
Louisiana Housing Finance Agency



Single Family Committee

Brenda Evans, Program Administrator
Mary Antoon, Program Manager

January 29, 2010

Table of Contents

Memo to Commissioners.....	3
Agenda.....	4
January 19, 2010 Committee Minutes.....	5
January 19, 2010 Financial Advisor RFP Special Committee Minutes.....	13
Allocation Summary (by staff)	18
Program Pipeline 09A	19
Whole Loan Report January 2010.....	26
Loans by Lender Report.....	27
Loans by Parish Report.....	28
Standard Mortgage Prepayment Report.....	29

MEMORANDUM

TO: Commissioner Michael Airhart, Chairman
Commissioner Mayson Foster
Commissioner Joseph Scontrino, III
Commissioner John N. Kennedy
Commissioner Tyrone Wilson

From: Brenda Evans, Program Administrator

Date: 01/29/2010

Re: Single Family Committee Meeting

Notice is hereby given of a regular meeting of the Single Family Committee to be held on Wednesday, February 10, 2010 at 10:00a.m. at Louisiana Housing Finance Agency, in Committee Room 2, located at 2415 Quail Drive, B.R., LA, by order of the Chairperson.

Approval of the minutes for the January 19, 2010 Single Family Committee Meeting.

Approval of the Minutes from the January 19, 2010 Financial Advisor RFP Special Committee Meeting.

Updates on the 2009A Program and Whole Loan Report.

Update on 2010A Program Bond Issue.

Updates on prepayment by Standard Mortgage.

Other Business

January 29, 2010

SINGLE FAMILY COMMITTEE MEETING

Notice is hereby given of a regular meeting of the Single Family Committee to be held on Wednesday, February 10, 2010 at 10:00 a.m. at Louisiana Housing Finance Agency, in Committee Room 2, located at 2415 Quail Drive, B.R., LA, by order of the Chairperson.

Agenda

1. Call to order, roll call, and introduction of guests.
2. Approval of the minutes for the January 19, 2010 Single Family Committee Meeting.
3. Approval of the Minutes from the January 19, 2010 Financial Advisor RFP Special Committee Meeting.
4. Updates on the 2009A Program and Whole Loan Report.
5. Update on 2010A Program Bond Issue.
6. Updates on prepayment by Standard Mortgage.
7. Other Business

Milton J. Bailey, President

Pursuant to the provisions of LSA-R.S. 42:6.1, upon two-thirds vote of the members present, the Board of Commissioners of the Louisiana Housing Finance Agency may choose to enter Executive Session, and by this notice, the Agency reserves its right to go into Executive Session as provided by law.

**Louisiana Housing Finance Agency
Single Family Committee Meeting Minutes
January 19, 2010
2415 Quail Drive
Committee Room 2
Baton Rouge, LA 70808
9:30 A.M.**

Commissioners Present

Michael Airhart
Mayson Foster
Donald Vallee
Alice Washington, sitting for John Kennedy

Commissioners Absent

Joseph Scontrino, III
Tyrone Wilson

Legal Counsels Present

Wayne Neveu, Foley and Judell, L.L.P.
John Godfrey, Godfrey Firm
Jarrell Godfrey, Godfrey Firm

Staff Present

Brenda Evans
Mary Antoon
Amy York
Kesha Clark
Anne Fulton
Keith Cunningham
Rene Landry
Sydney Edmonston
Tracey Roberts

Others Present

Richard Wolcott, Standard Mortgage
Larry Englande, G. K. Baum
Tim Rittenhouse, CSG Advisors
Matt Stephens, Regions Bank - Corporate Trust
Carliss Knesel, Hancock Bank
Jeanie Yarbrough, CSG Advisors
Buck Landry, Morgan Keegan
L. Gordon King, Government Consultants of LA

Others Present (Continued)

Glen Weller, Standard Mortgage
Billy Gauthier, EBRMFA
Al Gaitlin, Prestige

Minutes

The Single Family Committee meeting was called to order by Commissioner Michael Airhart on January 19, 2010 at 9:30 A.M. in Committee Room 2 at Louisiana Housing Finance Agency, located at 2415 Quail Drive, Baton Rouge, LA.

The approval of the December 9, 2009 Single Family Committee Meeting Minutes was presented by Commissioner Donald Vallee and seconded by Ms. Alice Washington.

Updates on the 2009A and the Whole Loan Report were given by Brenda Evans, Program Administrator. Brenda stated starting on page SF-13 in the Single Family Board book there is a summary indicating where we are currently with Single Family allocation. She stated the only issue open is 2009A with a little over half million in ASST/MRB program and \$784,000 in Low Rate – Homebuyer Tax Credit Program which is our primary pots of money along with CDBG/MRB Program. Brenda stated as you recall, last month I reported on the CDBG funds that we are working with LRA/OCD because they had made changes in the way that they want the loans reviewed making sure the income remained under 120% AMI and making sure the CDBG funds are used for GAP financing. She continued by saying we are still in conversation with them on the use of the CDBG funds for the MRB program and are working toward an updated contract. Brenda stated to update the Committee we had a conference call with our Financial Advisors and Underwriters in follow up to the direction that we were given in last month’s Board Meeting to see what we will be able to do with the rates, where we are and what we have in the pipeline. She stated it was the consensus of the group to lower the rate to 5.5% based on the analysis that Buck Landry, Mortgage Keegan, Larry England, GK Baum, and with the help of our Financial Advisor, Tim Rittenhouse, CSG Advisors. She stated it was said moving the rate to 5.5% on the loans that we currently have in our pipeline and on a go forward basis that we will still be able to cash flow with no cost to the Agency and still be profitable. Brenda said with we are planning to move forward getting out an announcement to all of our lenders and proceeding to utilize the warehouse line which is another item on the agenda.

Commissioner Donald Vallee stated two things; one was their talk of reducing the rate to 80% AMI. Brenda Evans stated that LRA had given us the authority to drop the rate to 80% but they requested that the rate be raised back to 120%. Commissioner Vallee questioned how would that affect us? Brenda stated the undoubtedly that will have a negative impact on

the way that the report because with the 120% we were able to reach and now it is going to 80% and two, how is that going to affect us? Brenda stated that undoubtedly that will have a negative impact on the way that we report because with the 120% we were able to reach more people and with the 80%, it will undoubtedly reduce assistance. Commissioner Vallee stated so what are we talking about, an extended timeline, now that this is going to take place to utilize these funds. Brenda stated the way that we have utilized the CDBG funds is by rolling them forward in each issue until we can fully utilize them. She stated these funds are specifically to be used in the 11 parishes and right now I believe we have used all of the funds in Jefferson Parish however in smaller parishes those funds continue to be rolled forward. Brenda said the way the Underwriters and Financial Advisors run the numbers they run them without the use of CDBG funds and any loans that close in the issue help the cash flow. Commissioner Vallee stated that as to his understanding, the LRA is accepting waivers where there are parishes that utilize funds and other parishes that can't use the funds right now. He stated they are allowing those funds to be transferred out by granting a waiver. Chairman Airhart stated that he had not heard anything about that yet and asked had staff heard of that? Brenda stated that we have not heard that. Commissioner Vallee stated Jefferson Parish has reached out and utilized all allocations of available money on most all programs we have been involved with and they have asked for a waiver for the parishes that cannot use their funds or will not use their funds within the timeline that has been provided. Chairman Airhart asked how many years is it about a year and a half that these funds were geographically dedicated to those parishes. Brenda stated yes, it has been well over a year. Chairman Airhart stated that was a good idea if we could get it. Chairman Airhart stated he thinks that we attempted to ask for waivers in the past and we were denied, if he remembers correctly.

Wayne Neveu, Foley and Judell, L.L.P. stated that he does not think that a HUD waiver would be required because the funds were made available for the GO Zone. He stated that he thinks it was an administrative decision to prioritize the allocation of the CDBG funds by certain types of parishes. He stated the administrative decision was done by LRA/OCD. He said he does not think that it is reflected in one of those amendments that have to be approved by HUD, that this could be handled without HUD approval. Commissioner Vallee stated the funds still have to stay within those 11 parishes. Wayne stated not necessarily because there was a time we were pushing to use those CDBG funds throughout the GO Zone acknowledging that those were the most devastated parishes. He stated there could be a need to provide funds throughout the GO Zone and those requests were denied early on because there was some concern about a time frame for recovery and LRA/OCD wanted to give those most devastating parishes time to recover. He continued to state LRA/OCD did not want to consider early on an opening up the CDBG when we began to realize the funds were not rolling out as quickly as we expected.

Commissioner Vallee stated his concern is as long as the funds are allocated to us and if we are not going to utilize the funds, basically we should move them somewhere else. Chairman Airhart stated as long as we stay within the LRA reds they are putting their thumbs against us right now, we need them to provide in writing a waiver then we will roll with it. Brenda stated that we are scheduled to have a call with LRA concerning using the funds just for GAP financing instead of mirroring in with our MRB program. She stated I can certainly bring that up to see if we can obtain the waiver to move funds from the parishes that are not utilizing to parishes such as Jefferson that have.

Carliss Knesel, Hancock Bank stated that she wanted to report on a trend she had noticed this month on the agencies bond programs. She stated beginning with Post Katrina issues; we are noticing before January payments are received there has been a huge spike in what we call prepayments. She said as trustee we don't know whether it is refinance or someone has sold the house and moved away or if it is a foreclosure. Carliss continued by saying we are noticing this across the board for all issuers that we are trustees for and with the same series beginning with post Katrina forward. She said for the March calls under the programs 2006C through 2008A, we are calling nearly \$9 million in bonds based on these prepayments. Chairman Airhart stated what is that on a percentage total? Carliss stated on a percentage total she would state maybe 7% to 8% of the bonds outstanding. She said for the last year the prepayments remained at a fairly consistent level, nothing out of the ordinary except for this month noting how they have spiked. She stated talking to Richard and Glenn with Standard Mortgage, they have some information on refinancing. Chairman Airhart asked when the prepayments were noticed. Carliss stated that these prepayments are for the month of January, some will come on the 15th, 20th, and 25th based upon the time of the MBS and then these prepayments will be used to call bonds 30 days from now, March 1st. Chairman Airhart stated so you received them in December 2009 but did that happen in 2008 as well. Carliss stated no. Chairman Airhart stated in his opinion that is those tax credit people selling their homes and buying a different home. Carliss stated that she would be interested to know if it is not just here or all across the country. Chairman Airhart asked if Standard Mortgage wanted to add anything.

Richard Wolcott, Standard Mortgage stated one of the things we typically lobby for when you see an issue rolled out with a rate over a point higher than market, that batch of loans is always exposed to refinancing. He said that is happening for sure, I don't think this is because of foreclosures. Richard continued by saying looking at the numbers like 6.1% or high 5%, when the rate is over a point higher than market you will have the lending community start going after them. He said the numbers work so they tell the client to forget the soft second, we can improve your payment and the borrower goes ahead and takes the bullet. He stated there is an aggressive move by the lending community to refinance and you really cannot blame John Doe for doing it.

Glenn Weller, Standard Mortgage stated he will take a look at this and put some numbers together and get back with the Committee this week so they can take a look at our portion. It could be that a few foreclosures have eventually come through but it would be difficult for me to tell whether or not the cause of the payoff. If not a foreclosure it could be either the property was sold or refinanced. The only way I would know if it was a REFI is if it would have come back to Standard Mortgage, corresponding broker, or a retail branch of Standard's retailing it into a regular loan, but if the borrower refinanced with another corresponding broker and they sold the loan to another lender, it looks the same as if they sold their home or refinanced.

Chairman Airhart stated that he would like to comment and then move to Commissioner Valle and Mr. Landry. He stated we have discussed in the past that if we found a lender who is specifically targeting and marketing LHFA bonds loans to refinance because they were at a certain rate nature and they were a participating lender for our program to suspend or terminate them from our program. Chairman Airhart stated participating lenders/brokers doing things that would have a negative impact on our programs will be researched. He said how could we find out is another question, possibly if you are receiving a large number of requests from the same title company or lawyer from one particular law firm requesting payoffs from Standard Mortgage. He said at that point the Agency would need to research in the courthouse who recorded the new mortgage and at that point we could find out who the lender(s) were that recorded new mortgages and in turn do a quick analysis. Glenn Weller stated he could give the Committee loan level information on the loans that have been paid in full which will also include the originating lender. Richard Wolcott stated that Mary is doing some of that research on a on the spot basis. Mary stated is she has but on one of the things she noted was the bond programs for 2006C and all of 2007 did not have a soft second. She stated those are loans that are at risk. Richard stated 2007 are highly at risk. Commissioner Vallee stated when you (Carliss Knesel, Hancock Bank) give us these reports, can you give us information on where these payments are coming from which issues and the rates. Carliss stated that her staff is working a spreadsheet that will be emailed to Mary and Brenda.

Commissioner Vallee stated on the issue we were considering to drop the rate in the last meeting, has staff identified how many loans would be transferred or at least an estimate? Brenda stated about \$13 million and that is coming from memory. She stated we had the discussion on whether we would just go ahead and roll the 5.5% on a go forward basis or make it retroactive. She continued by saying we weren't sure if we would able to go back and readjust the rates however we had conversations with SMC and HDS and we feel comfortable that borrowers in the pipeline that have not closed will be able to take advantage of the rate reduction to 5.5% which will minimize the amount of loans dropping out of the pipeline.

Richard Wolcott stated since this issue has opened up there have been two new disclosure rules and timing rules. He said what happens with Standard is that we now have to re-disclose for the broker community, and we are up to it. He said just keep in mind as you put the notice out, Mary if there is somebody going to the table today and there will be some

disruption, but we have agreed with doing this. Richard stated we literally have to stop to re-disclose and let a three day period pass and on the fourth day execute the closing. Chairman Airhart stated that is what we talked about as an Agency and do we want to lower rates on everybody and if so that would be a major disruption in closings that affect two realtors, title attorney, the buyer and a seller; if there are a chain of sales back to back that would be a massive disruption. Chairman Airhart referred back to Buck Landry so that he could comment. Buck Landry, Morgan Keegan stated that prepayment is going up because of the First-time homebuyer tax credit that should soon end. He said that terminates in April and also you might find that those are on the programs that did not have a soft second. He said once the soft second is in place, the refinance will hurt the borrower; in which he thinks it might work itself out. He stated the other question that he might have is if we go to a 5.5% and we fill that pipeline administratively we will have to watch because I think the idea is to fill that pipeline and close it off at a 5.5% that's a 4 point program. He continued by saying then when we start building up inventory for the next bond issue in which it is a 3 point program you all are going to have to be really careful to insure people know what they are getting, whether three or four percent assistance. Buck stated this is just a point I want everyone to be aware of.

Larry England, G.K. Baum stated the borrower should be given the option if they want to change the rate instead of staff just making a decision to change. Larry suggested this be taken before the Full Board for a decision. Chairman Airhart stated this is not an agenda item therefore no motion could be made. Brenda stated there was preliminary discussion and that there was no need for a motion.

Brenda Evans provided updates on the 2010A Bond Issue. She stated that there is no information within the binders but just to let you all know this conversation does tie into the next issue. She stated to let you all know we will continue to take reservations at 5.5% in anticipation to be able to fill the next issue that we have coming out in 2010. Chairman Airhart stated the 2010A Program is going to be the Federal New Bond Issue Program and Brenda stated, yes sir. Chairman Airhart asked, what rate are we targeting for that today? Brenda responded right now at 5.5%. Buck stated he thinks that would work fairly easy in this market, remember this is at least a 40% publicly offer bonds combined with 60% of the treasury bonds. He stated we know what the rate is on the treasury offered bonds; they are 4.05% because they are .60% basis point above market. Richard Wolcott asked is there a feel for the size of 2010A. Buck stated we are looking anywhere between \$40M and \$60M depending on how the mortgages are originating and where conventional rates are. He said the conventional rates in Louisiana are around 5.48% with no points today. Chairman Airhart stated you could get 5.0%. Tim Rittenhouse, CSG Advisor stated it just depends on what the Agency wants to do.

Chairman Airhart asked if Brenda would provide updates on item five regarding the ***Warehouse Line of Credit*** not exceeding ***\$200,000,000*** through ***Federal Home Loan Bank***. Brenda stated she would refer everyone to the resolution on SF-20. She stated as Chairman Airhart was explaining with the NIBP Program, again it is the consensus of the Finance

Single Family Committee Meeting Minutes

January 19, 2010

Page 7

Team that we should put together as many loans as possible before we go to our first issue. She said what that will do is minimize the negative arbitration with hopes as well when we get this Warehouse Facility in place the Agency will benefit by collecting the loans and placing them in 2010A issue, once we get to that point. Brenda stated the way we have currently discussed putting this issue together is in three different issues based upon the total amount of NIBP money that we have. She said this Warehouse Line will allow us the opportunity to group together the loans as well as to make available additional funds. Brenda stated we thought at one time we did not have to go back before Bond Commission and that everything was in place for the Warehouse Line. Rene Landry, Agency CFO stated based upon his last conversation with the Federal Home Loan Bank it came to the conclusion that we do need to go back since the Bond Commission is acting on a closed bond basis to renew the line of credit and that is what this resolution does which allows us to line up to \$200,000,000 to be able to warehouse our loans. Chairman Airhart asked if this was required to go to Bond Commission to get approval and Brenda and others responded yes. Brenda stated should the resolution pass the Committee and Full Board it will be hand carried to be placed on the agenda for February.

Commissioner Foster asked what the fee is for this line of credit. Rene' Landry stated that there is no transition fee. Commissioner Foster stated so there is no upfront fee or carrying cost for the line of credit. Rene' and others stated that is correct. Chairman Airhart asked, what is Federal Home Loan Bank interest rate on the line of credit? Rene' stated that driving off what treasury charges them they see us as a bank basically and we are an associate member of the Federal Home Loan Bank. She stated we receive very beneficial rates on short term borrowing. He continued stating we will fix the term by choosing a date, initial maturity date and relook at the volume of where we are and what the Committee would like to do regarding coming out with the next issue. Brenda stated that she would like to point out one other item that Wayne alluded to in regards to the cost of issuance. She stated Tim Rittenhouse did a cost of issuance for the preliminary transaction cost for the Warehouse Line and that is in the Multi Family section page 29 of the Board Book; the minimum cost, publication cost, and counsel fees. Chairman Airhart stated that our Financial Advisor of the Agency has given us a cost of issuance of approximately \$14,500 to be able to access the \$200,000,000 line of credit and there is no fee from the Federal Home Loan Bank upfront or origination cost just interest fee.

Commissioner Mayson Foster made a motion recommending that the resolution for the Line of Credit/ Warehouse Facility not exceeding \$200,000,000 to be moved to Full Board for approval . It was seconded by Alice Washington sitting in for Commissioner John Kennedy. There being no further discussions or oppositions, the matter unanimously passed.

RESOLVED: A resolution recommending the approval for the Line of Credit/ Warehouse Facility not exceeding \$200,000,000 to be moved to the Full Board.

Chairman Airhart stated the next item on the agenda is the discussion and resolution regarding the selection of the Financial Advisor. We had a meeting this morning and it was decided because Commissioner Guy Williams was not able to be present to postpone until 11 a.m. The first few minutes of the Multi Family committee meeting, we will discuss this matter then. Chairman Airhart made a motion to move the decision for Financial Advisor to the Multi Family Committee Meeting at 11a.m. today.

Chairman Michael Airhart made a motion to move the decision for Financial Advisor to the Multi Family Committee Meeting at 11 a.m. today. It was second by Commissioner Mayson Foster. There being no further discussions or oppositions, the matter unanimously passed.

Other Business

Keith Cunningham, Counsel for LHFA stated that the resolution in the binders is incorrect regarding the Financial Advisor. He stated that another resolution will be provided. There was no further business to come before the Committee. The meeting was motioned to be adjourned by Commissioner Michael Airhart at 10:05 A.M.

**Financial Advisor RFP Special Committee Meeting Minutes
Louisiana Housing Finance Agency
Board of Commissioners**

**Tuesday, January 19, 2010
2415 Quail Drive
V. Jean Butler Board Room
Baton Rouge, LA 70808
8:30am**

Members Present

Single Family Committee Chair Michael L. Airhart
LHFA President Milton Bailey
Alice Washington obo Treasurer/Commissioner John Kennedy

Other Commissioners Present

Donald B. Vallee

Members Absent

Chair of LHFA BOC
Commissioner Guy T. Williams

Legal Counsel Present

Edselle Keith Cunningham, Jr.

Staff Present

Barry E. Brooks
Rene' Landry
Brenda Evans
Mary Antoon

Others Present

Gordon King, GCLA
Nnamdi Thompson, GCLA
Tim Rittenhouse, CSG Advisors

CALL TO ORDER

SFC Chair Michael Airhart called the meeting to order at 8:45am; Board Coordinator Barry Brooks did the roll call; a quorum was established. There was no introduction of guests.

INTRODUCTION

SFCC Airhart advised everyone that given the fact the Commissioner Guy Williams was unable to attend the meeting, and since his input was imperative, the meeting would recess and reconvene at 11:00am.

On a motion by President Milton J. Bailey and seconded by Chairman Michael L. Airhart, the 8:30am FA RFP SC was recessed until Tuesday January 19, 2010 at 11:00am in the V. Jean Butler Board Room. There being no further discussions or oppositions, the motion passed unanimously.

The meeting temporarily adjourned at 8:53am.

**Financial Advisor RFP Special Committee Meeting Minutes
Louisiana Housing Finance Agency
Board of Commissioners**

**Tuesday, January 19, 2010
2415 Quail Drive
V. Jean Butler Board Room
Baton Rouge, LA 70808
11:00am**

Members Present

Single Family Committee Chair Michael L. Airhart
LHFA President Milton Bailey
Alice Washington obo Treasurer/Commissioner John Kennedy
Commissioner Guy T. Williams

Other Commissioners Present

Donald B. Vallee
J. Mark Madderra

Members Absent

Chair of LHFA BOC

Legal Counsel Present

Edselle Keith Cunningham, Jr.

Staff Present

Barry E. Brooks
LaTosha Overton
Rene' Landry
Brenda Evans
Mary Antoon
(for others, see Multifamily Rental Committee Sign-In Sheet)

Others Present

See Sign-In Sheet from Multifamily Rental Committee

CALL TO ORDER

SFC Chair Michael Airhart called the meeting to order at 11:05am; Multifamily Rental Committee Board Coordinator LaTosha Overton, in the brief absence of Board Coordinator Barry Brooks, did the roll call; a quorum was established. There was no introduction of guests.

APPROVAL OF MINUTES

On a motion by Commissioner Guy T. Williams and seconded by Treasurer Kennedy Delegate Alice Washington, the minutes of the Special Subcommittee held December 2, 2009, were approved. There being no further discussions or oppositions, the motion passed unanimously.

DISCUSSION AND RECOMMENDATION OF LHFA FINANCIAL ADVISOR

Chair Airhart gave a brief overview of the matter and a brief synopsis from the last meeting and discussions thereof.

Chair Airhart recommended that CSG Advisors Incorporated be selected as the LHFA Financial Advisor.

Ms. Washington noted for the record that Treasurer John Kennedy was recommending Government Consultants of Louisiana, Inc.

Thereafter, Commissioner Donald Vallee inquired why there were 2 Co-Advisors previously. President Milton noted that he had not joined the Agency at such time in order to respond thereof, but that he'd prefer one sole Financial Advisor.

Commissioner Vallee noted his pros/cons for one versus two Financial Advisors.

On a motion by Commissioner Guy T. Williams and seconded by President Milton J. Bailey, CSG Advisors Incorporated was selected as the LHFA Financial Advisor. There being no further discussions or oppositions, the motion passed 3 to 1 (YEAS – Airhart, Bailey, Williams, and NAYS – Washington obo Kennedy).

OTHER BUSINESS

N/A

ADJOURNMENT

There being no other matters to discuss, Commissioner Guy T. Williams offered a motion for adjournment that was seconded by Chair Michael L. Airhart. There being no further discussion or opposition, the matter was unanimously passed. **The Financial Advisor RFP Subcommittee adjourned at 11:15am.**

Secretary

DRAFT

VIEW FIRST MORTGAGE ALLOCATIONS

(Summary by Staff)

DATE: 1/27/10

BOND ISSUE: 2009A

PROGRAM	ALLOCATION AMOUNT	USED AMOUNT	AVAILABLE AMOUNT
Assisted	\$17,299,734	\$17,073,471	\$226,263
Assisted - 09AR	\$4,892,075	\$4,892,075	\$0
Assisted - 09AR-2	\$5,551,453	\$1,341,088	\$4,210,365
HOME/MRB	\$3,389,831	\$3,259,329	\$130,502
CDBG/MRB	\$5,000,000	\$2,650,057	\$2,349,943
Low Rate - HTCP	\$2,500,000	\$1,856,532	\$643,468
TOTAL	\$38,633,093	31,072,552	\$7,560,541

PROGRAM PIPELINE
2009A
1-27-2010

Loan						Property
Reservation Dt	Program Stage	Loan Nbr	Loan Amount	Allotment	Loan Rate	County
Program Stage: Compliance Approved						
Allotment: 2009A ASSISTED						
8/27/2009	Compliance Approve	3703	\$147,283.00	2009A ASSIS	6.1000 %	East Baton R
8/27/2009	Compliance Approve	3704	\$127,645.00	2009A ASSIS	6.1000 %	East Baton R
8/27/2009	Compliance Approve	3708	\$137,365.00	2009A ASSIS	6.1000 %	Assumption
8/27/2009	Compliance Approve	3710	\$132,456.00	2009A ASSIS	6.1000 %	East Baton R
8/27/2009	Compliance Approve	3711	\$148,166.00	2009A ASSIS	6.1000 %	Livingston
8/27/2009	Compliance Approve	3712	\$124,699.00	2009A ASSIS	6.1000 %	East Baton R
8/27/2009	Compliance Approve	3713	\$217,745.00	2009A ASSIS	6.1000 %	Orleans
8/27/2009	Compliance Approve	3714	\$77,569.00	2009A ASSIS	6.1000 %	Jefferson
8/28/2009	Compliance Approve	3717	\$66,690.00	2009A ASSIS	6.1000 %	Caddo
8/28/2009	Compliance Approve	3718	\$91,315.00	2009A ASSIS	6.1000 %	Caddo
8/28/2009	Compliance Approve	3721	\$133,438.00	2009A ASSIS	6.1000 %	Ascension
8/29/2009	Compliance Approve	3724	\$75,605.00	2009A ASSIS	6.1000 %	Caddo
8/31/2009	Compliance Approve	3727	\$171,830.00	2009A ASSIS	6.1000 %	Livingston
8/31/2009	Compliance Approve	3728	\$144,238.00	2009A ASSIS	6.1000 %	East Baton R
8/31/2009	Compliance Approve	3730	\$137,365.00	2009A ASSIS	6.1000 %	East Baton R
9/1/2009	Compliance Approve	3731	\$88,607.00	2009A ASSIS	6.1000 %	St. Bernard
9/1/2009	Compliance Approve	3732	\$108,007.00	2009A ASSIS	6.1000 %	Livingston
9/1/2009	Compliance Approve	3733	\$166,577.00	2009A ASSIS	6.1000 %	Orleans
9/1/2009	Compliance Approve	3734	\$184,594.00	2009A ASSIS	6.1000 %	East Baton R
9/1/2009	Compliance Approve	3735	\$140,279.00	2009A ASSIS	6.1000 %	Bossier
9/1/2009	Compliance Approve	3738	\$132,554.00	2009A ASSIS	6.1000 %	Jefferson
9/1/2009	Compliance Approve	3739	\$132,751.00	2009A ASSIS	6.1000 %	East Baton R
9/1/2009	Compliance Approve	3740	\$177,067.00	2009A ASSIS	6.1000 %	Lafayette
9/2/2009	Compliance Approve	3742	\$93,279.00	2009A ASSIS	6.1000 %	Jefferson
9/2/2009	Compliance Approve	3744	\$155,923.00	2009A ASSIS	6.1000 %	Jefferson
9/2/2009	Compliance Approve	3746	\$140,364.00	2009A ASSIS	6.1000 %	Orleans
9/2/2009	Compliance Approve	3748	\$103,098.00	2009A ASSIS	6.1000 %	Jefferson
9/3/2009	Compliance Approve	3752	\$147,184.00	2009A ASSIS	6.1000 %	Jefferson
9/3/2009	Compliance Approve	3753	\$134,518.00	2009A ASSIS	6.1000 %	Orleans
9/8/2009	Compliance Approve	3756	\$105,061.00	2009A ASSIS	6.1000 %	Jefferson
9/9/2009	Compliance Approve	3788	\$126,663.00	2009A ASSIS	6.1000 %	Orleans
9/9/2009	Compliance Approve	3789	\$122,735.00	2009A ASSIS	6.1000 %	Jefferson
9/9/2009	Compliance Approve	3790	\$142,373.00	2009A ASSIS	6.1000 %	Caddo
9/9/2009	Compliance Approve	3791	\$127,543.00	2009A ASSIS	6.1000 %	Jefferson
9/11/2009	Compliance Approve	3809	\$132,554.00	2009A ASSIS	6.1000 %	Tangipahoa
9/11/2009	Compliance Approve	3810	\$152,192.00	2009A ASSIS	6.1000 %	Orleans
9/11/2009	Compliance Approve	3814	\$154,156.00	2009A ASSIS	6.1000 %	Jefferson
9/11/2009	Compliance Approve	3815	\$72,659.00	2009A ASSIS	6.1000 %	East Baton R
9/11/2009	Compliance Approve	3816	\$87,430.00	2009A ASSIS	6.1000 %	Orleans
9/12/2009	Compliance Approve	3817	\$138,201.00	2009A ASSIS	6.1000 %	Orleans
9/14/2009	Compliance Approve	3826	\$147,184.00	2009A ASSIS	6.1000 %	Caddo
9/14/2009	Compliance Approve	3829	\$156,120.00	2009A ASSIS	6.1000 %	De Soto
9/14/2009	Compliance Approve	3833	\$144,993.00	2009A ASSIS	6.1000 %	Lafayette
9/14/2009	Compliance Approve	3834	\$87,270.00	2009A ASSIS	6.1000 %	Jefferson

PROGRAM PIPELINE
2009A
1-27-2010

Loan						Property
Reservation Dt	Program Stage	Loan Nbr	Loan Amount	Allotment	Loan Rate	County
9/16/2009	Compliance Approve	3837	\$171,830.00	2009A ASSIS	6.1000 %	Jefferson
9/16/2009	Compliance Approve	3838	\$172,059.00	2009A ASSIS	6.1000 %	Jefferson
9/16/2009	Compliance Approve	3839	\$111,935.00	2009A ASSIS	6.1000 %	East Baton R
9/16/2009	Compliance Approve	3840	\$147,283.00	2009A ASSIS	6.1000 %	Orleans
9/16/2009	Compliance Approve	3844	\$145,299.00	2009A ASSIS	6.1000 %	Jefferson
9/16/2009	Compliance Approve	3845	\$155,736.00	2009A ASSIS	6.1000 %	East Baton R
9/16/2009	Compliance Approve	3846	\$145,809.00	2009A ASSIS	6.1000 %	Livingston
9/17/2009	Compliance Approve	3847	\$152,683.00	2009A ASSIS	6.1000 %	East Baton R
9/17/2009	Compliance Approve	3848	\$117,826.00	2009A ASSIS	6.1000 %	Orleans
9/17/2009	Compliance Approve	3852	\$65,786.00	2009A ASSIS	6.1000 %	East Baton R
9/18/2009	Compliance Approve	3855	\$177,622.00	2009A ASSIS	6.1000 %	East Baton R
9/18/2009	Compliance Approve	3862	\$101,750.00	2009A ASSIS	6.1000 %	Jefferson
9/21/2009	Compliance Approve	3865	\$166,429.00	2009A ASSIS	6.1000 %	Jefferson
9/21/2009	Compliance Approve	3869	\$148,224.00	2009A ASSIS	6.1000 %	East Baton R
9/21/2009	Compliance Approve	3870	\$152,192.00	2009A ASSIS	6.1000 %	East Baton R
9/21/2009	Compliance Approve	3871	\$137,489.00	2009A ASSIS	6.1000 %	Jefferson
9/21/2009	Compliance Approve	3873	\$80,514.00	2009A ASSIS	6.1000 %	East Baton R
9/21/2009	Compliance Approve	3875	\$88,369.00	2009A ASSIS	6.1000 %	East Baton R
9/21/2009	Compliance Approve	3876	\$168,884.00	2009A ASSIS	6.1000 %	East Baton R
9/22/2009	Compliance Approve	3877	\$112,917.00	2009A ASSIS	6.1000 %	Lafayette
9/22/2009	Compliance Approve	3878	\$225,834.00	2009A ASSIS	6.1000 %	East Baton R
9/22/2009	Compliance Approve	3881	\$160,783.00	2009A ASSIS	6.1000 %	Rapides
9/22/2009	Compliance Approve	3882	\$127,645.00	2009A ASSIS	6.1000 %	East Baton R
9/22/2009	Compliance Approve	3885	\$189,992.00	2009A ASSIS	6.1000 %	Orleans
9/22/2009	Compliance Approve	3886	\$127,645.00	2009A ASSIS	6.1000 %	Jefferson
9/23/2009	Compliance Approve	3887	\$132,239.00	2009A ASSIS	6.1000 %	Orleans
9/24/2009	Compliance Approve	3890	\$147,184.00	2009A ASSIS	6.1000 %	East Baton R
10/14/2009	Compliance Approve	3901	\$107,025.00	2009A ASSIS	6.1000 %	Orleans
10/26/2009	Compliance Approve	3948	\$112,917.00	2009A ASSIS	6.1000 %	Jefferson
10/30/2009	Compliance Approve	3961	\$126,663.00	2009A ASSIS	6.1000 %	Jefferson
10/30/2009	Compliance Approve	3964	\$54,003.00	2009A ASSIS	6.1000 %	Caddo
11/5/2009	Compliance Approve	3971	\$112,713.00	2009A ASSIS	6.1000 %	East Baton R
11/5/2009	Compliance Approve	3972	\$134,419.00	2009A ASSIS	6.1000 %	Livingston
11/10/2009	Compliance Approve	3986	\$153,174.00	2009A ASSIS	6.1000 %	Jefferson
11/10/2009	Compliance Approve	3988	\$143,355.00	2009A ASSIS	6.1000 %	Iberville
11/10/2009	Compliance Approve	3989	\$145,319.00	2009A ASSIS	6.1000 %	Jefferson
11/12/2009	Compliance Approve	3998	\$122,222.00	2009A ASSIS	6.1000 %	East Baton R
11/12/2009	Compliance Approve	3999	\$219,552.00	2009A ASSIS	6.1000 %	Orleans
11/12/2009	Compliance Approve	4001	\$93,279.00	2009A ASSIS	6.1000 %	Caddo
11/13/2009	Compliance Approve	4003	\$166,920.00	2009A ASSIS	6.1000 %	Livingston
11/13/2009	Compliance Approve	4005	\$64,116.00	2009A ASSIS	6.1000 %	Avoyelles
11/19/2009	Compliance Approve	4023	\$86,066.00	2009A ASSIS	6.1000 %	Caddo
11/19/2009	Compliance Approve	4025	\$94,261.00	2009A ASSIS	6.1000 %	East Baton R
11/23/2009	Compliance Approve	4030	\$180,667.00	2009A ASSIS	6.1000 %	East Baton R
11/25/2009	Compliance Approve	4034	\$215,916.00	2009A ASSIS	6.1000 %	East Baton R
11/25/2009	Compliance Approve	4037	\$125,254.00	2009A ASSIS	6.1000 %	Orleans

PROGRAM PIPELINE
2009A
1-27-2010

Loan						Property
Reservation Dt	Program Stage	Loan Nbr	Loan Amount	Allotment	Loan Rate	County
11/25/2009	Compliance Approve	4038	\$103,098.00	2009A ASSIS	6.1000 %	Jefferson
11/30/2009	Compliance Approve	4040	\$92,787.00	2009A ASSIS	6.1000 %	Caddo
12/4/2009	Compliance Approve	4051	\$136,446.00	2009A ASSIS	6.1000 %	St. Tammany
12/4/2009	Compliance Approve	4053	\$88,271.00	2009A ASSIS	6.1000 %	East Baton R
12/4/2009	Compliance Approve	4058	\$65,295.00	2009A ASSIS	6.1000 %	Iberia
12/8/2009	Compliance Approve	4060	\$61,367.00	2009A ASSIS	6.1000 %	Tangipahoa
12/8/2009	Compliance Approve	4063	\$145,319.00	2009A ASSIS	6.1000 %	Orleans
12/11/2009	Compliance Approve	4065	\$132,554.00	2009A ASSIS	6.1000 %	East Baton R
12/14/2009	Compliance Approve	4069	\$185,000.00	2009A ASSIS	6.1000 %	Orleans
12/14/2009	Compliance Approve	4070	\$124,172.00	2009A ASSIS	6.1000 %	East Baton R
12/17/2009	Compliance Approve	4074	\$119,144.00	2009A ASSIS	6.1000 %	Jefferson
12/17/2009	Compliance Approve	4075	\$126,984.00	2009A ASSIS	6.1000 %	Orleans

Loans: 102 Total: \$13,405,581.00

Allotment: 2009A CDBG

9/9/2009	Compliance Approve	3794	\$173,794.00	2009A CDBG	4.1100 %	Plaquemines
9/9/2009	Compliance Approve	3795	\$134,027.00	2009A CDBG	4.1100 %	Jefferson
9/10/2009	Compliance Approve	3796	\$82,478.00	2009A CDBG	4.1100 %	Jefferson
9/10/2009	Compliance Approve	3798	\$108,007.00	2009A CDBG	4.1100 %	Jefferson
9/10/2009	Compliance Approve	3799	\$191,468.00	2009A CDBG	4.1100 %	Jefferson
9/10/2009	Compliance Approve	3800	\$142,373.00	2009A CDBG	4.1100 %	St. Tammany
9/10/2009	Compliance Approve	3801	\$110,461.00	2009A CDBG	4.1100 %	St. Tammany
9/11/2009	Compliance Approve	3802	\$132,554.00	2009A CDBG	4.1100 %	St. Tammany
9/17/2009	Compliance Approve	3849	\$142,373.00	2009A CDBG	4.1100 %	St. Tammany
9/17/2009	Compliance Approve	3851	\$103,061.00	2009A CDBG	4.1100 %	St. Tammany
9/21/2009	Compliance Approve	3864	\$153,174.00	2009A CDBG	4.1100 %	Jefferson
9/21/2009	Compliance Approve	3866	\$107,860.00	2009A CDBG	4.1100 %	St. Tammany
10/14/2009	Compliance Approve	3898	\$111,899.00	2009A CDBG	4.1100 %	Jefferson
10/14/2009	Compliance Approve	3902	\$124,699.00	2009A CDBG	4.1100 %	Jefferson
10/14/2009	Compliance Approve	3905	\$132,554.00	2009A CDBG	4.1100 %	Jefferson
10/30/2009	Compliance Approve	3958	\$130,591.00	2009A CDBG	4.1100 %	Calcasieu
10/30/2009	Compliance Approve	3959	\$98,087.00	2009A CDBG	4.1100 %	Jefferson
11/5/2009	Compliance Approve	3974	\$171,830.00	2009A CDBG	4.1100 %	St. Tammany
11/12/2009	Compliance Approve	4002	\$88,369.00	2009A CDBG	4.1100 %	Jefferson
11/19/2009	Compliance Approve	4026	\$112,210.00	2009A CDBG	4.1100 %	St. Tammany

Loans: 20 Total: \$2,551,869.00

Allotment: 2009A LOW RATE - HTCP

9/8/2009	Compliance Approve	3765	\$142,274.00	2009A LOW	5.6000 %	East Baton R
9/14/2009	Compliance Approve	3819	\$115,862.00	2009A LOW	5.6000 %	East Baton R
9/14/2009	Compliance Approve	3824	\$100,152.00	2009A LOW	5.6000 %	Lafayette
9/24/2009	Compliance Approve	3888	\$152,192.00	2009A LOW	5.6000 %	Jefferson
9/28/2009	Compliance Approve	3893	\$136,196.00	2009A LOW	5.6000 %	Jefferson
10/2/2009	Compliance Approve	3894	\$172,812.00	2009A LOW	5.6000 %	Lafayette
10/2/2009	Compliance Approve	3895	\$158,574.00	2009A LOW	5.6000 %	East Baton R
10/26/2009	Compliance Approve	3951	\$118,711.00	2009A LOW	5.6000 %	Jefferson
10/30/2009	Compliance Approve	3956	\$134,518.00	2009A LOW	5.6000 %	Orleans

PROGRAM PIPELINE
2009A
1-27-2010

Loan						Property
Reservation Dt	Program Stage	Loan Nbr	Loan Amount	Allotment	Loan Rate	County
11/10/2009	Compliance Approve	3991	\$101,624.00	2009A LOW	5.6000 %	East Baton R
		# Loans: 10	Total: \$1,332,915.00			
Allotment: 2009A HOME						
9/8/2009	Compliance Approve	3762	\$78,551.00	2009A HOME	4.1000 %	Livingston
9/8/2009	Compliance Approve	3767	\$98,697.00	2009A HOME	4.1000 %	Orleans
9/8/2009	Compliance Approve	3769	\$97,000.00	2009A HOME	4.1000 %	Orleans
9/8/2009	Compliance Approve	3770	\$140,987.00	2009A HOME	4.1000 %	East Baton R
9/9/2009	Compliance Approve	3774	\$88,152.00	2009A HOME	4.1000 %	East Baton R
9/9/2009	Compliance Approve	3775	\$143,355.00	2009A HOME	4.1000 %	East Baton R
9/9/2009	Compliance Approve	3780	\$79,729.00	2009A HOME	4.1000 %	Livingston
9/9/2009	Compliance Approve	3784	\$34,856.00	2009A HOME	4.1000 %	East Baton R
9/9/2009	Compliance Approve	3785	\$62,515.00	2009A HOME	4.1000 %	East Baton R
9/9/2009	Compliance Approve	3793	\$132,554.00	2009A HOME	4.1000 %	East Baton R
9/21/2009	Compliance Approve	3868	\$113,756.00	2009A HOME	4.1000 %	East Baton R
10/26/2009	Compliance Approve	3955	\$122,710.00	2009A HOME	4.1000 %	Orleans
10/30/2009	Compliance Approve	3963	\$105,061.00	2009A HOME	4.1000 %	East Baton R
11/6/2009	Compliance Approve	3976	\$140,900.00	2009A HOME	4.1000 %	East Baton R
11/6/2009	Compliance Approve	3977	\$140,713.00	2009A HOME	4.1000 %	East Baton R
11/9/2009	Compliance Approve	3985	\$113,898.00	2009A HOME	4.1000 %	East Baton R
11/12/2009	Compliance Approve	3992	\$97,171.00	2009A HOME	4.1000 %	St. Tammany
11/24/2009	Compliance Approve	4031	\$119,928.00	2009A HOME	4.1000 %	East Baton R
11/30/2009	Compliance Approve	4041	\$74,623.00	2009A HOME	4.1000 %	Livingston
		# Loans: 19	Total: \$1,985,156.00			
Allotment: 2009AR Assisted						
10/16/2009	Compliance Approve	3910	\$83,460.00	2009AR Assis	6.1000 %	Jefferson
10/19/2009	Compliance Approve	3918	\$245,373.00	2009AR Assis	6.1000 %	East Baton R
10/19/2009	Compliance Approve	3919	\$179,685.00	2009AR Assis	6.1000 %	Jefferson
10/19/2009	Compliance Approve	3920	\$119,790.00	2009AR Assis	6.1000 %	East Baton R
10/19/2009	Compliance Approve	3925	\$80,310.00	2009AR Assis	6.1000 %	Orleans
10/19/2009	Compliance Approve	3926	\$126,016.00	2009AR Assis	6.1000 %	Orleans
10/20/2009	Compliance Approve	3928	\$126,663.00	2009AR Assis	6.1000 %	Jefferson
10/20/2009	Compliance Approve	3929	\$152,192.00	2009AR Assis	6.1000 %	East Baton R
10/20/2009	Compliance Approve	3930	\$175,757.00	2009AR Assis	6.1000 %	East Baton R
10/23/2009	Compliance Approve	3933	\$171,830.00	2009AR Assis	6.1000 %	Jefferson
10/23/2009	Compliance Approve	3934	\$108,007.00	2009AR Assis	6.1000 %	Orleans
10/23/2009	Compliance Approve	3937	\$93,279.00	2009AR Assis	6.1000 %	Jefferson
10/23/2009	Compliance Approve	3938	\$161,912.00	2009AR Assis	6.1000 %	Orleans
10/23/2009	Compliance Approve	3939	\$136,482.00	2009AR Assis	6.1000 %	St. John the
10/23/2009	Compliance Approve	3941	\$157,102.00	2009AR Assis	6.1000 %	Orleans
10/23/2009	Compliance Approve	3942	\$156,021.00	2009AR Assis	6.1000 %	Jefferson
10/23/2009	Compliance Approve	3943	\$150,096.00	2009AR Assis	6.1000 %	Orleans
10/26/2009	Compliance Approve	3944	\$118,745.00	2009AR Assis	6.1000 %	Orleans
10/26/2009	Compliance Approve	3946	\$103,098.00	2009AR Assis	6.1000 %	Orleans
11/19/2009	Compliance Approve	4017	\$139,428.00	2009AR Assis	6.1000 %	Orleans
12/2/2009	Compliance Approve	4046	\$111,935.00	2009AR Assis	6.1000 %	Jefferson

PROGRAM PIPELINE
2009A
1-27-2010

Loan						Property
Reservation Dt	Program Stage	Loan Nbr	Loan Amount	Allotment	Loan Rate	County
1/5/2010	Compliance Approve	4080	\$149,639.00	2009AR Assis	6.1000 %	East Baton R
		# Loans: 22	Total: \$3,046,820.00			
		# Loans: 173	Total: \$22,322,341.00			
Program Stage: Preliminary File Received						
Allotment: 2009A ASSISTED						
9/18/2009	Preliminary File Rece	3861	\$95,052.00	2009A ASSIS	6.1000 %	Jefferson
10/26/2009	Preliminary File Rece	3949	\$152,192.00	2009A ASSIS	6.1000 %	St. Charles
11/12/2009	Preliminary File Rece	3997	\$140,409.00	2009A ASSIS	6.1000 %	East Baton R
11/19/2009	Preliminary File Rece	4021	\$86,307.00	2009A ASSIS	6.1000 %	East Baton R
11/19/2009	Preliminary File Rece	4022	\$166,920.00	2009A ASSIS	6.1000 %	Jefferson
11/19/2009	Preliminary File Rece	4024	\$122,735.00	2009A ASSIS	6.1000 %	Iberville
12/14/2009	Preliminary File Rece	4067	\$109,940.00	2009A ASSIS	6.1000 %	Orleans
1/5/2010	Preliminary File Rece	4085	\$122,735.00	2009A ASSIS	6.1000 %	Orleans
1/14/2010	Preliminary File Rece	4104	\$137,464.00	2009A ASSIS	6.1000 %	Orleans
1/14/2010	Preliminary File Rece	4107	\$137,464.00	2009A ASSIS	6.1000 %	St. Tammany
		# Loans: 10	Total: \$1,271,218.00			
Allotment: 2009A CDBG						
11/19/2009	Preliminary File Rece	4029	\$98,188.00	2009A CDBG	4.1100 %	Jefferson
		# Loans: 1	Total: \$98,188.00			
Allotment: 2009A LOW RATE - HTCP						
10/26/2009	Preliminary File Rece	3950	\$141,432.00	2009A LOW	5.6000 %	Orleans
12/4/2009	Preliminary File Rece	4050	\$133,000.00	2009A LOW	5.6000 %	Jefferson
12/11/2009	Preliminary File Rece	4066	\$122,100.00	2009A LOW	5.6000 %	Orleans
12/21/2009	Preliminary File Rece	4076	\$127,085.00	2009A LOW	5.6000 %	East Baton R
		# Loans: 4	Total: \$523,617.00			
Allotment: 2009A HOME						
10/26/2009	Preliminary File Rece	3954	\$98,697.00	2009A HOME	4.1000 %	Orleans
11/9/2009	Preliminary File Rece	3983	\$121,754.00	2009A HOME	4.1000 %	Jefferson
11/12/2009	Preliminary File Rece	3993	\$122,710.00	2009A HOME	4.1000 %	Jefferson
11/13/2009	Preliminary File Rece	4004	\$127,645.00	2009A HOME	4.1000 %	Orleans
1/5/2010	Preliminary File Rece	4092	\$132,554.00	2009A HOME	4.1000 %	East Baton R
1/5/2010	Preliminary File Rece	4093	\$126,000.00	2009A HOME	4.1000 %	Rapides
		# Loans: 6	Total: \$729,360.00			
Allotment: 2009AR Assisted						
10/16/2009	Preliminary File Rece	3911	\$93,000.00	2009AR Assis	6.1000 %	East Baton R
10/19/2009	Preliminary File Rece	3915	\$196,243.00	2009AR Assis	6.1000 %	Livingston
10/26/2009	Preliminary File Rece	3947	\$156,084.00	2009AR Assis	6.1000 %	Jefferson
11/19/2009	Preliminary File Rece	4018	\$105,061.00	2009AR Assis	6.1000 %	East Baton R
11/19/2009	Preliminary File Rece	4019	\$150,228.00	2009AR Assis	6.1000 %	Orleans
11/19/2009	Preliminary File Rece	4020	\$107,640.00	2009AR Assis	6.1000 %	Orleans
12/29/2009	Preliminary File Rece	4077	\$128,135.00	2009AR Assis	6.1000 %	Orleans
1/5/2010	Preliminary File Rece	4084	\$117,826.00	2009AR Assis	6.1000 %	Caddo
		# Loans: 8	Total: \$1,054,217.00			
		# Loans: 29	Total: \$3,676,600.00			
Program Stage: Reservation						

PROGRAM PIPELINE
2009A
1-27-2010

Loan						Property
Reservation Dt	Program Stage	Loan Nbr	Loan Amount	Allotment	Loan Rate	County
Allotment: 2009A ASSISTED						
11/12/2009	Reservation	3996	\$122,100.00	2009A ASSIS	6.1000 %	Orleans
11/25/2009	Reservation	4033	\$51,712.00	2009A ASSIS	6.1000 %	East Baton R
12/2/2009	Reservation	4048	\$150,000.00	2009A ASSIS	6.1000 %	Orleans
12/4/2009	Reservation	4052	\$157,102.00	2009A ASSIS	6.1000 %	St. Bernard
12/4/2009	Reservation	4054	\$75,500.00	2009A ASSIS	6.1000 %	Orleans
12/8/2009	Reservation	4059	\$112,917.00	2009A ASSIS	6.1000 %	East Baton R
12/8/2009	Reservation	4061	\$78,059.00	2009A ASSIS	6.1000 %	Caddo
12/8/2009	Reservation	4062	\$53,075.00	2009A ASSIS	6.1000 %	Caddo
12/14/2009	Reservation	4068	\$180,000.00	2009A ASSIS	6.1000 %	Orleans
12/14/2009	Reservation	4071	\$120,625.00	2009A ASSIS	6.1000 %	Jefferson
12/17/2009	Reservation	4073	\$149,216.00	2009A ASSIS	6.1000 %	Orleans
12/29/2009	Reservation	4079	\$67,750.00	2009A ASSIS	6.1000 %	East Baton R
1/5/2010	Reservation	4086	\$129,700.00	2009A ASSIS	6.1000 %	St. Bernard
1/5/2010	Reservation	4087	\$106,328.00	2009A ASSIS	6.1000 %	East Baton R
1/5/2010	Reservation	4088	\$73,641.00	2009A ASSIS	6.1000 %	Orleans
1/14/2010	Reservation	4100	\$178,754.00	2009A ASSIS	6.1000 %	East Baton R
1/14/2010	Reservation	4101	\$133,648.00	2009A ASSIS	6.1000 %	Orleans
1/14/2010	Reservation	4103	\$147,350.00	2009A ASSIS	6.1000 %	Jefferson
1/14/2010	Reservation	4105	\$157,003.00	2009A ASSIS	6.1000 %	Jefferson
1/14/2010	Reservation	4106	\$152,192.00	2009A ASSIS	6.1000 %	Orleans
		# Loans: 20	Total: \$2,396,672.00			
Allotment: 2009A HOME						
1/5/2010	Reservation	4091	\$101,750.00	2009A HOME	4.1000 %	Orleans
1/5/2010	Reservation	4094	\$101,750.00	2009A HOME	4.1000 %	Orleans
1/13/2010	Reservation	4098	\$129,592.00	2009A HOME	4.1000 %	Livingston
1/13/2010	Reservation	4099	\$101,750.00	2009A HOME	4.1000 %	Orleans
1/25/2010	Reservation	4108	\$109,971.00	2009A HOME	4.1000 %	Orleans
		# Loans: 5	Total: \$544,813.00			
Allotment: 2009AR Assisted						
12/10/2009	Reservation	4064	\$178,525.00	2009AR Assis	6.1000 %	Orleans
12/29/2009	Reservation	4078	\$108,007.00	2009AR Assis	6.1000 %	Livingston
1/5/2010	Reservation	4081	\$132,554.00	2009AR Assis	6.1000 %	Jefferson
1/5/2010	Reservation	4082	\$77,077.00	2009AR Assis	6.1000 %	Caddo
1/5/2010	Reservation	4083	\$119,759.00	2009AR Assis	6.1000 %	Jefferson
1/14/2010	Reservation	4102	\$24,888.00	2009AR Assis	6.1000 %	Orleans
		# Loans: 6	Total: \$640,810.00			
Allotment: 2009AR2 Assisted						
1/26/2010	Reservation	4112	\$137,464.00	2009AR2 Assi	5.5000 %	Orleans
1/26/2010	Reservation	4113	\$134,513.00	2009AR2 Assi	5.5000 %	Orleans
1/26/2010	Reservation	4114	\$83,361.00	2009AR2 Assi	5.5000 %	East Baton R
1/26/2010	Reservation	4115	\$134,371.00	2009AR2 Assi	5.5000 %	St. Bernard
1/26/2010	Reservation	4116	\$157,003.00	2009AR2 Assi	5.5000 %	Jefferson
1/26/2010	Reservation	4117	\$150,228.00	2009AR2 Assi	5.5000 %	East Baton R
1/26/2010	Reservation	4118	\$134,135.00	2009AR2 Assi	5.5000 %	Caddo

PROGRAM PIPELINE
2009A
1-27-2010

Loan						Property
Reservation Dt	Program Stage	Loan Nbr	Loan Amount	Allotment	Loan Rate	County
1/26/2010	Reservation	4119	\$112,917.00	2009AR2 Assi	5.5000 %	Orleans
1/26/2010	Reservation	4120	\$29,456.00	2009AR2 Assi	5.5000 %	Caddo
1/26/2010	Reservation	4121	\$137,365.00	2009AR2 Assi	5.5000 %	East Baton R
1/26/2010	Reservation	4122	\$130,275.00	2009AR2 Assi	5.5000 %	Caddo
		# Loans: 11	Total: \$1,341,088.00			
		# Loans: 42	Total: \$4,923,383.00			
Program Stage: Underwriter Certification						
Allotment: 2009AR Assisted						
10/23/2009	Underwriter Certifica	3935	\$150,228.00	2009AR Assis	6.1000 %	Jefferson
		# Loans: 1	Total: \$150,228.00			
		# Loans: 1	Total: \$150,228.00			
		245 Loans	Total: \$31,072,552.00		Average: 5.62	

LOUISIANA HOUSING FINANCE AGENCY WHOLE LOAN MONTHLY STATUS REPORT

SINGLE FAMILY		8.50%
TOTAL DELINQUENCIES		1984/98
AS OF JANUARY 20, 2010		PROGRAM
CURRENT	# OF LOANS	27
(CURRENT + 20 DAYS)	\$ AMOUNT	\$493,725.95
	% of \$	94.4%
	% OF LOANS	96.4%
30 - 50 DAYS DELINQUENT	# OF LOANS	0
	\$ AMOUNT	\$0.00
	% of \$	0.0%
	% OF LOANS	0.0%
60 - 80 DAYS DELINQUENT	# OF LOANS	0
	\$ AMOUNT	\$0.00
	% of \$	0.0%
	% OF LOANS	0.0%
> 90 DAYS DELINQUENT	# OF LOANS	0
	\$ AMOUNT	\$0.00
	% of \$	0.0%
	% OF LOANS	0.0%
BANKRUPTCY	# OF LOANS	0
	\$ AMOUNT	\$0.00
	% of \$	0.0%
	% OF LOANS	0.0%
FORECLOSED	# OF LOANS	0
	\$ AMOUNT	\$0.00
	% of \$	0.0%
	% OF LOANS	0.0%
REO	# OF LOANS	1
	\$ AMOUNT	\$29,424.38
	% of \$	5.6%
	% OF LOANS	3.6%
TOTAL	# OF LOANS	28
	\$ AMOUNT	\$523,150.33

2009A Program			
Lender	Total # of Loans	Total Loan Amount	Average Loan Amount
A-1 Mortgage Services	7	\$779,010.00	\$111,287.14
America's Mortgage Resource	2	\$244,453.00	\$122,226.50
Area Home Lending	2	\$216,483.00	\$108,241.50
Assurance Financial Group	4	\$563,503.00	\$140,875.75
Bank of America Home Loans	17	\$2,122,863.00	\$124,874.29
Capital Lending	7	\$907,751.00	\$129,678.71
Chase Manhattan Mortgage	7	\$990,467.00	\$141,495.29
Coast Capital Mortgage	1	\$144,993.00	\$144,993.00
Cross Country Equity, LLC	11	\$1,069,899.00	\$97,263.55
Dryades Bank	3	\$391,666.00	\$130,555.33
Essential Mortgage Co.	5	\$709,375.00	\$141,875.00
Eustis Mortgage Corp.	22	\$2,983,394.00	\$135,608.82
FBT Mortgage, LLC.	1	\$178,754.00	\$178,754.00
First Choice Funding	5	\$592,822.00	\$118,564.40
First Choice Mortgage	15	\$1,821,332.00	\$121,422.13
First Mortgage Services	4	\$560,842.00	\$140,210.50
Gulf Coast Bank & Trust	18	\$2,371,645.00	\$131,758.06
Iberia Bank	1	\$153,174.00	\$153,174.00
Johnson Mortgage Corp.	37	\$4,682,312.00	\$126,548.97
Key Lending Solutions	1	\$215,916.00	\$215,916.00
Liberty Bank & Trust	19	\$2,368,320.00	\$124,648.42
Magnolia Mortgage	1	\$65,295.00	\$65,295.00
Miller Home Mortgage	1	\$173,794.00	\$173,794.00
NOLA Lending Group	6	\$886,147.00	\$147,691.17
Pinnacle Mortgage Group, LLC	3	\$390,380.00	\$130,126.67
Red River Bank	3	\$350,899.00	\$116,966.33
Regions Mortgage	11	\$1,079,315.00	\$98,119.55
SB Hardie Financial	2	\$281,613.00	\$140,806.50
St. Tammany Homestead	7	\$960,085.00	\$137,155.00
Standard Mortgage Corp. (Lender)	4	\$391,771.00	\$97,942.75
SunCap Mortgage	1	\$122,735.00	\$122,735.00
SWBC Mortgage Corporation	9	\$1,233,606.00	\$137,067.33
The Mortgage Lending Group	2	\$274,891.00	\$137,445.50
Trinity United Mortgage	1	\$140,409.00	\$140,409.00
Wells Fargo	1	\$130,275.00	\$130,275.00
Whitney National Bank	4	\$522,363.00	\$130,590.75
TOTAL	245	\$31,072,552.00	\$126,826.74

1/27/2010

2009A Parish

COUNTY	LOANS	AMOUNT	AVERAGE	% OF TOTAL
Ascension	1	\$133,438.00	\$133,438.00	0.43%
Assumption	1	\$137,365.00	\$137,365.00	0.44%
Avoyelles	1	\$64,116.00	\$64,116.00	0.21%
Bossier	1	\$140,279.00	\$140,279.00	0.45%
Caddo	16	\$1,469,205.00	\$91,825.31	4.73%
Calcasieu	1	\$130,591.00	\$130,591.00	0.42%
De Soto	1	\$156,120.00	\$156,120.00	0.50%
East Baton Rouge	65	\$8,347,665.00	\$128,425.62	26.87%
Iberia	1	\$65,295.00	\$65,295.00	0.21%
Iberville	2	\$266,090.00	\$133,045.00	0.86%
Jefferson	58	\$7,522,152.00	\$129,692.28	24.21%
Lafayette	5	\$707,941.00	\$141,588.20	2.28%
Livingston	12	\$1,541,896.00	\$128,491.33	4.96%
Orleans	58	\$7,543,644.00	\$130,062.83	24.28%
Plaquemines	1	\$173,794.00	\$173,794.00	0.56%
Rapides	2	\$286,783.00	\$143,391.50	0.92%
St. Bernard	4	\$509,780.00	\$127,445.00	1.64%
St. Charles	1	\$152,192.00	\$152,192.00	0.49%
St. John the Baptist	1	\$136,482.00	\$136,482.00	0.44%
St. Tammany	11	\$1,393,803.00	\$126,709.36	4.49%
Tangipahoa	2	\$193,921.00	\$96,960.50	0.62%
TOTAL	245	\$31,072,552.00	\$126,826.74	100.00%

STANDARD MORTGAGE CORPORATION - MASTER SERVICER

Prepayments for period 7/1/09 - 1/28/10

date_of_note	fund_date	paid_dt	Age	loan_type	int_rate	original_prin_balance	prin_amt	ranch_offic	trans_type_cd	misc_field_value
28-Mar-08	01-Apr-08	02-Jul-09	457	CNV	6.5	\$ 129,950.00	\$ 128,246.20	133BGM	PIF	LHFA 2007C Conv Asst
21-May-08	22-May-08	28-Oct-09	524	CNV	6.3	\$ 104,000.00	\$ 97,629.94	133BGM	PIF	LHFA 2007CR Conv Asst
29-Aug-08	08-Sep-08	14-Jan-10	493	RHS	6.625	\$ 153,550.00	\$ 150,486.11	133BGM	PIF	LHFA 2008A RD Asst
29-Jan-08	31-Jan-08	07-Dec-09	676	CNV	6.5	\$ 165,100.00	\$ 161,790.04	135BGW	PIF	LHFA 2007C Conv Asst
05-Oct-07	10-Oct-07	22-Oct-09	743	CNV	6.34	\$ 103,600.00	\$ 100,727.93	188MAIN	PIF	LHFA 2007B Conv Asst
10-Oct-07	11-Oct-07	13-Nov-09	764	CNV	6.34	\$ 147,300.00	\$ 143,795.21	188MAIN	PIF	LHFA 2007B Conv Asst
29-May-08	02-Jun-08	30-Sep-09	485	CNV	6.3	\$ 52,380.00	\$ 51,295.13	2100ASF	PIF	LHFA 2007CR Conv Asst
11-Sep-07	09-Oct-07	06-Aug-09	667	CNV	6.34	\$ 132,250.00	\$ 129,518.56	2100DHI	PIF	LHFA 2007B Conv Asst
30-Nov-07	04-Dec-07	03-Aug-09	608	RHS	6.5	\$ 130,611.00	\$ 128,254.82	2101AFG	PIF	LHFA 2007C RD Asst
22-Aug-07	12-Oct-07	13-Nov-09	763	FHA	6.34	\$ 78,155.00	\$ 77,861.16	2101COB	PIF	LHFA 2007B FHA Asst
07-Dec-07	12-Dec-07	26-Aug-09	623	CNV	5.95	\$ 151,800.00	\$ 148,768.22	2101FCF	PIF	LHFA 2007C Conv Unasst
02-Jan-08	04-Jan-08	10-Nov-09	676	CNV	6.5	\$ 143,300.00	\$ 140,427.09	A	PIF	LHFA 2007C Conv Asst
25-Sep-07	04-Dec-07	08-Oct-09	674	FHA	6.34	\$ 92,720.00	\$ 92,015.38	M	PIF	LHFA 2007B FHA Asst
28-Feb-08	03-Mar-08	14-Dec-09	651	CNV	6.5	\$ 119,400.00	\$ 117,126.42	2101PML	PIF	LHFA 2007C Conv Asst
15-Nov-07	10-Mar-08	10-Sep-09	549	FHA	6.34	\$ 98,455.00	\$ 97,896.82	2102BCS	PIF	LHFA 2007B FHA Asst
28-Aug-08	03-Sep-08	08-Jan-10	492	FHA	6.625	\$ 137,556.00	\$ 135,663.44	2102CLL	PIF	LHFA 2008A FHA Asst
29-Oct-08	03-Nov-08	15-Dec-09	407	FHA	6.625	\$ 153,711.00	\$ 151,888.37	2102ESS	PIF	LHFA 2008A FHA Asst
10-Aug-07	07-Sep-07	08-Oct-09	762	CNV	6.34	\$ 126,500.00	\$ 123,373.54	2103HLC	PIF	LHFA 2007B Conv Asst
10-Aug-07	14-Sep-07	09-Sep-09	726	CNV	6.34	\$ 114,200.00	\$ 111,602.91	2103HLC	PIF	LHFA 2007B Conv Asst
05-Oct-07	09-Nov-07	30-Sep-09	691	FHA	6.34	\$ 89,294.00	\$ 88,701.80	2103HLC	PIF	LHFA 2007B FHA Asst
29-Aug-07	03-Oct-07	31-Dec-09	820	FHA	6.34	\$ 114,593.00	\$ 111,623.24	2107GC	PIF	LHFA 2007B FHA Asst
20-Feb-08	31-Mar-08	30-Dec-09	639	FHA	6.5	\$ 162,450.00	\$ 159,356.78	2107GC	PIF	LHFA 2007C FHA Asst
26-Aug-08	25-Sep-08	09-Jul-09	287	RHS	6.3	\$ 158,656.00	\$ 157,285.61	2107GC	PIF	LHFA 2007CR RD Asst
14-Oct-08	25-Nov-08	23-Dec-09	393	FHA	6.625	\$ 121,450.00	\$ 120,009.90	F	PIF	LHFA 2008A FHA Asst
02-May-08	05-May-08	29-Dec-09	603	FHA	6.3	\$ 132,914.00	\$ 128,789.27	2108HLU	PIF	LHFA 2007CR FHA Asst
10-Aug-07	12-Oct-07	19-Jan-10	830	CNV	6.34	\$ 258,000.00	\$ 223,062.61	2108IB	PIF	LHFA 2007B Conv Asst
03-Oct-07	13-Nov-07	04-Aug-09	630	CNV	6.34	\$ 213,420.00	\$ 209,233.53	2108IB	PIF	LHFA 2007B Conv Asst
24-Sep-07	14-Nov-07	15-Oct-09	701	CNV	6.34	\$ 166,500.00	\$ 160,299.44	2108IB	PIF	LHFA 2007B Conv Asst
16-Oct-07	10-Dec-07	24-Aug-09	623	CNV	5.84	\$ 151,500.00	\$ 148,070.72	2108IB	PIF	LHFA 2007B Conv Unasst

22-Oct-07	24-Oct-07	14-Aug-09	660	FHA	6.34	\$	156,066.00	\$	153,957.08	2109JM	PIF	LHFA 2007B FHA Asst
07-Mar-08	11-Mar-08	15-Jan-10	675	CNV	6.34	\$	151,200.00	\$	148,077.43	2109JM	PIF	LHFA 2007B Conv Asst
06-May-08	08-May-08	18-Nov-09	559	FHA	6.3	\$	114,086.00	\$	112,184.87	2109JM	PIF	LHFA 2007CR FHA Asst
27-May-08	30-May-08	31-Dec-09	580	FHA	4.85	\$	94,395.00	\$	93,568.86	2109JM	PIF	LHFA 2007C FHA HOME
04-Aug-08	07-Aug-08	16-Oct-09	435	FHA	6.3	\$	213,974.00	\$	210,937.32	2109JM	PIF	LHFA 2007CR FHA Asst
18-Aug-08	21-Aug-08	26-Oct-09	431	FHA	6.3	\$	147,970.00	\$	138,804.95	2109JM	PIF	LHFA 2007CR FHA Asst
26-Sep-08	30-Sep-08	19-Jan-10	476	FHA	6.3	\$	209,276.00	\$	206,007.36	2109JM	PIF	LHFA 2007CR FHA Asst
07-Nov-08	12-Nov-08	28-Jul-09	258	FHA	6.625	\$	270,849.00	\$	269,395.25	2109JM	PIF	LHFA 2008A FHA Asst
31-Oct-07	10-Dec-07	25-Aug-09	624	CNV	5.84	\$	135,000.00	\$	131,944.17	2113PAR	PIF	LHFA 2007B Conv Unasst
20-Jun-08	09-Jul-08	14-Jul-09	370	FHA	6.3	\$	185,237.00	\$	183,271.11	2114NLG	PIF	LHFA 2007CR FHA Asst
22-Oct-08	18-Nov-08	26-Oct-09	342	RHS	6.625	\$	57,448.00	\$	56,928.34	2114RRB	PIF	LHFA 2008A RD Asst
31-Aug-07	27-Sep-07	27-Oct-09	761	CNV	6.34	\$	165,000.00	\$	160,899.50	2116WH	PIF	LHFA 2007B Conv Asst
10-Sep-07	19-Oct-07	23-Nov-09	766	CNV	5.84	\$	117,000.00	\$	111,486.77	2116WH	PIF	LHFA 2007B Conv Unasst
24-Oct-07	21-Dec-07	06-Aug-09	594	CNV	6.34	\$	213,000.00	\$	208,601.08	2116WH	PIF	LHFA 2007B Conv Asst
04-Mar-08	22-Apr-08	07-Dec-09	594	CNV	6.25	\$	116,000.00	\$	113,686.35	2116WH	PIF	Conv Asst
18-Oct-07	22-Oct-07	22-Sep-09	701	CNV	4.84	\$	49,300.00	\$	46,660.68	M	PIF	LHFA 2007B Conv HOME
18-Sep-08	22-Sep-08	19-Nov-09	423	FHA	6.625	\$	118,320.00	\$	116,892.69	M	PIF	LHFA 2008A FHA Asst
31-Aug-07	29-Oct-07	02-Dec-09	765	CNV	6.34	\$	137,600.00	\$	134,015.93	2151FNB	PIF	LHFA 2007B Conv Asst
29-Jan-09	09-Apr-09	03-Aug-09	116	FHA	6.99	\$	153,968.00	\$	153,328.31	2200HAN	PIF	LHFA 2008B FHA Asst
30-Sep-08	09-Dec-08	28-Oct-09	323	FHA	6.625	\$	126,694.00	\$	125,311.11	2200LBT	PIF	LHFA 2008A FHA Asst
17-Aug-07	17-Sep-07	24-Nov-09	799	FHA	6.34	\$	162,450.00	\$	158,240.03	R	PIF	LHFA 2007B FHA Asst
19-Sep-08	23-Oct-08	01-Dec-09	404	FHA	6.3	\$	138,901.00	\$	137,149.62	R	PIF	LHFA 2007CR FHA Asst
21-Sep-07	15-Nov-07	30-Sep-09	685	FHA	6.34	\$	154,574.00	\$	151,058.97	B	PIF	LHFA 2007B FHA Asst
25-Sep-07	03-Dec-07	08-Jan-10	767	CNV	6.34	\$	56,050.00	\$	54,537.39	B	PIF	LHFA 2007B Conv Asst
21-Sep-07	27-Dec-07	16-Dec-09	720	FHA	6.34	\$	136,918.00	\$	133,470.47	B	PIF	LHFA 2007B FHA Asst
29-May-08	28-Jul-08	31-Jul-09	368	FHA	6.3	\$	124,053.00	\$	122,350.90	B	PIF	LHFA 2007CR FHA Asst
28-Apr-08	20-Oct-08	25-Nov-09	401	FHA	6.3	\$	103,377.00	\$	101,511.45	B	PIF	LHFA 2007CR FHA Asst
28-Jan-08	31-Mar-08	07-Jul-09	463	CNV	6.5	\$	111,680.00	\$	111,169.72	2204CHL	PIF	LHFA 2007C Conv Asst
11-Aug-08	20-Nov-08	30-Nov-09	375	FHA	6.625	\$	166,388.00	\$	164,153.47	2204CHL	PIF	LHFA 2007 3CR FHA Asst
10-Oct-08	15-Oct-08	15-Dec-09	426	FHA	6.625	\$	185,998.00	\$	183,967.82	2207EM	PIF	LHFA 2008A FHA Asst
29-Oct-08	31-Oct-08	30-Oct-09	364	FHA	6.625	\$	112,283.00	\$	111,162.71	2207EM	PIF	LHFA 2008A FHA Asst
10-Aug-07	20-Sep-07	30-Jul-09	679	FHA	6.34	\$	134,995.00	\$	131,984.27	2215RMI	PIF	LHFA 2007B FHA Asst

10-Aug-07	28-Sep-07	28-Sep-09	731	CNV	6.34	\$ 121,500.00	\$ 118,608.89	2215RMI	PIF	LHFA 2007B Conv Asst
31-Jan-08	07-Mar-08	04-Dec-09	637	CNV	6.5	\$ 145,000.00	\$ 141,946.08	2215RMI	PIF	LHFA 2007C Conv Asst
27-Sep-07	28-Jan-08	03-Aug-09	553	FHA	6.34	\$ 132,949.00	\$ 130,341.00	H	PIF	LHFA 2007B FHA Asst
19-Feb-08	01-Jul-08	01-Oct-09	457	VA	6.5	\$ 180,350.00	\$ 177,454.98	H	PIF	LHFA 2007C VA Asst
28-Aug-08	30-Oct-08	21-Dec-09	417	FHA	6.3	\$ 180,517.00	\$ 178,059.31	H	PIF	LHFA 2007CR FHA Asst
29-Aug-08	02-Oct-08	10-Nov-09	404	RHS	6.625	\$ 131,580.00	\$ 130,019.82	2217NSF	PIF	LHFA 2008A RD Asst
29-Feb-08	07-May-08	20-Nov-09	562	FHA	6.3	\$ 128,981.00	\$ 128,119.03	M	PIF	LHFA 2007CR FHA Asst
06-Feb-08	04-Mar-08	07-Oct-09	582	CNV	6.34	\$ 133,100.00	\$ 130,626.18	2219SOU	PIF	LHFA 2007B Conv Asst
21-Apr-08	22-May-08	30-Nov-09	557	FHA	6.34	\$ 160,776.00	\$ 158,763.95	2219SOU	PIF	LHFA 2007B FHA Asst
22-Aug-07	24-Aug-07	14-Oct-09	782	CNV	6.34	\$ 121,800.00	\$ 118,772.98	2232FMC	PIF	LHFA 2007B Conv Asst
11-Jan-08	16-Jan-08	02-Nov-09	656	FHA	6.5	\$ 109,285.00	\$ 106,220.05	2232FMC	PIF	LHFA 2007C FHA Asst
14-Mar-08	17-Mar-08	28-Aug-09	529	VA	6.3	\$ 163,746.00	\$ 161,184.66	C	PIF	LHFA 2007CR VA Asst
24-Apr-08	25-Apr-08	03-Aug-09	465	VA	5.84	\$ 168,802.00	\$ 166,482.83	C	PIF	LHFA 2007B VA Unasst
25-Apr-08	05-May-08	29-Dec-09	603	CNV	6.3	\$ 135,000.00	\$ 130,272.77	C	PIF	LHFA 2007CR Conv Asst
07-Nov-07	13-Nov-07	29-Sep-09	686	FHA	6.34	\$ 156,385.00	\$ 152,450.08	2248JAB	PIF	LHFA 2007B FHA Asst
28-Feb-08	27-Mar-08	23-Sep-09	545	CNV	6.34	\$ 186,500.00	\$ 183,225.03	2249HRB	PIF	LHFA 2007B Conv Asst
02-Jun-08	30-Jun-08	21-Dec-09	539	FHA	6.3	\$ 168,591.00	\$ 165,608.42	2249HRB	PIF	LHFA 2007CR FHA Asst
30-Nov-07	03-Dec-07	01-Sep-09	638	CNV	6.5	\$ 160,000.00	\$ 152,706.83	2382LRE	PIF	LHFA 2007C Conv Asst
12-Feb-08	15-Feb-08	22-Dec-09	676	CNV	6.5	\$ 108,140.00	\$ 105,895.17	2382LRE	PIF	LHFA 2007C Conv Asst
03-Jul-08	08-Jul-08	25-Nov-09	505	CNV	6.3	\$ 150,000.00	\$ 147,806.11	2382LRE	PIF	LHFA 2007CR Conv Asst
					6.33753	\$ 11,366,367.00	\$ 11,116,080.34			

Overview of Loan Data

Loans Paid in Full - 81
Average Interest Rate - 6.34%
Principal Balance Paid In Full - \$11,116,080
Average Loan Balance - \$137, 236
Loans PIF < 12 months = 6 (7.40%)
Loans PIF < 6 months = 2 (2.50%)
Average Age of Loan = 1.57 years
Number of Lenders - 42
Average # per Lender - 1.93

Top Producing Lenders

Johnson Mortgage - 8 loans (9.88%)
Countrywide - 5 loans (6.17%)
Whitney Bank - 4 loans (4.94%)
Iberia Bank - 4 loans (4.94%)