



Board of Directors

Single Family Reports and Updates

August 10, 2016



Single Family Dashboard

Total Loan Count **Average Loan Amount** **July 2016** **July 2015** **June 2016** **June 2015**
 (Cumulative)

Reservations

LHC Preferred Conventional Program

Start Date: 3/13/2015

208 \$163,723.69 22 \$4,118,023.00 17 \$3,151,448.58 29 \$4,506,258.00 10 \$1,483,157.36

Market Rate GNMA Program

Start Date: 7/9/2013

1055 \$126,692.72 32 \$4,279,621.00 27 \$3,518,464.31 61 \$8,158,551.00 31 \$3,921,893.66

Pooled

LHC Preferred Conventional Program

103 \$168,853.26 0 \$0.00 3 \$521,542.16 11 \$1,837,669.19 2 \$246,380.00

Market Rate GNMA Program

661 \$127,213.94 26 \$3,437,054.79 30 \$4,122,712.64 23 \$3,184,310.06 12 \$1,640,013.15

Active

LHC Preferred Conventional Program

60 \$159,802.78 17 \$3,088,010.00 0 \$0.00 24 \$3,679,527.00 0 \$0.00

Market Rate GNMA Program

129 \$131,334.57 32 \$4,279,621.00 0 \$0.00 52 \$6,852,737.00 0 \$0.00

Cancelled

LHC Preferred Conventional Program

45 \$157,210.53 5 \$1,024,193.00 2 \$218,605.00 5 \$890,751.00 1 \$168,150.00

Market Rate GNMA Program

265 \$123,133.03 3 \$383,200.00 6 \$703,873.00 16 \$2,150,362.00 4 \$567,529.00

Cancelled Reasons

Total Loan Count **Total Loan Amount**

Lender Withdrew / Compliance Failure

96 \$11,962,697.00

Property Issues

73 \$8,573,928.00

Borrower Did Not Qualify / Underwriter Rejected

141 \$19,168,101.00

Total

310 \$39,704,726.00

Loan Summary

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

Program State Date:

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

LHC PREFERRED CONVENTIONAL PROGRAM

Program State Date: 3/13/2015

Year	2015				
	Pooled	52	\$8,813,428.06	\$66,638.19	2.15
Year	2016				
	Pooled	51	\$8,578,458.06	\$67,077.14	2.29
Reserved to Date:		208	\$34,054,527.12	\$64,249.36	2.13
Pooled to Date:		103	\$17,391,886.12	\$66,855.53	2.22
Current Pipeline:		60	\$9,588,167.00	\$63,916.08	2.00
Cancelled to Date:		45	\$7,074,474.00	\$58,728.49	2.07

MARKET RATE GNMA PROGRAM

Program State Date: 7/9/2013

Year	2013				
	Pooled	19	\$2,393,193.70	\$44,574.31	1.84
Year	2014				
	Pooled	282	\$34,580,690.83	\$40,624.02	2.10
Year	2015				
	Pooled	242	\$31,145,515.22	\$43,081.38	1.86
Year	2016				
	Pooled	118	\$15,969,012.91	\$44,124.20	1.83
Reserved to Date:		1055	\$133,660,823.66	\$42,139.04	1.97
Pooled to Date:		661	\$84,088,412.66	\$42,262.08	1.95
Current Pipeline:		129	\$16,942,159.00	\$44,548.45	1.89
Cancelled to Date:		265	\$32,630,252.00	\$40,659.26	2.06

Pooled Loans Interest Rate

4.250%	2016	1	\$179,450.00
4.375%	2013	8	\$1,051,174.08
	2014	146	\$18,572,293.31
	2015	145	\$18,741,717.01
	2016	92	\$12,583,736.73
4.500%	2014	5	\$666,343.60
	2015	56	\$7,040,602.12
	2016	11	\$1,532,726.98
4.625%	2016	17	\$2,880,647.23
4.750%	2015	15	\$2,328,016.35
	2016	23	\$3,851,520.24
4.875%	2013	10	\$1,226,287.44
	2014	131	\$15,342,053.92
	2015	58	\$8,170,776.46
	2016	25	\$3,519,389.79
5.000%	2015	10	\$1,731,733.14
5.125%	2015	10	\$1,946,098.20
5.375%	2013	1	\$115,732.18
Subtotal		764	\$101,480,298.78

Pooled Loan Demographics

	Average	July 2016	July 2015
Average Income	\$45,577.69	\$43,623.50	\$46,581.22
Average Age	35.35	30.38	32.85
Average FICO	688	685	692
Households with Dependents < 18 Years	209	8	5
Race By Majority	Black/African American	White	White
Ethnicity By Majority	Non-Hispanic	Non-Hispanic	Not Hispanic or Latino
Marital Status By Majority	Single	Single	Single

Pooled Loans FICO Score

4.250%	640 - 659	1	\$179,450.00
4.375%	No Score	16	\$2,099,084.74
	640 - 659	114	\$14,584,300.89
	660 - 679	98	\$12,693,342.89
	680 - 699	57	\$7,467,562.49
	>= 700	106	\$14,104,630.12
4.500%	No Score	1	\$93,156.17
	640 - 659	17	\$2,311,052.26
	660 - 679	20	\$2,532,951.84
	680 - 699	14	\$1,628,075.90
	>= 700	20	\$2,674,436.53
4.625%	640 - 659	5	\$834,787.15
	660 - 679	1	\$182,857.11
	680 - 699	2	\$344,142.89
	>= 700	9	\$1,518,860.08
4.750%	640 - 659	3	\$502,575.17
	660 - 679	4	\$897,497.71
	680 - 699	11	\$1,509,171.07
	>= 700	20	\$3,270,292.64
4.875%	No Score	25	\$2,809,952.35
	640 - 659	67	\$8,251,842.05
	660 - 679	48	\$6,020,704.66
	680 - 699	24	\$3,011,867.36
	>= 700	60	\$8,164,141.19
5.000%	640 - 659	1	\$286,150.00
	660 - 679	1	\$177,082.55
	680 - 699	2	\$188,789.17
	>= 700	6	\$1,079,711.42
5.125%	640 - 659	1	\$315,250.00
	680 - 699	4	\$534,835.92
	>= 700	5	\$1,096,012.28
5.375%	640 - 659	1	\$115,732.18
Subtotal		764	\$101,480,298.78

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

1/1/2014 to 7/31/2016

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%	\$272,509.29	\$136,254.65	0.21%	\$139,200.00	\$36,763.98	3.00
Allen	3	4.833%	\$324,977.10	\$108,325.70	0.25%	\$109,666.67	\$55,366.60	2.33
Ascension	16	4.594%	\$2,923,594.22	\$182,724.64	2.26%	\$187,548.38	\$49,475.43	2.13
Avoyelles	2	4.375%	\$173,999.31	\$86,999.66	0.13%	\$85,375.00	\$35,358.02	2.00
Beauregard	3	4.542%	\$341,538.39	\$113,846.13	0.26%	\$116,833.33	\$41,842.68	1.67
Bienville	1	4.375%	\$164,286.97	\$164,286.97	0.13%	\$167,999.00	\$62,308.20	3.00
Bossier	38	4.559%	\$5,693,615.94	\$149,832.00	4.41%	\$153,458.55	\$52,195.31	2.16
Caddo	147	4.545%	\$16,907,004.05	\$115,013.63	13.09%	\$117,674.56	\$41,179.16	1.92
Calcasieu	9	4.736%	\$1,421,079.26	\$157,897.70	1.10%	\$163,028.33	\$54,513.77	2.33
Claiborne	1	4.375%	\$58,754.01	\$58,754.01	0.05%	\$60,000.00	\$35,609.52	1.00
DeSoto	2	4.375%	\$321,439.68	\$160,719.84	0.25%	\$164,000.00	\$54,028.14	3.50
East Baton Rouge	234	4.578%	\$30,641,651.84	\$130,947.23	23.73%	\$133,569.81	\$42,589.82	2.09
Evangeline	1	4.375%	\$74,388.66	\$74,388.66	0.06%	\$73,000.00	\$21,680.04	3.00
Grant	6	4.688%	\$657,795.28	\$109,632.55	0.51%	\$110,983.33	\$58,391.70	2.50
Iberia	2	4.688%	\$255,837.00	\$127,918.50	0.20%	\$131,875.00	\$78,900.00	2.50
Jefferson	25	4.655%	\$4,118,449.32	\$164,737.97	3.19%	\$169,901.96	\$54,359.64	2.12
Jefferson Davis	1	4.750%	\$51,570.64	\$51,570.64	0.04%	\$53,300.00	\$73,175.16	2.00
La Salle	1	4.375%	\$68,546.50	\$68,546.50	0.05%	\$70,000.00	\$34,534.44	3.00
Lafayette	11	4.807%	\$1,700,721.01	\$154,611.00	1.32%	\$159,681.82	\$61,512.05	1.91
Lafourche	1	4.375%	\$150,228.00	\$150,228.00	0.12%	\$153,000.00	\$43,644.96	1.00
Lincoln	1	4.875%	\$67,900.00	\$67,900.00	0.05%	\$70,000.00	\$89,136.00	3.00
Livingston	42	4.563%	\$5,955,734.08	\$141,803.19	4.61%	\$144,004.50	\$44,577.79	2.05
Natchitoches	2	4.750%	\$217,846.07	\$108,923.04	0.17%	\$110,250.00	\$48,127.14	1.50
Orleans	60	4.544%	\$8,712,392.70	\$145,206.55	6.75%	\$148,600.62	\$46,621.04	1.60
Ouachita	5	4.550%	\$621,950.64	\$124,390.13	0.48%	\$127,320.00	\$45,795.53	2.00
Plaquemines	1	5.125%	\$315,250.00	\$315,250.00	0.24%	\$325,000.00	\$81,598.92	2.00
Pointe Coupee	1	4.875%	\$148,258.48	\$148,258.48	0.11%	\$151,180.00	\$67,466.40	1.00
Rapides	30	4.621%	\$3,488,783.83	\$116,292.79	2.70%	\$118,051.63	\$43,983.19	2.03
Sabine	3	4.667%	\$258,021.81	\$86,007.27	0.20%	\$88,666.67	\$40,374.20	1.00
St. Bernard	7	4.536%	\$952,035.58	\$136,005.08	0.74%	\$138,835.71	\$46,188.31	1.57
St. Charles	5	4.775%	\$760,584.56	\$152,116.91	0.59%	\$154,300.00	\$55,004.64	2.40
St. John the Baptist	13	4.519%	\$1,681,282.31	\$129,329.41	1.30%	\$131,319.23	\$51,951.60	1.85
St. Landry	1	4.375%	\$92,731.92	\$92,731.92	0.07%	\$91,000.00	\$44,156.04	2.00
St. Martin	4	4.406%	\$373,971.93	\$93,492.98	0.29%	\$93,000.00	\$43,664.70	1.50
St. Mary	1	4.500%	\$66,150.98	\$66,150.98	0.05%	\$65,000.00	\$41,599.92	4.00
St. Tammany	18	4.556%	\$2,521,666.49	\$140,092.58	1.95%	\$143,125.11	\$45,725.01	1.83



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

Tangipahoa	16	4.461%	\$2,461,092.52	\$153,818.28	1.91%	\$156,237.81	\$52,166.47	1.88
Terrebonne	4	4.750%	\$484,737.87	\$121,184.47	0.38%	\$122,000.00	\$40,399.72	2.00
Union	1	4.375%	\$105,713.17	\$105,713.17	0.08%	\$110,000.00	\$25,201.32	2.00
Vermilion	2	4.688%	\$269,221.87	\$134,610.94	0.21%	\$138,250.00	\$59,028.00	2.50
Vernon	2	4.688%	\$221,602.00	\$110,801.00	0.17%	\$113,750.00	\$66,091.66	2.00
Washington	1	4.375%	\$133,356.12	\$133,356.12	0.10%	\$136,000.00	\$58,800.00	3.00
Webster	2	4.563%	\$209,791.82	\$104,895.91	0.16%	\$106,500.00	\$63,752.10	2.00
West Baton Rouge	11	4.500%	\$1,820,981.25	\$165,543.75	1.41%	\$167,576.36	\$44,762.52	1.73
Winn	1	4.500%	\$41,618.90	\$41,618.90	0.03%	\$42,500.00	\$59,901.96	2.00
Totals	740		\$98,304,663.37		76.13%			
Averages		4.573%		\$132,844.14		\$135,658.17	\$45,519.89	2.00

Top Parishes by Loans

July, 2016

Parish	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
Caddo	9	\$1,007,395.02	\$111,932.78	4.417%
Orleans	5	\$701,922.56	\$140,384.51	4.500%
St. Bernard	3	\$455,269.95	\$151,756.65	4.417%
Totals	26	\$3,437,054.79		
Averages			\$132,194.42	4.466%



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

Loans by Lender

1/1/2014 to 7/31/2016

Lender	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
American Financial Network	4	\$377,173.97	\$94,293.49	4.438%
Bancorp South	6	\$687,147.82	\$114,524.64	4.438%
Bank of Ruston	1	\$67,900.00	\$67,900.00	4.875%
Britton & Koontz Bank, N.A.	7	\$809,158.13	\$115,594.02	4.661%
DHI Mortgage Company, LTD	21	\$3,552,386.10	\$169,161.24	4.429%
Envoy Mortgage	1	\$183,018.51	\$183,018.51	4.375%
Fairway Independent Mortgage Corporation	102	\$13,436,127.85	\$131,726.74	4.585%
FBT Mortgage, LLC.	5	\$594,887.74	\$118,977.55	4.475%
Fidelity Bank	146	\$20,895,229.13	\$143,118.01	4.550%
Gateway Mortgage Group	8	\$1,233,482.70	\$154,185.34	4.484%
Georgetown Mortgage	1	\$149,535.31	\$149,535.31	4.375%
Gulf Coast Bank & Trust	81	\$11,340,194.27	\$140,002.40	4.580%
Home Bank	1	\$115,212.81	\$115,212.81	4.375%
Home Federal Bank	22	\$2,647,655.64	\$120,347.98	4.500%
Iberia Bank	56	\$6,654,950.30	\$118,838.40	4.594%
InterLinc Mortgage Services, LLC	7	\$1,125,222.07	\$160,746.01	4.625%
Investar Bank	50	\$6,308,601.96	\$126,172.04	4.530%
Movement Mortgage	11	\$1,418,825.53	\$128,984.14	4.716%
Nation's Reliable Lending	26	\$3,499,947.13	\$134,613.35	4.606%
NFM Lending	1	\$148,258.48	\$148,258.48	4.875%
NOLA Lending Group	2	\$191,217.15	\$95,608.58	4.625%
Prime Lending, Inc.	5	\$664,263.06	\$132,852.61	4.400%
Red River Bank	42	\$4,431,877.00	\$105,520.88	4.512%
Sabine State Bank & Trust Co.	40	\$4,503,934.56	\$112,598.36	4.647%
Standard Mortgage Corp. (Lender)	33	\$5,327,848.00	\$161,449.94	4.708%
SWBC Mortgage Corporation	40	\$5,285,878.30	\$132,146.96	4.634%
Whitney Bank	21	\$2,654,729.85	\$126,415.71	4.583%
Totals	740	\$98,304,663.37		
Averages			\$132,844.14	4.573%



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

Top Lenders by Loans

July, 2016

Loan Officer	Lender	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
MARKET RATE GNMA PROGRAM					
Jonathan Clem	Fidelity Bank	2	\$304,451.32	\$152,225.66	4.375%
Brian Davidson	Fidelity Bank	2	\$247,901.07	\$123,950.54	4.438%
Tasha Williams	Fidelity Bank	2	\$243,094.59	\$121,547.30	4.688%
Totals		26	\$3,437,054.79		
Averages				\$132,194.42	4.466%



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

Loans by Loan Type

1/1/2014 to 7/31/2016

Loan Type	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
FHA	218	\$27,015,989.86	\$123,926.56	4.532%
FHA 203(b)	365	\$47,518,152.64	\$130,186.72	4.532%
FHA 234(c)	5	\$408,884.79	\$81,776.96	4.775%
FNMA HFA Preferred 95%	7	\$1,379,150.30	\$197,021.47	4.786%
FNMA HFA Preferred 97%	91	\$15,230,294.11	\$167,365.87	4.831%
USDA-RD	48	\$5,959,458.68	\$124,155.39	4.526%
VA	6	\$792,732.99	\$132,122.17	4.708%
Totals	740	\$98,304,663.37		
Averages			\$132,844.14	4.573%

Top Loan Types by Loans

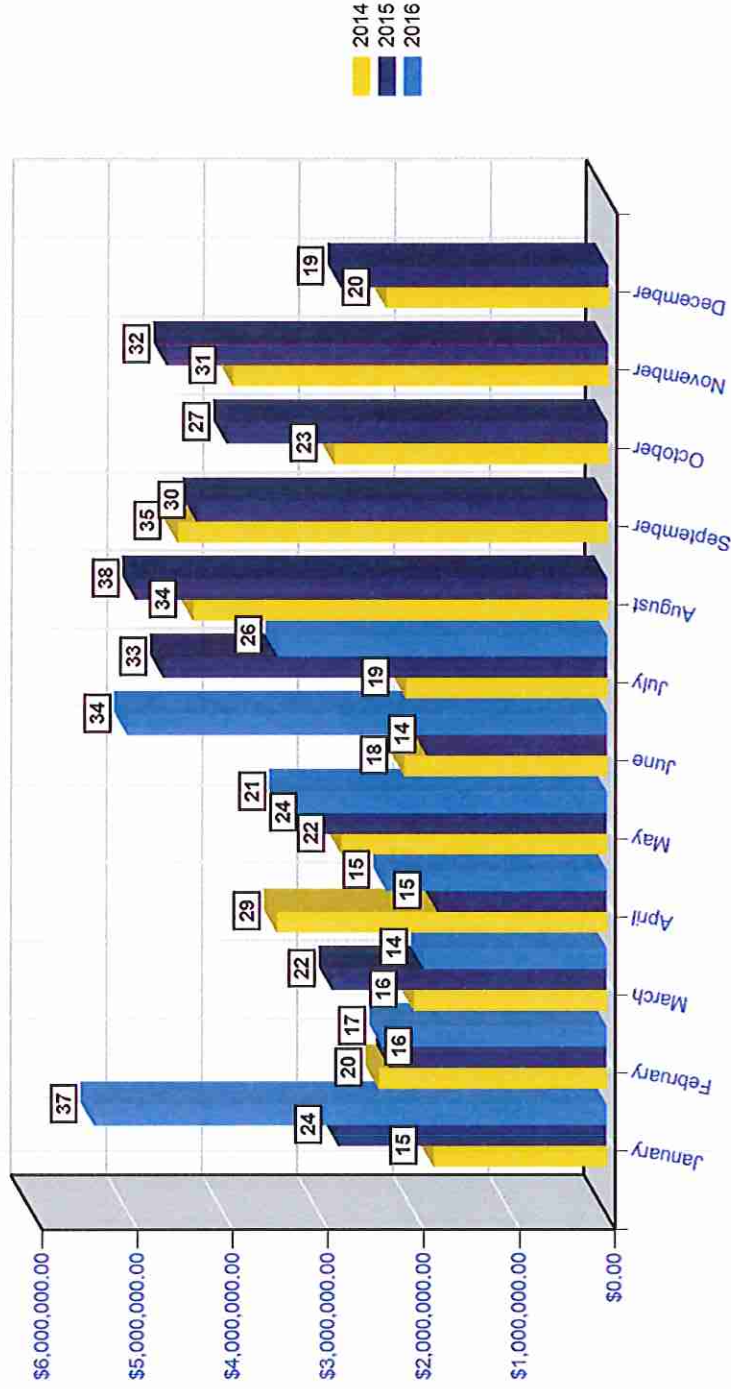
July, 2016

Loan Type	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
FHA 203(b)	26	\$3,437,054.79	\$132,194.42	4.466%
Totals	26	\$3,437,054.79		
Averages			\$132,194.42	4.466%



Single Family Production Trend Chart

Single Family Production by Pooled Loans



Production Trend by Pooled Loans

1/1/2014 to 7/31/2016

Year	Month	Allotment	Total Count	Total Amount
2014	January	Market Rate GNMA	15	\$1,807,259.53
		Total	15	\$1,807,259.53
	February	Market Rate GNMA	20	\$2,379,393.33
		Total	20	\$2,379,393.33
	March	Market Rate GNMA	16	\$2,016,179.93
		Total	16	\$2,016,179.93
	April	Market Rate GNMA	29	\$3,445,588.08
		Total	29	\$3,445,588.08
	May	Market Rate GNMA	22	\$2,773,325.36
		Total	22	\$2,773,325.36
	June	Market Rate GNMA	18	\$2,116,215.38
Total		18	\$2,116,215.38	
July	Market Rate GNMA	19	\$2,103,124.28	
	Total	19	\$2,103,124.28	
August	Market Rate GNMA	34	\$4,333,354.52	
	Total	34	\$4,333,354.52	
September	Market Rate GNMA	35	\$4,498,864.32	
	Total	35	\$4,498,864.32	
October	Market Rate GNMA	23	\$2,860,671.08	
	Total	23	\$2,860,671.08	
November	Market Rate GNMA	31	\$3,924,022.11	
	Total	31	\$3,924,022.11	

1/1/2014 to 7/31/2016

Year	Month	Allotment	Total Count	Total Amount
2014	December	Market Rate GNMA	20	\$2,322,692.91
		Total	20	\$2,322,692.91
2015	January	Market Rate GNMA	24	\$2,800,980.26
		Total	24	\$2,800,980.26
	February	Market Rate GNMA	16	\$2,267,280.10
		Total	16	\$2,267,280.10
	March	Market Rate GNMA	22	\$2,869,080.38
		Total	22	\$2,869,080.38
	April	LHC Preferred Conventional	1	\$174,503.00
		Market Rate GNMA	14	\$1,595,050.39
		Total	15	\$1,769,553.39
	May	Market Rate GNMA	24	\$3,069,156.54
		Total	24	\$3,069,156.54
	June	LHC Preferred Conventional	2	\$246,380.00
		Market Rate GNMA	12	\$1,640,013.15
		Total	14	\$1,886,393.15
	July	LHC Preferred Conventional	3	\$521,542.16
		Market Rate GNMA	30	\$4,122,712.64
		Total	33	\$4,644,254.80
	August	LHC Preferred Conventional	8	\$1,250,130.78
		Market Rate GNMA	30	\$3,689,712.57
		Total	38	\$4,939,843.35
	September	LHC Preferred Conventional	11	\$2,108,103.70
		Market Rate GNMA	19	\$2,197,247.46
		Total	30	\$4,305,351.16

1/1/2014 to 7/31/2016

Year	Month	Allotment	Total Count	Total Amount
2015	October	LHC Preferred Conventional	11	\$1,742,839.69
		Market Rate GNMA	16	\$2,247,116.77
		Total	27	\$3,989,956.46
	November	LHC Preferred Conventional	9	\$1,667,232.51
		Market Rate GNMA	23	\$2,954,044.41
		Total	32	\$4,621,276.92
	December	LHC Preferred Conventional	7	\$1,102,696.22
		Market Rate GNMA	12	\$1,693,120.55
		Total	19	\$2,795,816.77
2016	January	LHC Preferred Conventional	17	\$2,733,735.95
		Market Rate GNMA	20	\$2,634,590.93
		Total	37	\$5,368,326.88
	February	Market Rate GNMA	17	\$2,340,432.27
		Total	17	\$2,340,432.27
	March	LHC Preferred Conventional	6	\$909,455.73
		Market Rate GNMA	8	\$995,622.39
		Total	14	\$1,905,078.12
	April	LHC Preferred Conventional	5	\$880,090.86
		Market Rate GNMA	10	\$1,418,817.37
		Total	15	\$2,298,908.23
	May	LHC Preferred Conventional	7	\$1,435,064.62
		Market Rate GNMA	14	\$1,958,185.10
		Total	21	\$3,393,249.72
	June	LHC Preferred Conventional	11	\$1,837,669.19
		Market Rate GNMA	23	\$3,184,310.06
		Total	34	\$5,021,979.25
	July	Market Rate GNMA	26	\$3,437,054.79
		Total	26	\$3,437,054.79

Parish	Assigned Staff Member	Back-up Staff Member	Grant Amount	Amount Expended	Remaining Balance	# of pending grants	Total # of processed loans	Contract Start Dates	Contract End Dates	Program Summary	Comments / Pending Issues
Cameron Parish	Sonya Smith	Mary Antonio	\$ 3,000,000.00	\$ 1,112,455.37	\$ 1,887,544.63	0	13	3/19/2009	4/4/2009	FTHP 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.	
Jefferson Parish Housing	Sonya Smith	Mary Antonio	\$ 1,260,000.00	\$ 1,009,297.69	\$ 0.00	0	18	8/1/2010	7/30/2014	FTHP 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.	In close-out stage. Parish terminated the balance of \$350,602.31.
Louisiana Housing Corporation	Mary Antonio	All Staff	7,864,603.70	\$ 5,863,913.77	\$ 0.00	0	82	9/2/2008	12/31/2015	FTHP 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, Vermilion 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.	CEA expired 12/31/15 and remaining funds of \$2,000,690.02 was de-obligated.
Plaquemines Parish	Cody Henderson	Sonya Smith	\$ 2,676,976.00	\$ 2,279,036.46	\$ 306,939.54	0	21	1/1/2010	12/31/2016	FTHP 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 \$225,000, whichever is less. All homebuyers are eligible to receive up to \$10,000 in Closing Cost Assistance.	
St. Bernard Parish Home Mortgage Authority	Sonya Smith	Mary Antonio	\$ 3,200,000.00	\$ 3,181,581.00	\$ -	0	116	1/11/2011	6/30/2015	FTHP 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 \$100, whichever is greater.	In close-out stage. The parish terminated their remaining balance of \$18,419
Terrebonne Parish	Sonya Smith	Mary Antonio	\$ 3,690,000.00	\$ 3,870,226.02	\$ 19,773.98	0	122	3/19/2009	N/A	FTHP 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 \$20,000. Homebuyers are required to invest a minimal contribution of at least 1% of the loan amount or \$1,000, whichever is greater.	
Lafitte Parish	Cody Henderson	Mary Antonio	\$ 2,500,000.00	\$ 198,100.00	\$ 2,301,900.00	0	4	5/1/2010	12/31/2017	FTHP 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.	
St. John the Baptist Parish	Mary Boudreaux	Mary Antonio	\$ 2,981,438.00	\$ 527,230.63	\$ 2,454,207.37	0	0	1/29/2013	9/30/2017	Provides soft second mortgage in amount of 50% of sales price up to \$40,000. Closing costs not to exceed the lesser of 9% of sales price or \$20,000, within the 20% total assistance. Max sales price \$365,000; purchase only existing 2+ 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; 31/43 DTI ratio accepted.	
			\$ 27,473,017.79	\$ 18,132,940.04	\$ 6,970,365.52						
				\$ -	\$ -						
				\$ -	\$ -						
				\$ -	\$ -						

CDBG Soft Second Mortgage (SSM) Program Update

SSM											
Parish	Assigned Staff Member	Backup 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 Antoon	\$ 525,000.00	\$ 1,448,898.42	\$ 380,101.58	0	2	1/1/2013 6/20/17		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.	
City of New Orleans	Mary Antoon	Mary Boudreaux	\$ 52,275,000.00	\$ 51,484,586.82	\$ 790,413.18	0	991	1/13/2013 Contract is renewed annually	12/31/2016	SSMP providing for a Soft Second Mortgage at 0% interest up to \$65,000 depending upon the borrower's AMI (based on the property). Provided borrower with an AMI at or below 80%, provided up to \$10,000 and up to \$5,000 for homebuyers earning above 80% AMI for Closing Cost Assistance.	
Jefferson Parish Community Development	Sonja Smith	Mary Antoon	\$ 9,600,000.00	\$ 8,182,099.89	\$ 40	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 borrower's AMI. Assistance ranging from \$40,000 to \$60,000. Closing Cost Assistance up to \$10,000 is provided to eligible closing cost and prepaid expenses. The borrower must contribute the greater of \$1500 or 1% of the purchase price of the property to be acquired.	Close-out will begin. The remaining funds of \$1,417,900.11 has been de-obligated.
St. Bernard Parish Home Mortgage Authority	Sonja Smith	Mary Antoon	\$ 6,000,000.00	\$ 5,877,678.19	\$ 122,321.81	0	158	3/1/2013	2/29/2017	FTBHP 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.	
St. Tammany (administered thru St. Bernard HMA)	Sonja Smith	Mary Antoon	\$ 2,625,000.00	\$ 2,624,848.15	\$ -	0	85	6/1/2013	5/31/1	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.	In close-out stage. Parish terminated \$151,885 remaining balance.
			\$ 71,025,000.00	\$ 68,314,111.47	\$ 1,292,836.57						
					\$ -						
					\$ -						
					\$ -						
					\$ -						
					\$ -						

SINGLE FAMILY PROGRAMS

Servicers Monthly Delinquency Totals

		US Bank	=	Bank of America	=	Standard Mortgage	
2016	July	7.550%	=	9.170%	=	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%	
2014	November	10.730%		13.570%		18.064%	
	September	9.290%		13.030%		16.318%	
	July	8.670%		13.470%		15.237%	
	June	8.150%		11.150%		14.909%	
	May	8.030%		11.150%		15.637%	
	April	7.640%		12.040%		14.900%	
	March	6.400%		11.710%		14.332%	
	February	7.470%		12.900%		15.684%	
January	8.380%		16.500%		18.267%		
Total	Average	8.333%		11.101%		15.144%	

PLACEHOLDER

SINGLE FAMILY

SERVICER REPORT – BANK OF AMERICA

AUGUST 10, 2016



LHC Trial Summary

Servicing Portfolio

Category	Count	Principal Balance	Days Delinquent				Total	%Total	%Cat	FC	BK
			30	60	90	120					
Bond Program											
LHC Conv 2015	93	\$15,494,283.50	4	0	0	1	5	0.223	5.376	1	0
LHC Conv 3% M	10	\$1,636,260.50	0	0	0	0	0	0.000	0.000	0	0
LHC Conv 4% M	6	\$988,607.66	0	0	0	0	0	0.000	0.000	0	0
LHC FHA 2012A	97	\$10,190,017.48	5	4	1	5	15	0.669	15.464	2	0
LHC FHA 2013	521	\$64,139,858.07	27	8	3	11	49	2.187	9.405	3	5
LHC FHA 3% MR	27	\$3,713,949.78	0	0	0	0	0	0.000	0.000	0	0
LHC FHA 4% MR	14	\$1,837,366.31	0	0	0	0	0	0.000	0.000	0	0
LHC RHS 2012A	33	\$4,157,590.00	3	0	0	0	3	0.134	9.091	0	0
LHC RHS 2013	45	\$5,405,096.46	2	1	1	4	8	0.357	17.778	2	1
LHC RHS 3% MR	1	\$118,091.71	0	0	0	0	0	0.000	0.000	0	0
LHC VA 2012A	2	\$298,835.65	1	0	0	0	1	0.045	50.000	0	0
LHC VA 2013	7	\$886,423.36	2	0	0	0	2	0.089	28.571	0	0
LHFA 2007	8	\$755,393.74	1	1	0	0	2	0.089	25.000	0	0
LHFA 2007B	234	\$22,870,745.41	19	3	3	10	35	1.562	14.957	5	9
LHFA 2007C	294	\$28,472,996.55	25	13	5	24	67	2.990	22.789	15	7
LHFA 2007U	1	\$91,930.82	0	0	0	0	0	0.000	0.000	0	0
LHFA 2008A	74	\$7,439,351.78	7	4	2	3	16	0.714	21.622	0	6
LHFA 2008B	156	\$16,538,082.90	18	6	4	11	39	1.740	25.000	4	13
LHFA 2008T	1	\$150,121.55	1	0	0	0	1	0.045	100.000	0	0
LHFA 2009A	250	\$27,058,075.28	20	7	5	13	45	2.008	18.000	4	10
LHFA 2010A	123	\$13,187,775.41	4	3	2	5	14	0.625	11.382	1	3
LHFA 2011A	177	\$20,362,137.35	11	5	2	6	24	1.071	13.559	3	5
LHFA 2012A	67	\$7,043,157.35	1	2	1	3	7	0.312	10.448	0	2
Total	2,241	\$252,836,148.62	151	57	29	96	333	14.859		40	61

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>Days Delinquent</i>				<i>Total</i>	<i>%Total</i>	<i>%Cat</i>	<i>FC</i>	<i>BK</i>
			<i>30</i>	<i>60</i>	<i>90</i>	<i>120</i>					
Investor											
	2	\$128,339.79	1	0	0	0	1	0.045	50.000	0	1
<i>FHLMC</i>	371	\$34,974,290.28	24	6	4	18	52	2.320	14.016	9	10
<i>GNMA</i>	1,727	\$195,595,622.35	121	51	24	70	266	11.870	15.402	24	47
<i>SMC/FNMA</i>	141	\$22,137,896.20	5	0	1	8	14	0.625	9.929	7	3
Total	2,241	\$252,836,148.62	151	57	29	96	333	14.859		40	61
Loan Type											
<i>Conv w/ PMI</i>	302	\$37,803,266.94	18	2	3	18	41	1.830	13.576	12	7
<i>Conv w/o PMI</i>	82	\$6,841,607.98	3	0	1	2	6	0.268	7.317	0	2
<i>Farm Loan</i>	190	\$22,111,452.27	12	6	5	8	31	1.383	16.316	3	3
<i>FHA</i>	1,639	\$182,551,823.55	115	48	19	67	249	11.111	15.192	25	48
<i>VA</i>	28	\$3,527,997.88	3	1	1	1	6	0.268	21.429	0	1
Total	2,241	\$252,836,148.62	151	57	29	96	333	14.859		40	61

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>Days Delinquent</i>				<i>Total</i>	<i>%Total</i>	<i>%Cat</i>	<i>FC</i>	<i>BK</i>
Parish			<i>30</i>	<i>60</i>	<i>90</i>	<i>120</i>					
	139	\$12,074,228.13	7	9	0	5	21	0.937	15.108	0	13
ASSUMPTION	1	\$98,063.00	0	0	0	0	0	0.000	0.000	0	0
ACADIA	7	\$531,302.59	1	0	0	0	1	0.045	14.286	0	0
ALACHUA	5	\$300,084.54	0	0	0	0	0	0.000	0.000	0	0
ALLEN	3	\$319,744.26	0	0	1	0	1	0.045	33.333	0	0
ASCENSION	54	\$7,707,304.14	4	1	1	1	7	0.312	12.963	1	0
AVOUELLES	2	\$169,008.83	0	0	0	0	0	0.000	0.000	0	0
BACON	11	\$1,247,613.26	3	0	0	1	4	0.178	36.364	0	1
BEAUREGARD	3	\$340,078.18	0	0	0	0	0	0.000	0.000	0	0
BIENVILLE	1	\$163,155.56	0	0	0	0	0	0.000	0.000	0	0
BOSSIER	62	\$8,281,087.69	4	0	0	0	4	0.178	6.452	0	1
BURKE	68	\$7,364,248.73	4	1	1	5	11	0.491	16.176	3	1
CADDO PARISH	187	\$20,458,349.61	5	6	0	3	14	0.625	7.487	0	1
CALCASIEU	13	\$1,730,521.50	0	0	0	0	0	0.000	0.000	0	0
CHARLOTTE	1	\$72,670.18	0	0	0	0	0	0.000	0.000	0	0
CITRUS	12	\$1,109,812.16	0	0	0	3	3	0.134	25.000	0	3
CLAIBORNE	1	\$58,674.08	0	0	0	0	0	0.000	0.000	0	0
CLAY	1	\$78,078.65	0	0	0	0	0	0.000	0.000	0	0
DE SOTO	4	\$472,210.82	0	1	0	0	1	0.045	25.000	0	0
DO NOT USE	20	\$1,797,071.32	1	0	0	1	2	0.089	10.000	0	0
EAST BATON ROUGE	509	\$57,414,942.55	45	7	10	24	86	3.838	16.896	10	8
EAST FELICIANA	3	\$238,081.84	0	0	1	0	1	0.045	33.333	0	0
EVANGELINE	2	\$168,394.10	0	0	0	0	0	0.000	0.000	0	0
GRANT	7	\$744,672.13	0	1	0	0	1	0.045	14.286	0	0
GREENWOOD	2	\$254,957.24	0	0	1	0	1	0.045	50.000	0	1
GULF	9	\$575,639.44	1	0	0	0	1	0.045	11.111	0	0
HENDRY	39	\$4,627,633.36	3	1	0	7	11	0.491	28.205	4	1
HIGHLANDS	16	\$1,486,174.82	3	0	0	0	3	0.134	18.750	0	1
HILLSBOROUGH	3	\$306,656.34	0	0	0	0	0	0.000	0.000	0	0
IBERIA	17	\$1,471,071.97	1	0	0	1	2	0.089	11.765	1	0
IBERVILLE	3	\$375,260.30	0	0	0	0	0	0.000	0.000	0	0

Category	Count	Principal Balance	D a y s				D e l i n q u e n t		%Total	%Cat	FC	BK
			30	60	90	120	Total	%Total				
JACKSON	68	\$7,751,814.94	5	2	1	2	10	0.446	14.706	0	1	
JEFFERSON	206	\$24,033,153.10	18	3	5	11	37	1.651	17.961	6	9	
JEFFERSON DAVIS	1	\$51,173.32	0	0	0	0	0	0.000	0.000	0	0	
LAFAYETTE	56	\$6,127,784.41	3	3	0	3	9	0.402	16.071	2	2	
LAFOURCHE	5	\$491,341.51	0	0	0	0	0	0.000	0.000	0	0	
LASALLE	1	\$68,453.24	0	0	0	0	0	0.000	0.000	0	0	
LEVY	1	\$179,657.79	0	0	0	0	0	0.000	0.000	0	0	
LIBERTY	1	\$80,176.86	0	0	0	0	0	0.000	0.000	0	0	
LINCOLN	1	\$67,003.05	1	0	0	0	1	0.045	100.000	0	0	
LIVINGSTON	99	\$12,244,731.04	9	1	2	6	18	0.803	18.182	3	2	
MADISON	1	\$50,149.95	1	0	0	0	1	0.045	100.000	0	1	
MONROE	4	\$444,394.83	1	0	0	1	2	0.089	50.000	0	0	
MUSKOGEE	1	\$59,020.37	0	0	0	0	0	0.000	0.000	0	0	
NASSAU	5	\$602,218.21	0	0	0	0	0	0.000	0.000	0	0	
NATCHITOCHE	3	\$395,076.15	0	0	0	0	0	0.000	0.000	0	0	
OKEECHOBEE	3	\$358,505.33	1	0	0	1	2	0.089	66.667	0	1	
ORANGE	17	\$1,897,143.82	1	1	0	1	3	0.134	17.647	1	0	
ORLEANS	247	\$29,267,303.16	12	12	4	11	39	1.740	15.789	4	9	
OSCEOLA	2	\$164,711.92	0	1	0	0	1	0.045	50.000	0	0	
OUACHITA	6	\$675,263.36	0	0	0	0	0	0.000	0.000	0	0	
PALM BEACH	3	\$304,986.01	0	0	0	0	0	0.000	0.000	0	0	
PINELLAS	9	\$948,705.13	0	0	0	0	0	0.000	0.000	0	0	
PLAQUEMINES	2	\$515,746.23	1	0	0	0	1	0.045	50.000	0	0	
POINTE COUPEE	1	\$146,582.09	1	0	0	0	1	0.045	100.000	0	0	
POLK	3	\$294,139.39	1	0	0	0	1	0.045	33.333	0	0	
RAPIDES	51	\$5,205,681.10	2	0	0	1	3	0.134	5.882	1	1	
SABINE	3	\$254,331.84	0	0	0	0	0	0.000	0.000	0	0	
ST JOHN THE BAPTIST	43	\$5,231,303.64	2	2	1	3	8	0.357	18.605	1	1	
ST LANDRY	3	\$253,616.78	0	0	0	0	0	0.000	0.000	0	0	
ST MARTIN	4	\$367,662.99	1	0	0	0	1	0.045	25.000	0	0	
ST. BERNARD	11	\$1,433,357.63	0	0	0	0	0	0.000	0.000	0	0	
ST. CHARLES	26	\$3,162,328.32	0	0	0	1	1	0.045	3.846	1	0	

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>D a y s D e l i n q u e n t</i>				<i>Total</i>	<i>%Total</i>	<i>%Cat</i>	<i>FC</i>	<i>BK</i>
			<i>30</i>	<i>60</i>	<i>90</i>	<i>120</i>					
<i>ST. HELENA</i>	1	\$56,779.63	0	0	0	0	0	0.000	0.000	0	0
<i>ST. JAMES</i>	4	\$433,596.49	0	0	0	0	0	0.000	0.000	0	0
<i>ST. MARY</i>	5	\$304,981.80	0	0	0	0	0	0.000	0.000	0	0
<i>ST. TAMMANY</i>	70	\$8,389,495.68	3	2	0	1	6	0.268	8.571	0	2
<i>TANGIPAHOA</i>	32	\$4,236,504.49	5	2	0	0	7	0.312	21.875	0	0
<i>TERREBONNE</i>	3	\$341,204.77	0	0	0	1	1	0.045	33.333	1	0
<i>UNION</i>	1	\$104,762.14	0	0	0	0	0	0.000	0.000	0	0
<i>VERMILION</i>	6	\$609,441.56	0	0	1	0	1	0.045	16.667	0	1
<i>VERNON</i>	3	\$274,219.78	0	0	0	0	0	0.000	0.000	0	0
<i>WASHINGTON</i>	6	\$581,068.95	1	0	0	0	1	0.045	16.667	0	0
<i>WEBSTER</i>	3	\$276,668.48	0	0	0	0	0	0.000	0.000	0	0
<i>WEST BATON ROUGE</i>	14	\$2,021,946.17	0	1	0	2	3	0.134	21.429	1	0
<i>WINN</i>	1	\$41,169.85	0	0	0	0	0	0.000	0.000	0	0
Total	2,241	\$252,836,148.62	151	57	29	96	333	14.859		40	61

<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	\$408,681.11	1	0	0	0	1	0.045	33.333	0	0
2	3	\$419,125.71	0	0	0	1	1	0.045	33.333	1	0
2.375	1	\$85,047.83	0	0	0	0	0	0.000	0.000	0	0
2.45	48	\$4,524,379.89	2	1	2	0	5	0.223	10.417	0	0
2.465	1	\$208,272.66	0	0	0	0	0	0.000	0.000	0	0
2.59	1	\$221,313.15	0	1	0	0	1	0.045	100.000	0	0
2.95	75	\$7,254,156.35	2	1	1	3	7	0.312	9.333	1	1
2.99	14	\$1,873,144.71	2	0	0	0	2	0.089	14.286	0	0
3	4	\$407,723.43	1	0	0	0	1	0.045	25.000	0	0
3.15	3	\$307,049.71	0	0	0	0	0	0.000	0.000	0	0
3.215	1	\$72,552.65	0	0	0	0	0	0.000	0.000	0	0
3.25	1	\$123,942.34	0	0	0	0	0	0.000	0.000	0	0
3.4	2	\$265,783.31	0	0	0	0	0	0.000	0.000	0	0
3.465	1	\$127,213.10	1	0	0	0	1	0.045	100.000	0	0
3.49	120	\$13,445,979.09	4	4	0	7	15	0.669	12.500	2	2
3.5	19	\$2,247,779.36	2	2	1	2	7	0.312	36.842	2	0
3.7	2	\$256,621.60	0	0	0	1	1	0.045	50.000	0	1
3.75	1	\$140,277.31	0	0	0	0	0	0.000	0.000	0	0
3.875	9	\$958,331.99	1	2	0	1	4	0.178	44.444	0	0
3.95	92	\$10,573,817.51	5	1	0	1	7	0.312	7.609	0	2
3.99	4	\$423,332.46	0	0	0	0	0	0.000	0.000	0	0
4	20	\$2,234,976.79	1	1	0	2	4	0.178	20.000	0	2
4.1	24	\$2,285,574.06	3	1	0	1	5	0.223	20.833	0	1
4.11	15	\$1,579,497.69	2	0	0	0	2	0.089	13.333	0	0
4.125	11	\$1,257,296.99	1	0	1	1	3	0.134	27.273	0	2
4.215	1	\$163,060.27	0	0	0	0	0	0.000	0.000	0	0
4.25	56	\$6,255,593.43	7	4	3	3	17	0.759	30.357	2	1
4.34	1	\$119,275.02	0	0	0	0	0	0.000	0.000	0	0
4.375	383	\$48,217,663.29	19	6	2	9	36	1.606	9.399	3	5
4.45	2	\$352,961.33	0	0	0	0	0	0.000	0.000	0	0
4.5	113	\$14,137,920.54	4	4	2	5	15	0.669	13.274	3	1

Category	Count	Principal Balance	D a y s				D e l i n q u e n t		%Total	%Cat	FC	BK
			30	60	90	120	Total	Total				
4.59	2	\$241,964.31	0	0	0	0	0	0.000	0.000	0	0	
4.625	38	\$5,451,882.42	2	1	2	3	8	0.357	21.053	2	1	
4.75	52	\$7,990,750.98	3	1	0	2	6	0.268	11.538	2	0	
4.84	38	\$3,169,030.32	1	1	1	2	5	0.223	13.158	2	2	
4.85	41	\$3,618,589.48	2	2	0	4	8	0.357	19.512	3	0	
4.875	196	\$24,141,054.51	13	3	1	8	25	1.116	12.755	3	2	
4.95	44	\$5,201,929.79	2	0	1	2	5	0.223	11.364	0	2	
4.99	9	\$961,376.29	1	0	0	0	1	0.045	11.111	0	0	
5	33	\$3,845,623.24	1	0	0	0	1	0.045	3.030	0	0	
5.125	9	\$1,720,160.26	1	0	0	0	1	0.045	11.111	0	0	
5.34	1	\$132,208.90	0	0	0	0	0	0.000	0.000	0	0	
5.375	1	\$113,852.36	0	0	0	1	1	0.045	100.000	1	0	
5.44	23	\$2,645,414.08	0	0	2	2	4	0.178	17.391	0	2	
5.49	33	\$2,899,540.28	2	0	0	1	3	0.134	9.091	1	0	
5.5	127	\$13,516,514.58	7	3	3	7	20	0.892	15.748	2	7	
5.59	1	\$93,085.81	0	0	0	0	0	0.000	0.000	0	0	
5.6	8	\$966,316.03	0	0	0	0	0	0.000	0.000	0	0	
5.84	25	\$2,385,623.98	0	0	0	0	0	0.000	0.000	0	1	
5.95	22	\$1,917,474.47	2	2	0	0	4	0.178	18.182	0	0	
6	6	\$456,788.58	0	0	0	1	1	0.045	16.667	0	1	
6.09	4	\$429,224.30	0	0	0	0	0	0.000	0.000	0	0	
6.1	54	\$6,268,010.17	8	3	0	2	13	0.580	24.074	1	2	
6.25	10	\$1,040,238.13	0	0	1	0	1	0.045	10.000	0	0	
6.3	101	\$9,856,979.85	10	4	3	5	22	0.982	21.782	2	4	
6.34	121	\$11,710,842.95	11	1	0	5	17	0.759	14.050	2	4	
6.5	91	\$8,217,325.17	10	1	1	8	20	0.892	21.978	4	2	
6.625	46	\$4,978,760.70	7	3	1	1	12	0.535	26.087	0	4	
6.99	74	\$7,917,242.00	10	4	1	5	20	0.892	27.027	1	9	
Total	2,241	\$252,836,148.62	151	57	29	96	333	14.859		40	61	

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
Originating Lender											
<i>A-1 Mortgage Services, LLC</i>	34	\$3,263,859.75	3	1	2	3	9	0.402	26.471	2	2
<i>Acadian Residential Mortgage</i>	1	\$172,496.69	0	0	0	0	0	0.000	0.000	0	0
<i>Ace Mortgage Services</i>	2	\$173,254.85	0	0	1	0	1	0.045	50.000	0	0
<i>AHW - Main</i>	28	\$3,794,351.20	3	0	0	0	3	0.134	10.714	0	1
<i>Allegro Mortgage, Inc</i>	2	\$183,691.25	0	0	0	0	0	0.000	0.000	0	0
<i>Ancor Mortgage</i>	3	\$290,950.23	0	0	0	0	0	0.000	0.000	0	0
<i>American Financial Network, Inc. 5/4/15</i>	3	\$303,251.31	0	0	0	0	0	0.000	0.000	0	0
<i>America's Mortgage Resource, Inc</i>	48	\$5,156,634.82	3	4	1	3	11	0.491	22.917	1	1
<i>AmSouth Bank, NA</i>	1	\$94,784.65	0	0	0	0	0	0.000	0.000	0	0
<i>Area Home Lending</i>	11	\$1,132,438.80	1	0	0	2	3	0.134	27.273	0	2
<i>Arrow Mortgage, LLC</i>	1	\$81,712.95	0	0	0	0	0	0.000	0.000	0	0
<i>Assurance Financial Group</i>	10	\$928,149.83	1	0	0	1	2	0.089	20.000	1	1
<i>Bancorp South</i>	19	\$1,852,161.91	0	0	0	1	1	0.045	5.263	0	0
<i>Bank of America</i>	20	\$2,319,406.68	1	0	1	0	2	0.089	10.000	0	0
<i>Bank of Ruston</i>	1	\$67,003.05	1	0	0	0	1	0.045	100.000	0	0
<i>BAUDIER, GRACE & KINLER-WB</i>	1	\$66,223.52	0	0	0	0	0	0.000	0.000	0	0
<i>Britton & Koontz Bank N.A.</i>	25	\$2,693,251.35	1	0	2	1	4	0.178	16.000	1	0
<i>Capital Lending, LLC</i>	30	\$3,172,321.22	4	1	2	4	11	0.491	36.667	1	5
<i>Capital One Bank</i>	10	\$698,336.60	1	0	0	0	1	0.045	10.000	0	1
<i>CAPITAL ONE NATIONAL ASSOCIATION</i>	2	\$113,235.69	0	0	0	0	0	0.000	0.000	0	0
<i>Capital Trust Mortgage</i>	1	\$71,905.03	0	0	0	0	0	0.000	0.000	0	0
<i>Central Progressive Mortgage</i>	7	\$635,912.54	0	0	0	0	0	0.000	0.000	0	0
<i>CHASE MANHATTAN MORTGAGE CORP.</i>	16	\$1,607,123.74	0	0	0	0	0	0.000	0.000	0	0
<i>Coast Capital Mortgage</i>	58	\$5,088,695.98	6	3	1	1	11	0.491	18.966	1	1
<i>Cornerstone Mortgage Company dba Cornerst</i>	10	\$1,188,864.37	0	0	0	1	1	0.045	10.000	1	0
<i>Countrywide Bank, FSB</i>	37	\$3,648,301.57	6	3	0	2	11	0.491	29.730	2	0
<i>COUNTRYWIDE HOME LOANS</i>	10	\$1,037,082.73	0	1	0	0	1	0.045	10.000	0	1
<i>Cross Country Equity, LLC</i>	32	\$3,104,378.31	0	2	0	2	4	0.178	12.500	0	7
<i>DHI Mortgage Company</i>	32	\$4,623,027.61	5	0	0	1	6	0.268	18.750	0	0
<i>DRYADES MORTGAGE</i>	12	\$1,441,684.06	1	0	0	0	1	0.045	8.333	0	0
<i>Envoy Mortgage, Ltd</i>	1	\$182,769.50	0	0	0	0	0	0.000	0.000	0	0

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
ESSENTIAL MORTGAGE COMPANY, L.L.C.	29	\$3,466,217.45	3	0	0	0	3	0.134	10.345	0	2
EUREKA HOMESTEAD SOCIETY	1	\$124,936.30	0	0	0	0	0	0.000	0.000	0	0
Eustis Mortgage	42	\$5,069,793.06	2	0	2	4	8	0.357	19.048	1	3
Fairway Independent Mortgage Corporation	124	\$15,734,937.98	9	1	0	3	13	0.580	10.484	0	2
Fakouri Mortgage Company	4	\$617,147.29	1	0	1	0	2	0.089	50.000	0	1
Fidelity Homestead Association	5	\$543,966.02	0	0	0	0	0	0.000	0.000	0	0
Fidelity Homestead Savings Bank 4/03/14	139	\$19,467,270.89	4	1	0	0	5	0.223	3.597	0	0
FIRST BANK AND TRUST	11	\$1,260,850.16	0	0	0	0	0	0.000	0.000	0	0
First Choice Funding	20	\$2,127,181.41	1	0	0	2	3	0.134	15.000	2	0
First Choice Mortgage, LLC	48	\$4,982,848.06	4	3	4	4	15	0.669	31.250	1	1
First Federal Bank of Louisiana	3	\$129,715.26	0	0	0	0	0	0.000	0.000	0	0
First Mississippi Capital Corp. dba FMC Mort	3	\$403,995.97	0	1	0	1	2	0.089	66.667	1	0
First Mortgage Services, Inc.	9	\$951,917.80	1	2	0	0	3	0.134	33.333	0	0
First National Bank	7	\$958,178.42	1	0	0	0	1	0.045	14.286	0	0
FIRST NATIONAL BANK *U*S*A*	22	\$2,476,101.56	1	0	0	1	2	0.089	9.091	1	0
First NBC Mortgage, LLC	1	\$171,329.73	0	0	0	0	0	0.000	0.000	0	0
Gateway Mortgage Group	8	\$1,228,300.77	0	1	0	0	1	0.045	12.500	0	0
Georgetown Mortgage, LLC	1	\$148,102.70	0	0	0	0	0	0.000	0.000	0	0
GULF COAST BANK & TRUST COMPANY	197	\$24,187,571.61	10	5	1	6	22	0.982	11.168	2	1
Hancock Bank of Louisiana	31	\$3,601,189.59	2	0	2	0	4	0.178	12.903	0	1
Home Bank	1	\$112,264.77	0	0	0	0	0	0.000	0.000	0	0
Home Federal Bank	22	\$2,672,352.27	0	1	0	0	1	0.045	4.545	0	0
Home Loan Corporation	10	\$1,074,300.37	1	0	0	1	2	0.089	20.000	0	1
Home Mortgage Asso, Inc.	5	\$413,833.84	1	0	0	0	1	0.045	20.000	0	1
Homebuyer's Resource Group, LLC	6	\$678,109.97	1	0	0	0	1	0.045	16.667	0	0
Hope Community Credit Union	7	\$723,966.54	1	0	0	1	2	0.089	28.571	0	0
IBERIABANK	35	\$3,593,353.25	1	0	0	5	6	0.268	17.143	2	2
Indy Mac Bank	1	\$142,501.16	0	0	0	0	0	0.000	0.000	0	0
Interline Mortgage Services, LLC	15	\$2,068,811.39	0	1	0	2	3	0.134	20.000	1	0
International Mortgage Corporation of MD	7	\$818,504.35	0	0	0	0	0	0.000	0.000	0	0
Intertrust Mortgage	2	\$154,489.06	0	0	0	0	0	0.000	0.000	0	0
Investar Bank	53	\$6,461,867.98	3	0	1	3	7	0.312	13.208	2	1

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
JABEZ Financial Services, LLC dba AmCor M	4	\$332,671.45	0	0	0	1	1	0.045	25.000	1	0
Jefferson Financial Credit Union	1	\$127,857.23	0	0	0	0	0	0.000	0.000	0	0
JOHNSON MORTGAGE CORPORATION	120	\$13,100,561.52	12	5	1	7	25	1.116	20.833	2	5
JP Morgan Chase	10	\$975,761.20	1	1	0	0	2	0.089	20.000	0	0
Key Lending Solutions, LLC	3	\$330,542.60	0	0	0	1	1	0.045	33.333	0	0
Landmark Mortgage Corporation	1	\$104,531.83	0	0	0	0	0	0.000	0.000	0	0
LIBERTY BANK	18	\$1,891,748.11	1	1	1	1	4	0.178	22.222	1	0
Liberty Bank & Trust	24	\$2,612,125.99	0	1	0	0	1	0.045	4.167	0	0
Louisiana Real Estate Mortgage, Inc	6	\$519,914.13	1	0	0	0	1	0.045	16.667	0	0
Magnolia Mortgage, Inc.	1	\$65,602.98	0	0	0	0	0	0.000	0.000	0	0
Market Street Mortgage Corporation	3	\$311,962.75	0	0	0	0	0	0.000	0.000	0	0
MORTGAGE FACTORY	6	\$642,313.84	1	0	0	1	2	0.089	33.333	0	1
MORTGAGE MARKET, INC.	2	\$217,412.19	0	0	0	1	1	0.045	50.000	0	0
Movement Mortgage 4/03/14	11	\$1,400,630.83	0	0	0	0	0	0.000	0.000	0	0
Nations Reliable Lending, LLC 4/03/14	23	\$2,931,098.44	1	0	0	0	1	0.045	4.348	0	0
NEW SOUTH FEDERAL SAVINGS BANK	15	\$1,493,623.11	3	0	1	0	4	0.178	26.667	0	2
NFM, Inc.	1	\$146,582.09	1	0	0	0	1	0.045	100.000	0	0
NOLA Lending Group, LLC dba NOLA Fundi	41	\$5,005,903.49	2	2	1	4	9	0.402	21.951	1	1
PARISH NATIONAL BANK	2	\$181,493.27	0	0	0	0	0	0.000	0.000	0	0
Pinnacle Mortgage Group	5	\$506,309.94	0	0	0	0	0	0.000	0.000	0	0
Primelending 04/03/14	5	\$643,257.44	1	0	0	0	1	0.045	20.000	0	0
Pulaski Mortgage DBA IberiaBank Mortgage	112	\$11,637,108.59	5	4	1	8	18	0.803	16.071	3	2
RED RIVER BANK	79	\$7,874,460.34	3	3	0	0	6	0.268	7.595	0	1
REGIONS MORTGAGE, INC.	89	\$7,961,131.56	9	3	1	4	17	0.759	19.101	2	7
Sabine State Bank & Trust Co. Inc.	53	\$5,559,030.63	2	1	1	1	5	0.223	9.434	1	0
SB Hardie Financial Services	5	\$554,678.58	1	0	0	0	1	0.045	20.000	0	0
SMC Baton Rouge	19	\$1,986,016.97	0	0	0	0	0	0.000	0.000	0	0
SMC Lafayette	19	\$2,553,127.92	0	0	0	0	0	0.000	0.000	0	0
SMC Metairie	37	\$4,282,947.43	0	0	1	1	2	0.089	5.405	1	1
SMC Retention Center	14	\$1,629,336.91	3	0	0	0	3	0.134	21.429	0	1
SMC Slidell	10	\$943,232.90	1	0	0	0	1	0.045	10.000	0	0
Southwest Funding, LP	1	\$85,624.80	0	0	0	1	1	0.045	100.000	0	1

<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>%Total</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>				
<i>St Tammany Homestead Savings & Loan Asso</i>	7	\$942,784.99	1	0	0	0	1	0.045	14.286	0	0	
<i>State Bank & Trust Co</i>	2	\$144,788.63	0	1	0	0	1	0.045	50.000	0	0	
<i>Sun Cap Mortgage, Inc.</i>	3	\$374,931.26	1	0	0	0	1	0.045	33.333	0	0	
<i>SWBC Mortgage Corporation</i>	86	\$9,884,521.14	11	4	0	4	19	0.848	22.093	1	1	
<i>The Mortgage Lending Group, LLC</i>	7	\$665,434.76	1	0	0	0	1	0.045	14.286	0	0	
<i>The Mortgage Link</i>	2	\$268,855.20	0	0	0	1	1	0.045	50.000	1	0	
<i>Trinity United Mortgage, LLC</i>	1	\$126,473.81	0	0	0	0	0	0.000	0.000	0	0	
<i>U.S. Bank, N.A</i>	1	\$113,192.52	0	0	0	0	0	0.000	0.000	0	0	
<i>Universal Lending Services</i>	5	\$511,503.70	0	0	0	1	1	0.045	20.000	1	0	
<i>Wells Fargo Bank, N.A.</i>	4	\$472,300.25	1	0	0	1	2	0.089	50.000	1	0	
<i>WELLS FARGO HOME MORTGAGE</i>	8	\$814,606.68	1	0	0	1	2	0.089	25.000	1	0	
<i>WHITNEY NATIONAL BANK</i>	38	\$4,154,985.85	3	0	0	2	5	0.223	13.158	0	0	
Total	2,241	\$252,836,148.62	151	57	29	96	333	14.859		40	61	

PLACEHOLDER

SINGLE FAMILY

SERVICER REPORT – US BANK

AUGUST 10, 2016

HOUSING COUNSELING PROGRAM

As of July 31, 2016, the Housing Counseling program has closed out the 2015-16 Housing Counseling Grant Program for which the performance period ended March 31, 2016. There were 18 sub-grantees involved.

Awards announcements for the **2016-17 HUD Comprehensive Housing Counseling Program** were released by HUD on June 30th. LHC is the only grant recipient in the state. The total grant amount awarded to LHC and its 19 sub-grantees is \$491,352. The performance period runs from October 1, 2015 through March 31, 2017. LHC is preparing the Sub-Grantee Agreements to be sent to the agencies for signatures and returned for full execution before moving forward with training, reporting and invoicing reimbursed expenses.

FY2015-16 HUD Housing Counseling Grant Award	\$497,471.00
FY2016-17 HUD Housing Counseling Grant Award	\$491,352.00

Number of Households Receiving Counseling in FY2015

Homeless Assistance	39
Rental	748
Pre-purchase/Home buying	494
Home Maintenance & Financial Management for homeowners	456
Resolving or Preventing Mortgage Delinquency or Default	21
Group Education/Workshops	459
TOTAL	2217
Households that purchased housing after counseling	146



LOUISIANA HOUSING CORPORATION

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

August 1, 2016

SINGLE FAMILY PROGRAMS

- Market Rate GNMA Program (Raymond James). In July, 33 loans (63 in June) totaling \$4,453,703 were reserved. For the month, 26 loans (23 last month) were closed providing revenues of \$53,736. Currently, the rates are 3.875% and 4.375%. See RJ pipeline report attached.

- Market Rate FNMA HFA Preferred Program (GKB). In July, 23 loans (29 in June) totaling \$4,292,823 were reserved (with 4 cancellations). For the month, 10 loans (11 last month) were closed providing revenues of \$9,252. Currently the rates in this program are 4.375% and 4.625%. See GKB pipeline report attached. NOTE : Last month, the 29 loans in this program as well as the 63 loans in the RJ program were the highest in the history of the 2 programs !!

- Other. The SF Committee continues to assist in the implementation of the Single Family Strategic Plan.

NATIONAL HOUSING NEWS

- Total housing issuances in July were 20 state HFA deals totaling \$951.8 MM (12 Single Family deals – Idaho, Minnesota (2), Utah, Maine, Missouri, New York (2), Vermont, Ohio, Massachusetts, and Kentucky; and, 8 Multi-Family deals). NOTES : 1) Two of the SF deals (Minnesota and Ohio) were SF pass-through deals similar to the one contemplated by LHC; and, 2) one of the MF deals was an LHC deal (Village of Versailles - \$25.6 MM which closed last week).

GENERAL

- US Treasury rates. The 10 year UST was 1.46% on 7/1 and 1.45% on 7/29. Currently, (8/1) is at 1.51%.
- Future. The 10 year UST dropped to its lowest level ever - since 1.43% on July 25, 2012 - on July 8th when it hit 1.36%. Some “experts” are predicting the 10y UST at 1.00% by year-end. Again, MRB deals work most efficiently in a higher interest rate environment - where tax-exempt and taxable rates have wider spreads.
- FOMC. The FOMC met on July 26-27, and left rates as is. In light of Brexit / the “soft” US economy / and, the presidential election on the horizon, many experts believe there is little likelihood of an increase in short term rates this year. On the other hand, however, many economists continue to look for the next rate hike in December.

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



Louisiana Housing Corporation
Market Rate GNMA Program
Loan Reservations and Status
Through 7/29/16



Reservation Month	Reservation		Compliance Approved		Servicer Purchased		GNMA Settled		Cancelled		Total Reservations		Total Excluding Cancelled	
	# Loans	\$ Amount	# Loans	\$ Amount	# Loans	\$ Amount	# Loans	\$ Amount	# Loans	\$ Amount	# Loans	\$ Amount	# Loans	\$ Amount
July '13							1	116,503			1	116,503	1	116,503
August '13							2	260,199	3	338,171	5	598,370	2	260,199
September '13							8	924,656	9	1,183,594	17	2,108,250	8	924,656
October '13							19	2,502,308	6	583,957	25	3,086,265	19	2,502,308
November '13							16	1,813,026	7	734,204	23	2,547,230	16	1,813,026
December '13							13	1,510,920	6	801,120	19	2,312,040	13	1,510,920
January '14							24	2,857,637	12	1,265,175	36	4,122,812	24	2,857,637
February '14							29	3,648,377	4	508,168	33	4,156,545	29	3,648,377
March '14							24	2,862,362	8	820,462	32	3,682,824	24	2,862,362
April '14							22	2,185,195	10	1,176,542	32	3,361,737	22	2,185,195
May '14							37	5,089,924	10	1,135,001	47	6,224,925	37	5,089,924
June '14							22	2,889,988	11	1,241,406	33	4,131,394	22	2,889,988
FY 2014 Total							217	26,661,095	86	9,787,800	303	36,448,895	217	26,661,095
July '14							30	3,818,407	11	1,211,120	41	5,029,527	30	3,818,407
August '14							29	3,423,242	10	1,128,021	39	4,551,263	29	3,423,242
September '14							22	2,833,826	4	459,817	26	3,293,643	22	2,833,826
October '14							24	2,953,117	21	2,594,887	45	5,548,004	24	2,953,117
November '14							14	1,670,776	1	83,460	15	1,754,236	14	1,670,776
December '14							27	3,506,957	6	579,694	33	4,086,651	27	3,506,957
January '15							18	2,015,192	7	855,432	25	2,870,624	18	2,015,192
February '15							18	2,420,828	6	682,246	24	3,103,074	18	2,420,828
March '15							22	2,936,116	8	880,683	30	3,816,799	22	2,936,116
April '15							22	3,075,369	7	939,701	29	4,015,070	22	3,075,369
May '15							26	3,273,154	3	460,504	29	3,733,658	26	3,273,154
June '15							24	3,043,767	7	882,267	31	3,926,034	24	3,043,767
FY 2015 Total							276	34,970,751	91	10,757,832	367	45,728,583	276	34,970,751
July '15							21	2,733,239	6	790,529	27	3,523,768	21	2,733,239
August '15							20	2,447,032	7	821,861	27	3,268,893	20	2,447,032
September '15							20	2,828,302	6	835,048	26	3,663,350	20	2,828,302
October '15							20	2,790,966	4	591,405	24	3,382,371	20	2,790,966
November '15							7	771,759	8	1,187,074	15	1,958,833	7	771,759
December '15							13	1,956,813	5	753,258	18	2,710,071	13	1,956,813
January '16							16	2,144,876	5	757,073	21	2,901,949	16	2,144,876
February '16							12	1,588,610	6	849,922	18	2,438,532	12	1,588,610
March '16							18	2,568,038	7	955,579	25	3,523,617	18	2,568,038
April '16							9	1,113,076	10	1,363,076	19	2,476,152	9	1,113,076
May '16							26	3,396,583	7	957,171	33	4,353,754	26	3,396,583
June '16							53	7,041,372	1	72,659	54	7,114,031	53	7,041,372
FY 2016 Total							169	22,761,656	88	12,084,620	356	47,770,108	268	35,685,488
July '16	12	1,763,338					21	2,690,365			33	4,453,703	33	4,453,703
FY 2017 Total	12	1,763,338					21	2,690,365			33	4,453,703	33	4,453,703
Grand Total	12	1,763,338	111	14,469,585	9	1,144,612	662	84,393,502	265	32,630,252	1,059	134,401,289	794	101,771,037



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	APO322	1,483,842	13	36,209.67	2.44%
9/18/2015	APO323	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%
FY 2017		\$ 3,437,053	26	\$ 53,736.56	1.56%
Grand Totals		\$ 84,239,130	662	\$ 1,319,132.95	1.57%

¹ LHC Proceeds and Profit % are Net of DPA Reimbursement

July 2016



Monthly Update

Larry Englande
Senior Vice President
504-585-3202
englande@gkbaum.com

Marc Paskulin
Senior Vice President
916-486-2548
paskulin@gkbaum.com

LHC FNMA HFA Preferred Program

Program Summary - Stage Summary by Reservation Date			
	Since Inception		July
Total Pipeline:	Loan Count	Loan Amount	Loan Amount
	209	\$34,249,304.00	\$4,292,823.00
<i>Snapshot Stage Summary - as of 7/31/2016</i>			
Reservation	6	\$1,239,400.00	\$1,239,400.00
Underwriting	0	\$0.00	\$0.00
Compliance	48	\$7,444,345.00	\$2,202,860.00
Purchased/Servicer	12	\$1,862,997.00	\$0.00
Pooled	0	\$0.00	\$0.00
Investor/Trustee	98	\$16,628,088.00	\$0.00
Cancelled	45	\$7,074,474.00	\$850,563.00
<i>Cumulative Stage Summary - as of 7/31/2016</i>			
Reservation	209	\$34,249,304.00	\$4,292,823.00
Underwriting	158	\$25,935,430.00	\$2,202,860.00
Compliance	158	\$25,935,430.00	\$2,202,860.00
Purchased/Servicer	110	\$18,491,085.00	\$0.00
Pooled	98	\$16,628,088.00	\$0.00
Investor/Trustee	98	\$16,628,088.00	\$0.00
Cancelled	45	\$7,074,474.00	\$850,563.00

Loan Progression Summary Since Inception		
Stage Progression	Average # of Days	# of Loans
From Reservation to Underwriter Certification	10.99 days	158
From eHP Compliance to Loan Purchase	51.18 days	110
From Reservation to Loan Purchase	59.66 days	110

Days to Purchase By Purchase Month		
Purchase Month	Days From Reservation	# of Loans
August 2015	43.18 days	11
September 2015	49.63 days	8
October 2015	59.45 days	11
November 2015	64.33 days	6
December 2015	69.89 days	9
January 2016	70.00 days	8
February 2016	64.60 days	5
March 2016	52.33 days	3
April 2016	51.40 days	5
May 2016	51.63 days	8
June 2016	64.80 days	10
July 2016	65.50 days	2

*Data provided by LHC

LHC FNMA HFA Preferred Program

Monthly Pipeline Summary for July Loans - as of July 31, 2016

Loan First Stage Date	Loan Number	Loan Amount	Approved Stage	Interest Rate	UW Deadline	Loan Purchase Deadline
07/01/16	PC187	179,450	Compliance Approved	4.250%	07/21/16	09/09/16
07/05/16	PC188	178,480	Compliance Approved	4.625%	07/25/16	09/13/16
07/05/16	PC189	189,150	Compliance Approved	4.250%	07/25/16	09/13/16
07/07/16	PC190	121,735	Compliance Approved	4.625%	07/27/16	09/15/16
07/11/16	PC191	98,188	Reservation	4.250%	07/31/16	09/19/16
07/11/16	PC192	116,400	Compliance Approved	4.250%	07/31/16	09/19/16
07/12/16	PC193	140,650	Compliance Approved	4.375%	08/01/16	09/20/16
07/12/16	PC194	164,000	Compliance Approved	4.625%	08/01/16	09/20/16
07/13/16	PC195	164,900	Compliance Approved	4.625%	08/02/16	09/21/16
07/13/16	PC196	289,750	Compliance Approved	4.625%	08/02/16	09/21/16
07/13/16	PC197	304,000	Reservation	4.625%	08/02/16	09/21/16
07/14/16	PC198	94,500	Reservation	4.625%	08/03/16	09/22/16
07/19/16	PC199	211,000	Reservation	4.625%	08/08/16	09/27/16
07/20/16	PC200	215,340	Reservation	4.375%	08/09/16	09/28/16
07/20/16	PC201	193,030	Reservation	4.375%	08/09/16	09/28/16
07/20/16	PC202	142,405	Compliance Approved	4.625%	08/09/16	09/28/16
07/21/16	PC203	353,875	Compliance Approved	4.375%	08/10/16	09/29/16
07/21/16	PC204	130,950	Compliance Approved	4.625%	08/10/16	09/29/16
07/25/16	PC205	139,680	Reservation	4.625%	08/14/16	10/03/16
07/27/16	PC206	159,950	Compliance Approved	4.375%	08/16/16	10/05/16
07/27/16	PC207	174,800	Reservation	4.625%	08/16/16	10/05/16
07/28/16	PC208	225,040	Compliance Approved	4.625%	08/17/16	10/06/16
07/29/16	PC209	305,550	Reservation	4.250%	08/18/16	10/07/16

*Data provided by LHC

LHC FNMA HFA Preferred Program

Settlement Details						
Settlement Date	Loan ID	Reservation Date	Current Prin	LHC Fee (%)	LHC Fee (\$)	Settlement Total
07/12/16	PC126	04/04/16	211,798	0.501%	1,060.05	
07/12/16	PC137	04/21/16	175,155	0.503%	880.70	
07/12/16	PC112	02/26/16	154,800	0.572%	884.78	
07/12/16	PC124	03/28/16	171,247	0.567%	970.97	
07/12/16	PC130	04/08/16	140,295	0.532%	746.02	
07/12/16	PC134	04/13/16	143,198	0.571%	817.39	
07/12/16	PC135	04/19/16	145,255	0.822%	1,194.54	
07/12/16	PC140	05/02/16	74,205	0.724%	537.01	
07/12/16	PC147	05/11/16	164,900	0.869%	1,433.39	
07/12/16	PC156	05/27/16	129,883	0.561%	728.08	9,252.94

	Current Prin	LHC Fee (\$)
Since Inception	\$18,120,711.56	\$145,338.01
FYTD	\$1,510,736.48	\$9,252.94
July 2016	\$1,510,736.48	\$9,252.94