



SINGLE FAMILY COMMITTEE MEETING

July 12, 2017



Louisiana Housing Corporation

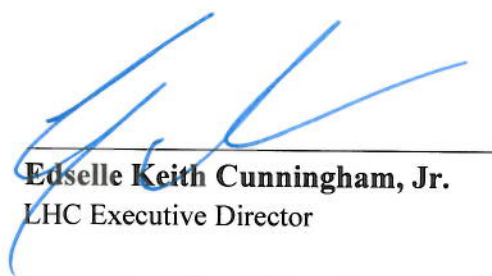
July 7, 2017

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

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
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	2.15	
Year	2016				
Pooled	126	\$20,589,826.00	\$64,172.12	2.03	
Year	2017				
Pooled	80	\$12,151,262.00	\$62,583.39	1.89	
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	1.84	
Year	2014				
Pooled	282	\$34,632,671.00	\$40,624.02	2.10	
Year	2015				
Pooled	242	\$31,205,479.00	\$43,081.38	1.86	
Year	2016				
Pooled	276	\$36,798,648.00	\$44,260.12	1.84	
Year	2017				
Pooled	154	\$21,923,659.00	\$46,783.47	1.80	
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	2.40	

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
Marital 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 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 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%

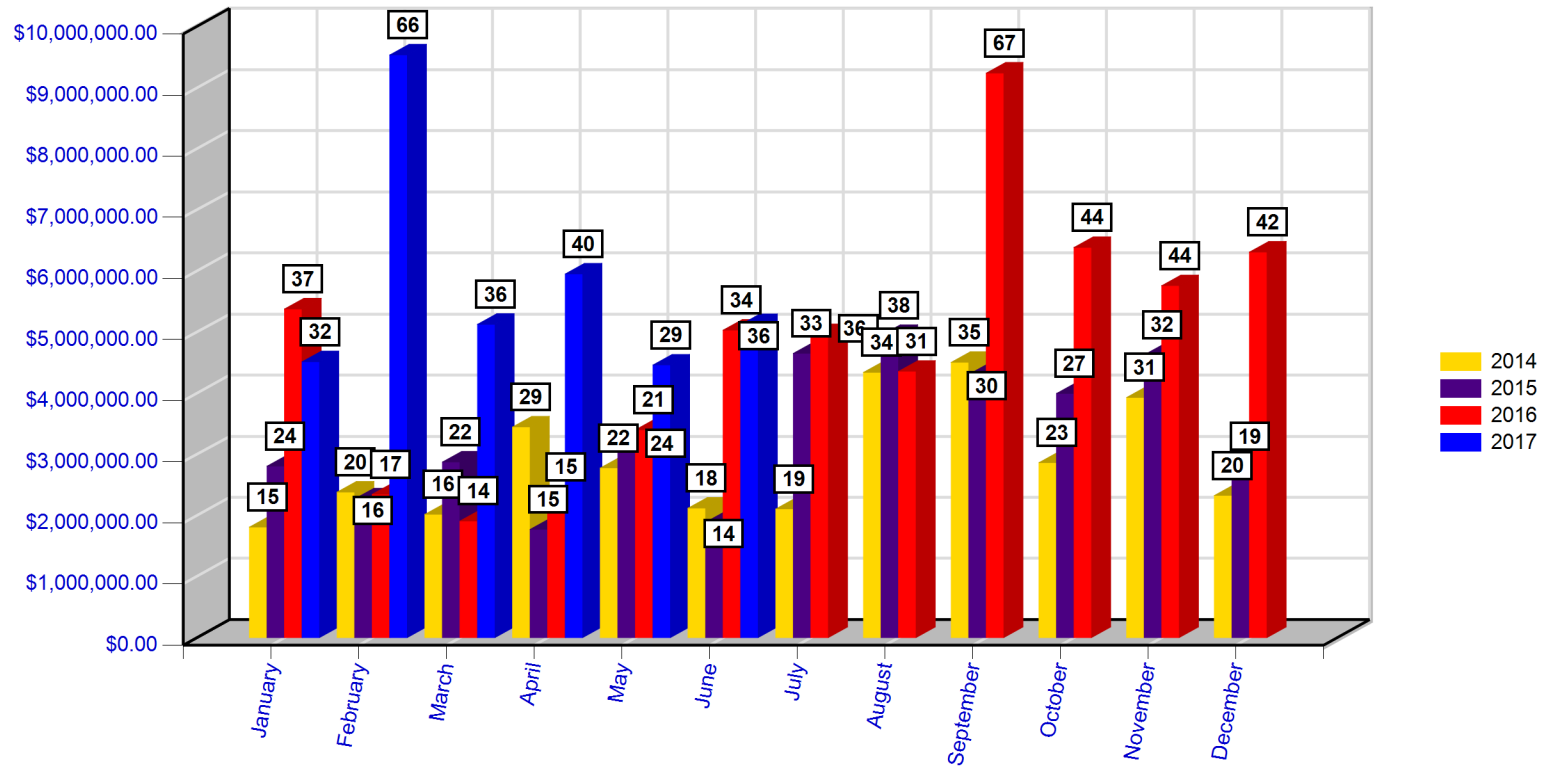
Top Loan Types by Loans

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
	May	LHC Preferred Conventional	9	\$1,478,862.00
		Market Rate GNMA	19	\$2,854,797.00
		Mortgage Credit Certificate	1	\$128,783.00
		Total	29	\$4,462,442.00
	June	LHC Preferred Conventional	19	\$2,713,937.00
		Market Rate GNMA	13	\$1,893,650.00
		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.	HAJP 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 Boudreaux	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

			SSM			# of pending draws	Total # of processed loans	Contract Start Dates	Contract End Dates	Program Summary	Comments/Pending Issues
Parish	Assigned Staff Member	Back-up Staff Member	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 Contract is renewed annually	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 \$1000, 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%	
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

		Data		Delinquency % of Active Total
DelStatusMBA2	DelStatusMBA	LoanCount	UPB	
Current		193	\$20,348,278	
Delinquent	30	8	\$864,071	3.81%
	60	5	\$546,777	2.38%
	90	2	\$193,591	0.95%
	120+	2	\$185,466	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	

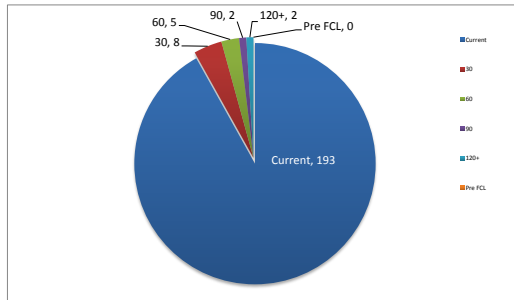
State	LA
Report Date	(All)

Loancount	DelStatusMBA3	DelStatusMBA2	DelStatusMBA	Active Count	Post FCL	In-Active/PaidOff	Default Liquidation	Service Release	Total
BondProgName	Active								
	Current	Delinquent	60	90	120+	Pre FCL			
Louisiana HFA 2011	193	8	5	2	2	0	0	4	273
Grand Total	193	8	5	2	2	0	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						Active Count	Post FCL	In-Active/PaidOff	Default Liquidation	Service Release	Grand Total
	Current	Delinquent										
Lender		30	60	90	120+	Pre FCL						
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	Delinquent										
Interest Rate		30	60	90	120+	Pre FCL						
2.95	38	1	1	2	1	1	44		9		0	53
3.15	6	0	0	0	0	0	6		0		0	6
3.99	64	4	1	0	2	0	71		18		2	91
4.25	4	0	1	0	0	0	5		2		0	7
4.50	3	0	1	0	0	0	4		1		0	5
4.75	22	1	0	0	0	0	23		7		0	30
4.99	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

			Data	
PortDesc4	DelStatusMBA2	DelStatusMBA	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	
Service Release		0	\$0	
Conventional Total			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	
Service Release				
Government Total			217	\$19,638,729
Grand Total			272	\$23,782,088



LHC Trial Summary

Servicing Portfolio

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

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>D a y s</i>				<i>D e l i n q u e n t</i>			<i>%Cat</i>	<i>FC</i>	<i>BK</i>
			<i>30</i>	<i>60</i>	<i>90</i>	<i>120</i>	<i>Total</i>	<i>%Total</i>				
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

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

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

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>D a y s</i>				<i>D e l i n q u e n t</i>				<i>FC</i>	<i>BK</i>
			<i>30</i>	<i>60</i>	<i>90</i>	<i>120</i>	<i>Total</i>	<i>%Total</i>	<i>%Cat</i>			
<i>ST. TAMMANY</i>	86	\$10,615,237.55	3	3	0	2	8	0.317	9.302	1	1	
<i>TANGIPAHOA</i>	41	\$5,482,125.08	3	0	1	1	5	0.198	12.195	0	0	
<i>TERREBONNE</i>	3	\$296,108.68	0	0	0	1	1	0.040	33.333	1	0	
<i>VERMILION</i>	6	\$550,957.42	0	0	0	1	1	0.040	16.667	1	0	
<i>VERNON</i>	4	\$439,889.24	0	0	0	0	0	0.000	0.000	0	0	
<i>WASHINGTON</i>	6	\$570,620.63	1	0	0	0	1	0.040	16.667	0	0	
<i>WEBSTER</i>	5	\$481,317.71	0	0	0	0	0	0.000	0.000	0	0	
<i>WEST BATON ROUGE</i>	14	\$2,054,905.40	0	0	1	0	1	0.040	7.143	0	0	
<i>WINN</i>	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	

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

Category	Count	Principal Balance	D a y s			D e l i n q u e n t				FC	BK
			30	60	90	120	Total	%Total	%Cat		
4.59	2	\$230,397.66	0	0	0	0	0	0.000	0.000	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

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>D a y s</i>				<i>D e l i n q u e n t</i>			<i>FC</i>	<i>BK</i>
			<i>30</i>	<i>60</i>	<i>90</i>	<i>120</i>	<i>Total</i>	<i>%Total</i>	<i>%Cat</i>		
Originating Lender											
<i>A-I 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

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>D a y s</i>				<i>D e l i n q u e n t</i>				<i>FC</i>	<i>BK</i>
			<i>30</i>	<i>60</i>	<i>90</i>	<i>120</i>	<i>Total</i>	<i>%Total</i>	<i>%Cat</i>			
<i>ESSENTIAL MORTGAGE COMPANY, L.L.C.</i>	28	\$3,312,027.84	3	0	0	0	3	0.119	10.714	0	2	
<i>EUREKA HOMESTEAD SOCIETY</i>	1	\$122,545.92	0	0	0	0	0	0.000	0.000	0	0	
<i>Eustis Mortgage</i>	39	\$4,584,123.36	2	1	0	2	5	0.198	12.821	1	2	
<i>Fairway Independent Mortgage Corporation</i>	151	\$19,658,342.89	7	2	3	4	16	0.635	10.596	0	1	
<i>Fakouri Mortgage Company</i>	4	\$603,964.66	3	0	1	0	4	0.159	100.000	0	1	
<i>Fidelity Homestead Association</i>	5	\$531,789.44	0	0	0	0	0	0.000	0.000	0	0	
<i>Fidelity Homestead Savings Bank 4/03/14</i>	230	\$32,319,863.58	5	4	1	1	11	0.437	4.783	0	1	
<i>FIRST BANK AND TRUST</i>	23	\$2,785,266.84	1	0	0	0	1	0.040	4.348	0	0	
<i>First Choice Funding</i>	14	\$1,400,149.24	0	0	0	1	1	0.040	7.143	1	0	
<i>First Choice Mortgage, LLC</i>	42	\$4,325,205.61	7	3	1	4	15	0.595	35.714	1	1	
<i>First Federal Bank of Louisiana</i>	2	\$71,093.63	0	0	0	0	0	0.000	0.000	0	0	
<i>First Mississippi Capital Corp. dba FMC Mort</i>	2	\$243,052.36	1	0	0	0	1	0.040	50.000	0	0	
<i>First Mortgage Services, Inc.</i>	8	\$865,882.34	2	0	0	0	2	0.079	25.000	0	0	
<i>First National Bank</i>	6	\$812,528.88	0	0	0	0	0	0.000	0.000	0	0	
<i>FIRST NATIONAL BANK *U*S*A*</i>	19	\$2,093,884.55	2	0	0	2	4	0.159	21.053	1	2	
<i>First NBC Mortgage, LLC</i>	3	\$491,396.50	0	0	0	0	0	0.000	0.000	0	0	
<i>Franklin American Mortgage Company</i>	18	\$2,734,243.03	0	0	0	0	0	0.000	0.000	0	0	
<i>Gateway Mortgage Group</i>	12	\$1,798,226.24	0	0	0	1	1	0.040	8.333	0	0	
<i>Georgetown Mortgage, LLC</i>	1	\$145,991.76	0	0	0	0	0	0.000	0.000	0	0	
<i>GULF COAST BANK & TRUST COMPANY</i>	238	\$30,482,590.93	11	4	2	7	24	0.952	10.084	2	2	
<i>Hancock Bank of Louisiana</i>	37	\$4,304,708.65	1	0	0	3	4	0.159	10.811	1	1	
<i>Home Bank</i>	1	\$110,541.57	0	0	0	0	0	0.000	0.000	0	0	
<i>Home Federal Bank</i>	55	\$6,577,557.90	2	0	0	0	2	0.079	3.636	0	0	
<i>Home Loan Corporation</i>	8	\$885,105.66	1	1	0	1	3	0.119	37.500	0	1	
<i>Home Mortgage Asso, Inc.</i>	5	\$404,960.10	0	0	0	0	0	0.000	0.000	0	1	
<i>Homebuyer's Resource Group, LLC</i>	5	\$575,512.05	0	0	0	1	1	0.040	20.000	0	0	
<i>Hope Community Credit Union</i>	7	\$713,680.85	0	1	0	0	1	0.040	14.286	0	0	
<i>IBERIABANK</i>	33	\$3,345,177.05	1	1	0	6	8	0.317	24.242	2	3	
<i>Indy Mac Bank</i>	1	\$139,934.19	0	0	0	0	0	0.000	0.000	0	0	
<i>Interlinc Mortgage Services, LLC</i>	21	\$2,923,118.05	0	0	0	3	3	0.119	14.286	1	0	
<i>International Mortgage Corporation of MD</i>	7	\$806,342.16	0	0	0	1	1	0.040	14.286	0	0	
<i>Intertrust Mortgage</i>	2	\$151,562.02	0	0	0	0	0	0.000	0.000	0	0	

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

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>D a y s</i>				<i>D e l i n q u e n t</i>			<i>FC</i>	<i>BK</i>
			<i>30</i>	<i>60</i>	<i>90</i>	<i>120</i>	<i>Total</i>	<i>%Total</i>	<i>%Cat</i>		
<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

Description	Type	Total	Total
1 - By MBS	Fannie Mae	192	9,578,036

Description	Type	Total	Total
2 - By Loan	Conventional	232	13,258.707

Description	Type	Total	Total
2 - By Program	LOUISIANA	24	644,300

Description	Type	Total	Total
4 - By Investor	498,002	3	211.3

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[illegible]

L4 - LOUISIANA STATE - 6 - By County

G-Id	City	SPN	Area	SPN	Area	SPN	Area	SPN	Area	SPN	Area	SPN	Area	SPN	Area	SPN	Area	SPN	Area	SPN	Area	SPN	Area	SPN	Area	SPN	Area	SPN	Area	
L-A001	8	1	27,993	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A005	83	6,984,809	4	4.82%	496,620	7.11%	2	2.41%	130,238	1.86%	1	1.20%	234,634	3.36%	1	1.20%	131,748	1.89%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	1.20%	1.30%	1.30%
L-A007	3	130,316	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%
L-A100	2	78,105	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A011	1	17,901	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A115	35	1,633,633	1	0.06%	26,328	1.61%	0	0.00%	26,328	1.61%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	0.00%	1.00%	1.00%
L-A017	122	4,845,103	8	0.16%	915,162	10.22%	5	4.00%	281,150	5.80%	1	0.52%	58,181	1.20%	1	0.52%	42,344	0.87%	1	0.52%	137,507	2.84%	0	0.00%	0	0.00%	0	0.00%	2	1.64%
L-A019	9	389,330	1	11.51%	973	2.51%	1	11.11%	9,763	2.51%	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%
L-A021	2	32,177	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%
L-A03 EAST	379	26,890,459	37	9.87%	3,372,268	12.54%	20	5.33%	1,755,714	6.53%	7	1.87%	664,561	2.47%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A03 WEST	2	498,663	2	40.68%	234,889	47.59%	0	0.00%	23,489	47.59%	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%
L-A041	3	32,566	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%
L-A045 BERRA	4	351,345	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A045	12	142,025	124,465	100.00%	10,739	16.41%	0	0.00%	10,739	16.41%	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%
L-A048	14	10,793	1	100.00%	10,793	100.00%	1	100.00%	10,793	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%
L-A051	258	174,551,591	19	7.36%	1,455,340	3.90%	15	5.81%	1,054,588	2.70%	2	0.78%	119,677	0.76%	2	0.78%	236,095	1.84%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A054	14	918,150	124,893	100.00%	14,168	15.46%	0	0.00%	14,168	15.46%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A057	10	389,127	1	100.00%	389,562	25.59%	1	100.00%	389,562	25.59%	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%
L-A059	2	59,569	0	0.00%	62,915	106.40%	0	0.00%	62,915	106.40%	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%
L-A061	6	153,133	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A063	109	8,220,122	10	9.17%	896,403	10.90%	7	6.42%	650,235	7.91%	1	0.52%	18,543	0.23%	0	0.00%	0	0.00%	2	1.83%	227,525	2.77%	2	1.83%	184,116	2.24%	0	0.00%	0	0.00%
L-A065	5	0	0	0.00%	128,276	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A067	2	38,317	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A069	3	113,864	25,889	22.73%	25,889	22.73%	0	0.00%	25,889	22.73%	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%
L-A071	174	12,597,017	13	7.47%	973,867	7.73%	12	6.90%	871,963	6.92%	1	0.57%	101,904	0.81%	0	0.00%	0	0.00%	0	0.00%	1	0.57%	177,814	1.41%	6	3.45%	408,547	3.24%	3.24%	3.24%
L-A073	24	783,214	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%
L-A077	7	434,699	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%
L-A079	27	1,276,160	2	7.41%	36,717	2.88%	2	7.41%	36,717	2.88%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	3.70%	67,278	5.27%
L-A087	14	1,092,483	0	0.00%	76,616	7.01%	0	0.00%	76,616	7.01%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A089 ST	29	2,147,477	6	20.69%	451,054	20.98%	5	17.24%	293,252	13.64%	0	0.00%	0	0.00%	0	0.00%	1	3.45%	157,862	7.34%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A095 ST	7	263,044	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A096 ST	102	7,599,603	977,722	100.00%	12,345	1.62%	0	0.00%	12,345	1.62%	0	0.00%	66,168	0.87%	0	0.00%	24,008	0.31%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	237,109	3.12%
L-A097 ST	4	87,465	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%
L-A099 ST	2	76,054	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%
L-A101 ST	3	65,565	1	33.33%	23,877	36.42%	1	33.33%	23,877	36.42%	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%
L-A103 ST	110	6,988,403	5	4.56%	516,235	7.39%	2	1.82%	135,225	2.19%	2	1.82%	231,306	3.31%	0	0.00%	0	0.00%	1	0.91%	131,704	1.89%	1	0.91%	147,293	2.11%	0	0.00%	0	0.00%
L-A105	32	2,507,292	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A109	6	236,878	1	16.67%	61,027	25.76%	1	16.67%	61,027	25.76%	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%
L-A113	2	105,925	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A115	8	87,719	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A117	7	246,616	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A119	8	239,540	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A121 WEST	17	1,005,293	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
L-A125 WEST	2	296,438	0	0.00%	112,485	43.86%	0	0.00%	112,485	43.86%	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%
L-A126 WEST	1601	106,602,687	134	12.6%	11,566,87	10.84%	93	5.74%	6,843,307	6.42%	0	0.00%	1,605,087	1.50%	0	0.00%	577,914	0.54%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1,180,301	1.05%

L4 - LOUISIANA STATE - 7 - By City/State

[illegible]

MADSONVILLE	4	301,619	1	25.00%	126,623	41.98%	0	0.00%	0	0.00%	1	25.00%	126,623	41.98%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
MANDEVILLE/	7	528,798	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
MARSHALLVILLE	7	78,105	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
MARRERO/	61	3,147,152	3	4.92%	202,922	6.45%	1	1.64%	27,806	0.88%	1	1.64%	2,283	0.07%	1	1.64%	172,834	5.49%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
MAUREPAS/	1	106,361	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%
MERNAUX/ LA	1	320,763	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
METARRIE/ LA	36	2,866,115	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
MINDEN/ LA	5	202,718	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	2.78%	90,342	3.15%
MONROE/ LA	16	571,372	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%
NATCHITOCH	3	111,894	1	33.33%	26,889	23.14%	1	33.33%	25,689	23.14%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
NEW BEHRA/	10	391,345	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
NEW	174	12,597,017	13	7.47%	974,857	7.73%	12	6.89%	871,963	6.92%	1	0.57%	101,904	0.81%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	0.57%	177,614	1.41%	6	3.45%	458,547	3.24%
NEW ROADS/	1	95,611	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%
NORCO/ LA	1	106,902	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
OLA/ LA	1	49,654	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
OPALOUSE/	1	33,416	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
PARDIARI/ LA	1	34,330	1	100.00%	34,330	100.00%	1	100.00%	34,330	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%
PATERSON/	6	95,560	0	0.00%	20,877	21.85%	0	0.00%	38,433	40.33%	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%
PEARL RIVER	11	61,925	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	9.99%	147,293	23.99%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
PIERRE PIER/	1	69,598	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%
PINEVILLE	1	106,005	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
PLACEMINE	9	509,086	2	22.22%	124,466	24.46%	1	11.11%	10,739	2.11%	0	0.00%	0	0.00%	1	11.11%	113,727	22.34%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
PONCHARV	21	739,027	25	36.26%	332,626	44.99%	1	1.48%	166,518	22.66%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	14,349	1.94%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
PORT ALLEN/	1	654,688	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
PRAIRIE VILL	21	226,692	2	3.70%	131,748	5.81%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	3,178	5.81%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
PRIDE LA	4	229,456	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
RACELAND/	1	32,764	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
RAVENHUR	1	589,561	0	0.00%	133,232	22.60%	0	0.00%	16,647	2.83%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
RIVER RIDGE	1	26,130	0	0.00%	26,130	100.00%	1	100.00%	26,130	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%
RUXTON/ LA	1	133,124	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%
SAMT AMANT	3	232,234	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
SAMT	4	234,144	1	25.00%	76,616	32.80%	1	25.00%	76,616	32.80%	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%
SANT	1	143,994	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
SANT	2	129,297	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
SANT ROSE/	1	734,443	0	0.00%	199,760	27.19%	0	0.00%	199,760	27.19%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
SCOTT/ LA	1	25,662	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	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	118	4,739,263	8	6.78%	514,192	10.90%	5	4.24%	281,150	5.93%	1	0.85%	58,181	1.23%	1	0.85%	42,344	0.89%	1	0.85%	137,507	2.89%	0	0.00%	2	1.69%	87,965	1.86%	0	0.00%
SLAUGHTER	1	229,491	0	0.00%	161,337	70.30%	0	0.00%	161,337	70.30%	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%
SULLY/ LA	67	437,911	1	0.44%	376,441	8.61%	1	1.49%	142,054	3.23%	1	1.49%	104,683	2.38%	0	0.00%	1	1.49%	131,704	2.99%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
SPRINGFIELD	2	32,122	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%
ST	1	112,489	1	100.00%	112,489	100.00%	1	100.00%	112,489	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%
SULPHUR/ LA	1	31,100	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%
TERRYTOWN	1	174,650	0	0.00%	98,753	56.59%	0	0.00%	58,753	33.40%	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%
THIBODIAUX/	7	219,492	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
THIBODAUX/ LA	2	94,490	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%
VACHESSE/	1	36,885	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
VICTORY/ LA	1	39,719	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
VODALA/ LA	1	121,778	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%
VENT LA	2	121,695	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
WAGGAMAN/	1	246,145	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

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 Touns

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	\$ Amount	# Loans	\$ Amount	# Loans	\$ Amount	# Loans	\$ Amount
July '13							1	116,503			1	116,503	1	116,503
August '13							2	260,199			5	598,370	2	260,199
September '13							8	924,656			17	2,108,250	8	924,656
October '13							19	2,502,308			25	3,086,265	19	2,502,308
November '13							16	1,813,026			23	2,547,230	16	1,813,026
December '13							13	1,510,920			19	2,312,040	13	1,510,920
January '14							24	2,857,637			36	4,122,812	24	2,857,637
February '14							29	3,648,377			33	4,156,545	29	3,648,377
March '14							24	2,862,362			32	3,682,824	24	2,862,362
April '14							22	2,185,195			32	3,361,737	22	2,185,195
May '14							37	5,089,924			47	6,224,925	37	5,089,924
June '14							22	2,889,988			33	4,131,394	22	2,889,988
FY 2014 Total	-	-	-	-	-	-	217	26,661,095			303	36,448,895	217	26,661,095
July '14							30	3,818,407			41	5,029,527	30	3,818,407
August '14							29	3,423,242			39	4,551,263	29	3,423,242
September '14							22	2,833,826			26	3,293,643	22	2,833,826
October '14							24	2,953,117			45	5,548,004	24	2,953,117
November '14							14	1,670,776			15	1,754,236	14	1,670,776
December '14							27	3,506,957			33	4,086,651	27	3,506,957
January '15							18	2,015,192			25	2,870,624	18	2,015,192
February '15							18	2,420,828			24	3,103,074	18	2,420,828
March '15							22	2,936,116			30	3,816,799	22	2,936,116
April '15							22	3,075,369			29	4,015,070	22	3,075,369
May '15							26	3,273,154			29	3,733,658	26	3,273,154
June '15							24	3,043,767			31	3,926,034	24	3,043,767
FY 2015 Total	-	-	-	-	-	-	276	34,970,751			367	45,728,583	276	34,970,751
July '15							21	2,733,239			27	3,523,768	21	2,733,239
August '15							20	2,447,032			27	3,268,893	20	2,447,032
September '15							20	2,828,302			26	3,663,350	20	2,828,302
October '15							20	2,790,966			24	3,382,371	20	2,790,966
November '15							7	771,759			15	1,958,833	7	771,759
December '15							13	1,956,813			18	2,710,071	13	1,956,813
January '16							16	2,144,876			21	2,901,949	16	2,144,876
February '16							12	1,588,610			18	2,438,532	12	1,588,610
March '16							21	2,911,009			28	3,866,588	21	2,911,009
April '16							25	3,182,396			36	4,672,135	26	3,309,059
May '16							34	4,546,647			53	6,963,773	36	4,902,874
June '16							47	6,125,806			63	8,424,509	48	6,317,274
FY 2016 Total	-	-	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			20	3,378,096	9	1,257,940	35	5,626,395	26	4,368,455
April '17			5	631,016			7	841,665	7	909,121	26	3,380,832	19	2,471,711
May '17	1	182,500	19	2,893,032			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
FY 2017 Total	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	2,022,086	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				
Since Inception			June	
Total Pipeline:	Loan Count	Loan Amount	Loan Count	Loan Amount
	381	\$61,054,280.00	26	\$4,815,937.00
Snapshot Stage Summary - as of 06/30/2017				
Reservation	11	\$1,921,178.00	9	\$1,588,599.00
Underwriting	0	\$0.00	0	\$0.00
Compliance	30	\$5,223,031.00	15	\$2,865,528.00
Purchased/Servicer	9	\$1,428,943.00	0	\$0.00
Pooled	0	\$0.00	0	\$0.00
Investor/Trustee	258	\$41,559,592.00	0	\$0.00
Cancelled	73	\$10,921,536.00	2	\$361,810.00
Cumulative Stage Summary - as of 06/30/2017				
Reservation	381	\$61,054,280.00	26	\$4,815,937.00
Underwriting	297	\$48,211,566.00	15	\$2,865,528.00
Compliance	297	\$48,211,566.00	15	\$2,865,528.00
Purchased/Servicer	267	\$42,988,535.00	0	\$0.00
Pooled	258	\$41,559,592.00	0	\$0.00
Investor/Trustee	258	\$41,559,592.00	0	\$0.00
Cancelled	73	\$10,921,536.00	2	\$361,810.00

Loan Progression Summary Since Inception			
Stage Progression	Average # of Days	# of Loans	
From Reservation to Underwriter Certification	11.81 days	297	
From eHP Compliance to Loan Purchase	52.55 days	267	
From Reservation to Loan Purchase	62.13 days	267	

Days to Purchase By Purchase Month			
Purchase Month	Days From Reservation	# of Loans	
July 2016	65.50 days	2	
August 2016	68.74 days	27	
September 2016	84.13 days	8	
October 2016	68.42 days	12	
November 2016	67.13 days	8	
December 2016	N/A	0	
January 2017	75.21 days	14	
February 2017	56.09 days	11	
March 2017	65.20 days	5	
April 2017	43.78 days	9	
May 2017	66.07 days	15	
June 2017	46.45 days	11	

*Data provided by LHC



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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