	15.63%	212,411	12.48%	5	15.63%	212,411	12.48%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	58	2,987,400	4	9.00%	13,020	12.48%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
	LOUISIANA	18	803,534	1	5.56%	2,283	0.28%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
Total		1651	106,662,587	134	8.12%	11,166,887	10.47%	93	5.63%	6,843,307	6.42%	17	1.03%	1,625,067	1.52%	5	0.30%	577,914	0.54%	19	1.15%	2,120,600	1.99%	8	0.48%	1,180,301	1.11%		

L4 - LOUISIANA STATE -

14 - LOUISIANA STATE - 5 - By Interest Rate

L4 - LOUISIANA STATE - 6 - By County

L4 - LOUISIANA STATE - 7 - By City/State

HOUSING COUNSELING PROGRAM

LHC is the only grant recipient in the state for the **2016-17 HUD Comprehensive Housing Counseling Program**. The total 2016 grant amount awarded to LHC and its 19 sub-grantees was \$491,352. The performance period ran from October 1, 2015 through March 31, 2017. Information and data for the final report has been submitted to HUD and approved. FY2017 grant funding has not yet been announced by HUD.

FY2016-17 HUD Housing Counseling Grant Award	\$491,352.00
HUD Amount Expended for FY2016 Quarters 1 – 3	\$184,029.34
HUD Amount Expended for FY2016 Quarter 4	\$78,591.33
HUD Amount Expended for FY2017 Quarter 1	\$125,207.05
HUD Amount Expended for FY 2017 Quarter 2	\$103,524.28
Balance	\$0

Number of Households Receiving Counseling in FY2016-17

Homeless Assistance	52
Rental	793
Pre-purchase/Home buying	613
Home Maintenance & Financial Management for homeowners	392
Resolving or Preventing Mortgage Delinquency or Default	16
Group Education/Workshops	395
TOTAL	2556
Households that purchased housing after counseling	30



LOUISIANA HOUSING CORPORATION

Financial Advisor's Report

July 5, 2017

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

SINGLE FAMILY PROGRAMS

➤ **TBA PROGRAMS**

- Market Rate GNMA Program (Raymond James). In June, 40 loans (37 in May) totaling \$5.4 mm were reserved with (4 cancellations). For the month, 17 loans (20 last month) were closed providing revenues of \$30,503 (\$40,689 last month). Currently, the rates are 4.875% and 5.00%. See RJ pipeline report attached.
- Market Rate FNMA HFA Preferred and FHLMC HFA Choice Programs (George K. Baum). In June, 26 loans (30 in May) totaling \$4.8 mm were reserved. For the month, 19 loans (9 last month) were closed providing revenues of \$22,627 (\$7,808 last month). Currently, the rates in this program are 4.875% and 5.125%. See GKB pipeline report attached.
- **Important points:**
- In the GNMA Program, total FY '17 reservations as a percentage of \$ volume were up 21.2% over FY '16 and 26.6% over FY '15. LHC proceeds from the Program at FY '17 totals \$626,902. LHC FY '17 proceeds from the program were up \$125K (24.6%) over FY'16 and \$199K (46.5%) over FY '15.

➤ **SINGLE FAMILY TEAM**

- The team is working with Whitney Bank regarding servicing broker loans – very important to increasing participation in LHC's portfolio.

NATIONAL HOUSING NEWS

- Total housing issuances in June were 9 state HFA deals totaling \$1.39 Bn (Single Family deals – Main, Utah, New York, California, Minnesota, and Colorado; and, 3 Multi-Family deals).

GENERAL

- US Treasury rates. The 10 year UST was 2.21% on 6/1 and 2.31% on 6/30. Currently (7/5) is at 2.33%.
- FOMC. The Fed met on June 13-14th, and bumped the rate by 25 bps. The Fed also announced its plans to begin unwinding the balance sheet beginning with \$10 Bn per month. It is anticipated that the combination of the Fed owing less debt and bumping rates will drive interest rates up. Most think there will be another increase this year, and then 3 in 2018.

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

Louisiana Housing Corporation
Market Rate GNMA Program
Loan Reservations and Status
Through 6/30/17



Reservation Month	Reservation	Compliance Approved	Servicer Purchased	GNMA Settled	Cancelled	Total Reservations	Total Excluding Cancelled
	# Loans	\$ Amount	# Loans	\$ Amount	# Loans	\$ Amount	# Loans
July '13							
August '13							
September '13							
October '13							
November '13							
December '13							
January '14							
February '14							
March '14							
April '14							
May '14							
June '14							
<i>FY 2014 Total</i>	-	-	-	-	-	217	26,661,095
July '14							
August '14							
September '14							
October '14							
November '14							
December '14							
January '15							
February '15							
March '15							
April '15							
May '15							
June '15							
<i>FY 2015 Total</i>	-	-	-	-	-	276	34,970,751
July '15							
August '15							
September '15							
October '15							
November '15							
December '15							
January '16							
February '16							
March '16							
April '16							
May '16							
June '16							
<i>FY 2016 Total</i>	-	-	4	674,358	-	256	34,027,455
						96	13,072,959
						356	47,774,772
							260
							34,701,813

Louisiana Housing Corporation
 Market Rate GNMA Program
 Loan Reservations and Status
 Through 6/30/17



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 '16							25	3,153,835	8	1,303,053	33	4,456,888	25	3,153,835	
August '16							29	3,976,094	12	1,548,175	41	5,524,269	29	3,976,094	
September '16							21	2,711,202	10	1,398,800	31	4,110,002	21	2,711,202	
October '16							30	4,312,003	7	935,398	37	5,247,401	30	4,312,003	
November '16							41	5,883,513	10	1,422,103	51	7,305,616	41	5,883,513	
December '16							22	3,033,404	2	420,491	24	3,453,895	22	3,033,404	
January '17							18	2,337,664	6	794,806	24	3,132,470	18	2,337,664	
February '17	1	210,123					14	2,065,290	16	2,507,178	31	4,782,591	15	2,275,413	
March '17	1	186,459	5	803,900			20	3,378,096	9	1,257,940	35	5,666,395	26	4,368,455	
April '17	5	631,016	7	999,030			7	841,665	7	909,121	26	3,380,832	19	2,471,711	
May '17	1	182,500	19	2,893,032	6	960,187	1	170,160	10	1,295,226	37	5,501,105	27	4,205,879	
June '17	11	1,535,992	25	3,334,032					4	521,602	40	5,391,626	36	4,870,024	
<i>FY 2017 Total</i>		12	1,718,492	51	7,254,662	18	2,763,117	228	31,862,926	101	14,313,893	410	57,913,090	309	43,599,197
Grand Total	12	1,718,492	55	7,929,020	18	2,763,117	977	127,522,227	374	47,932,484	1,436	187,865,340	1,062	139,932,856	



RAYMOND JAMES®

**Louisiana Housing Corporation
Market Rate GNMA Program
GNMA Purchase Proceeds**

Delivery Date	GNMA Pool	Original Pool Face		LHC Proceeds ¹	LHC Profit % ¹
		Amount	# of Loans		
9/18/2013	AF7897	116,503	1	1,220.95	1.05%
11/20/2013	AF7915	350,759	3	3,997.92	1.14%
12/18/2013	AF7922	1,051,174	8	8,731.09	0.83%
12/18/2013	AF7923	759,026	6	15,157.76	2.00%
12/18/2013	AF7924	115,732	1	3,052.77	2.64%
1/17/2014	AI0468	1,098,561	9	8,599.27	0.78%
1/17/2014	AI0469	708,699	6	14,173.78	2.00%
2/19/2014	AI0480	1,292,357	11	10,999.27	0.85%
2/19/2014	AI0481	1,087,037	9	18,885.24	1.74%
3/19/2014	AI0486	2,016,179	16	40,067.84	1.99%
4/21/2014	AI0497	3,445,588	29	86,129.05	2.50%
5/19/2014	AI0504	2,773,325	22	72,952.22	2.63%
6/18/2014	AI0507	2,116,215	18	50,498.62	2.39%
FY 2014		\$ 16,931,154	139	\$ 334,465.78	1.98%
7/18/2014	AI9447	646,004	5	4,343.20	0.67%
7/18/2014	AI9448	1,457,119	14	38,025.57	2.61%
8/20/2014	AI9439	980,006	10	25,127.22	2.56%
8/20/2014	AI9440	3,353,347	24	25,526.81	0.76%
9/17/2014	AJ5269	80,315	1	1,890.10	2.35%
9/17/2014	AJ5270	4,418,905	34	43,283.26	0.98%
10/22/2014	AJ5263	2,860,671	23	23,825.25	0.83%
11/19/2014	AK1537	3,582,325	28	28,589.98	0.80%
11/19/2014	AK1538	341,696	3	10,369.14	3.03%
12/17/2014	AL1052	1,986,821	17	16,446.64	0.83%
12/17/2014	AL1053	335,871	3	10,171.85	3.03%
1/20/2015	AL1062	2,800,980	24	32,692.79	1.17%
2/18/2015	AL8757	2,267,280	16	32,355.66	1.43%
3/20/2015	AL8747	2,869,071	22	42,606.31	1.49%
4/21/2015	AL8739	1,595,050	14	21,801.74	1.37%
5/19/2015	AM6653	1,746,239	13	31,259.97	1.79%
5/19/2015	AM6654	1,322,917	11	17,655.13	1.33%
6/17/2015	AM6644	1,640,013	12	21,987.54	1.34%
FY 2015		\$ 34,284,630	274	\$ 427,958.16	1.25%
7/17/2015	AN9200	2,460,059	17	35,882.15	1.46%
7/17/2015	AN9209	1,662,653	13	29,430.09	1.77%
8/19/2015	AP0334	548,691	4	13,719.68	2.50%
8/19/2015	AP0335	3,141,021	26	48,598.02	1.55%
9/18/2015	AP0322	1,483,842	13	36,209.67	2.44%
9/18/2015	AP0323	713,405	6	9,345.83	1.31%
10/20/2015	AP0369	2,165,592	15	53,230.60	2.46%
10/20/2015	AQ2070	81,524	1	894.05	1.10%
11/18/2015	AQ2067	931,957	7	23,674.32	2.54%
11/18/2015	AQ2068	2,022,980	16	28,921.97	1.43%

12/16/2015	AQ2052	233,112	2	5,435.89	2.33%
12/16/2015	AQ2053	1,460,008	10	17,855.01	1.22%
1/28/2016	AR3208	2,359,234	18	32,899.43	1.39%
1/28/2016	AR3209	275,356	2	6,603.64	2.40%
2/18/2016	AR3216	1,394,529	10	18,395.28	1.32%
2/18/2016	AR3217	945,902	7	21,972.89	2.32%
3/21/2016	AS6587	768,316	6	9,637.76	1.25%
3/21/2016	AS6588	227,305	2	5,256.58	2.31%
4/18/2016	AS6595	1,569,208	11	18,893.85	1.20%
5/20/2016	AS6604	1,958,185	14	29,330.47	1.50%
6/20/2016	AU3392	1,465,400	8	25,492.49	1.74%
6/20/2016	AU3393	116,119	1	2,635.89	2.27%
6/20/2016	AU3396	1,602,790	14	28,656.89	1.79%

FY 2016		\$ 29,586,294	223	\$ 502,972.45	1.70%
7/19/2016	AU3405	1,874,685	16	30,877.96	1.65%
7/19/2016	AU3406	287,864	3	3,986.05	1.38%
7/19/2016	AU3407	1,274,504	7	18,872.55	1.48%
8/17/2016	AU3412	3,383,792	25	54,954.96	1.62%
8/17/2016	AU3413	184,139	1	2,860.02	1.55%
9/19/2016	AV6302	97,678	1	1,414.66	1.45%
9/19/2016	AV6303	1,113,457	6	15,115.33	1.36%
9/19/2016	AV6304	2,903,830	26	44,908.12	1.55%
9/19/2016	AV6305	999,307	8	9,637.24	0.96%
10/18/2016	AV6285	989,853	6	12,548.44	1.27%
10/18/2016	AV6286	1,881,858	17	25,744.98	1.37%
10/18/2016	AV6287	361,319	3	4,415.56	1.22%
11/18/2016	AV6279	2,224,985	20	27,606.96	1.24%
11/18/2016	AV6280	1,043,860	9	13,652.48	1.31%
11/18/2016	AV6281	671,487	4	9,109.57	1.36%
11/18/2016	AV6282	407,068	2	5,545.00	1.36%
12/21/2016	AV6272	1,323,609	11	17,581.80	1.33%
12/21/2016	AY5472	1,778,863	12	22,787.15	1.28%
12/21/2016	AY5473	1,499,331	8	17,914.46	1.19%
1/20/2017	AY5842	1,496,684	11	17,522.78	1.17%
1/20/2017	AY5843	1,327,752	10	18,362.43	1.38%
2/16/2017	AY5490	2,491,669	17	26,632.62	1.07%
2/16/2017	AY5491	2,748,675	20	34,115.36	1.24%
2/16/2017	AY5492	1,327,983	9	20,589.79	1.55%
3/17/2017	AY5481	273,827	2	2,667.72	0.97%
3/17/2017	AY5488	1,713,526	14	18,264.39	1.07%
3/17/2017	AT5489	1,507,985	10	21,040.65	1.40%
4/18/2017	AY5508	1,464,118	10	13,783.66	0.94%
4/18/2017	AY5509	2,883,661	20	43,196.81	1.50%
5/17/2017	AY5516	497,625	4	8,145.17	1.64%
5/17/2017	AY5517	2,539,054	16	32,543.90	1.28%
6/19/2017	BA8810	319,640	3	3,781.07	1.18%
6/19/2017	BA8811	2,025,125	13	25,103.89	1.24%
6/19/2017	BA8812	167,698	1	1,618.36	0.97%
FY 2017		\$ 47,086,511	345	\$ 626,901.89	1.33%
Grand Totals		\$ 127,888,588	981	\$ 1,892,298.28	1.48%

¹ LHC Proceeds and Profit % are Net of DPA Reimbursement



Monthly Update

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LHC FNMA HFA Preferred & FHLMC HFA Choice Program

Program Summary - Stage Summary by Reservation Date				Loan Progression Summary Since Inception	
Total Pipeline:	Loan Count	Loan Amount	Loan Count	Stage Progression	Average # of Days
Snapshot Stage Summary - as of 06/30/2017					
Reservation	11	\$1,921,178.00	9	From Reservation to Underwriter Certification	11.81 days
Underwriting	0	\$0.00	0	From eHP Compliance to Loan Purchase	52.55 days
Compliance	30	\$5,223,031.00	15	From Reservation to Loan Purchase	62.13 days
Purchased/Service	9	\$1,428,943.00	0	Days to Purchase By Purchase Month	
Pooled	0	\$0.00	0		
Investor/Trustee	258	\$41,559,592.00	0		
Cancelled	73	\$10,921,536.00	2		
Cumulative Stage Summary - as of 06/30/2017					
Reservation	381	\$61,054,280.00	26	July 2016	65.50 days
Underwriting	297	\$48,211,566.00	15	August 2016	68.74 days
Compliance	297	\$48,211,566.00	15	September 2016	84.13 days
Purchased/Service	267	\$42,988,535.00	0	October 2016	68.42 days
Pooled	258	\$41,559,592.00	0	November 2016	67.13 days
Investor/Trustee	258	\$41,559,592.00	0	December 2016	N/A
Cancelled	73	\$10,921,536.00	2	January 2017	75.21 days
				February 2017	56.09 days
				March 2017	65.20 days
				April 2017	43.78 days
				May 2017	66.07 days
				June 2017	46.45 days

Program Summary - Stage Summary by Reservation Date			
Total Pipeline:	Loan Count	Loan Amount	Loan Count
Snapshot Stage Summary - as of 06/30/2017			
Reservation	381	\$61,054,280.00	26
Underwriting	297	\$48,211,566.00	15
Compliance	297	\$48,211,566.00	15
Purchased/Service	267	\$42,988,535.00	0
Pooled	258	\$41,559,592.00	0
Investor/Trustee	258	\$41,559,592.00	0
Cancelled	73	\$10,921,536.00	2

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*Data provided by LHC

LHC FNMA HFA Preferred & FHLMC HFA Choice Program

Monthly Pipeline Summary for June FNMA Preferred Loans - as of June 30, 2017

Loan First Stage Date	Loan Number	Loan Amount	Approved Stage	Interest Rate	UW Deadline	Loan Purchase Deadline
06/01/17	PC354	165,870	Compliance Approved	4.875%	06/21/17	08/10/17
06/01/17	PC355	190,000	Reservation	5.125%	06/21/17	08/10/17
06/01/17	PC356	111,550	Compliance Approved	4.875%	06/21/17	08/10/17
06/02/17	PC357	169,750	Compliance Approved	4.750%	06/22/17	08/11/17
06/05/17	PC358	218,250	Compliance Approved	4.750%	06/25/17	08/14/17
06/05/17	PC359	190,120	Compliance Approved	4.750%	06/25/17	08/14/17
06/07/17	PC360	190,000	Compliance Approved	5.000%	06/27/17	08/16/17
06/12/17	PC361	276,450	Compliance Approved	4.750%	07/02/17	08/21/17
06/15/17	PC362	331,550	Reservation	5.125%	07/05/17	08/24/17
06/15/17	PC363	169,750	Reservation	4.750%	07/05/17	08/24/17
06/16/17	PC365	194,970	Reservation	5.125%	07/06/17	08/25/17
06/16/17	PC364	180,420	Compliance Approved	5.125%	07/06/17	08/25/17
06/19/17	PC366	184,300	Reservation	4.875%	07/09/17	08/28/17
06/19/17	PC367	150,350	Reservation	4.875%	07/09/17	08/28/17
06/19/17	PC368	135,800	Compliance Approved	5.125%	07/09/17	08/28/17
06/19/17	PC369	230,375	Compliance Approved	5.125%	07/09/17	08/28/17
06/21/17	PC370	282,150	Compliance Approved	4.875%	07/11/17	08/30/17
06/21/17	PC371	171,690	Compliance Approved	4.875%	07/11/17	08/30/17
06/22/17	PC372	234,740	Compliance Approved	5.125%	07/12/17	08/31/17
06/23/17	PC373	85,360	Reservation	4.875%	07/13/17	09/01/17
06/23/17	PC374	193,903	Reservation	5.125%	07/13/17	09/01/17
06/26/17	PC375	130,853	Compliance Approved	5.125%	07/16/17	09/04/17
06/28/17	PC376	117,516	Reservation	5.125%	07/18/17	09/06/17
06/30/17	PC378	177,510	Compliance Approved	5.125%	07/20/17	09/08/17
06/30/17	PC377	155,200	Reservation	5.125%	07/20/17	09/08/17

Monthly Pipeline Summary for June FHLMC Choice Loans - as of June 30, 2017

Loan First Stage Date	Loan Number	Loan Amount	Approved Stage	Interest Rate	UW Deadline	Loan Purchase Deadline
06/26/17	CC3	177,510	Cancelled	5.125%	07/16/17	09/04/17

*Data provided by LHC

LHC FNMA HFA Preferred & FHLMC HFA Choice Program

Settlement Details						
Settlement Date	Loan ID	Reservation Date	Current Prin	LHC Fee (%)	LHC Fee (\$)	Settlement Total
06/13/17	PC146	05/06/16	82,208	0.573%	471.15	
06/13/17	PC311	04/07/17	194,000	0.448%	869.85	
06/13/17	PC327	05/02/17	179,353	0.470%	842.62	
06/13/17	PC324	04/21/17	104,626	0.564%	589.63	
06/13/17	PC318	04/17/17	145,403	0.612%	890.50	
06/13/17	PC320	04/19/17	96,903	0.642%	621.81	
06/13/17	PC312	04/10/17	193,515	0.555%	1,073.65	
06/13/17	PC284	01/27/17	205,626	0.655%	1,346.34	
06/13/17	PC313	04/11/17	67,900	0.531%	360.80	
06/13/17	PC302	03/20/17	214,700	0.738%	1,584.89	
06/13/17	PC309	04/04/17	95,060	0.418%	397.23	
06/13/17	PC305	03/24/17	155,200	0.355%	551.54	
06/13/17	PC314	04/12/17	108,640	0.574%	623.73	
06/13/17	PC323	04/21/17	100,000	0.665%	664.63	
06/13/17	PC317	04/17/17	166,840	0.644%	1,075.18	
06/13/17	PC322	04/20/17	131,765	0.532%	701.40	
06/13/17	PC325	04/25/17	136,770	0.563%	770.10	
06/13/17	PC335	05/10/17	161,738	0.407%	657.97	
06/13/17	PC296	03/09/17	171,690	0.423%	725.60	14,818.64

	Current Prin	LHC Fee (\$)
Since Inception	\$41,628,565.32	\$270,363.07
FYTD	\$25,018,590.24	\$134,278.00
June 2017	\$4,190,190.62	\$22,626.71