



Board of Directors

Single Family Updates and Reports

October 12, 2016



Single Family Dashboard

Total Loan Count	Average Loan Amount	September 2016	September 2015	August 2016	August 2015
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(Cumulative)

Reservations

LHC Preferred Conventional Program

Start Date: 3/13/2015

232	\$161,724.96	9	\$1,183,294.00	15	\$2,340,602.68	14	\$2,119,972.00	14	\$2,087,035.33
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Market Rate GNMA Program

Start Date: 7/9/2013

1129	\$127,141.37	30	\$3,936,541.00	26	\$3,656,598.07	41	\$5,522,836.00	27	\$3,263,228.93
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Pooled

LHC Preferred Conventional Program

126	\$170,797.47	13	\$2,617,858.22	11	\$2,108,103.70	5	\$782,441.71	8	\$1,250,130.78
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Market Rate GNMA Program

728	\$127,431.75	41	\$5,113,969.34	19	\$2,197,247.46	26	\$3,567,931.31	30	\$3,689,712.57
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Active

LHC Preferred Conventional Program

58	\$146,395.86	9	\$1,183,294.00	0	\$0.00	13	\$2,000,177.00	0	\$0.00
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Market Rate GNMA Program

111	\$131,273.13	29	\$3,753,288.00	0	\$0.00	31	\$4,239,843.00	0	\$0.00
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Cancelled

LHC Preferred Conventional Program

48	\$156,432.27	0	\$0.00	2	\$188,490.00	3	\$434,275.00	2	\$303,711.00
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Market Rate GNMA Program

290	\$124,830.94	9	\$1,245,841.00	10	\$1,301,659.00	16	\$2,324,879.00	4	\$388,359.00
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Cancelled Reasons

	Total Loan Count	Total Loan Amount
Lender Withdrew / Compliance Failure	101	\$12,630,582.00
Property Issues	83	\$9,920,547.00
Borrower Did Not Qualify / Underwriter Rejected	154	\$21,158,592.00
Total	338	\$43,709,721.00

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	74	\$12,707,052.76	\$67,500.88	2.26
Reserved to Date:		232	\$37,520,189.82	\$63,258.59	2.09
Pooled to Date:		126	\$21,520,480.82	\$67,144.85	2.21
Current Pipeline:		58	\$8,490,960.00	\$58,181.86	1.83
Cancelled to Date:		48	\$7,508,749.00	\$59,191.54	2.06

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	185	\$24,650,913.56	\$44,221.41	1.85
Reserved to Date:		1129	\$143,542,602.31	\$42,323.91	1.97
Pooled to Date:		728	\$92,770,313.31	\$42,458.16	1.95
Current Pipeline:		111	\$14,571,317.00	\$44,257.29	1.89
Cancelled to Date:		290	\$36,200,972.00	\$41,246.87	2.04

Pooled Loans Interest Rate

3.875%	2016	7	\$933,809.69
4.000%	2016	1	\$65,497.40
4.250%	2016	3	\$596,550.00
4.375%	2013	8	\$1,051,174.08
	2014	146	\$18,572,293.31
	2015	145	\$18,741,717.01
	2016	133	\$17,854,072.95
4.500%	2014	5	\$666,343.60
	2015	56	\$7,040,602.12
	2016	31	\$4,420,219.54
4.625%	2016	23	\$3,811,068.95
4.750%	2015	15	\$2,328,016.35
	2016	34	\$5,875,540.72
4.875%	2013	10	\$1,226,287.44
	2014	131	\$15,342,053.92
	2015	58	\$8,170,776.46
	2016	27	\$3,801,207.07
5.000%	2015	10	\$1,731,733.14
5.125%	2015	10	\$1,946,098.20
5.375%	2013	1	\$115,732.18
Subtotal		854	\$114,290,794.13

Pooled Loan Demographics

	Average	September 2016	September 2015
Average Income	\$46,100.46	\$51,641.61	\$54,482.46
Average Age	35.04	32.70	33.13
Average FICO	777	2012	703
Households with Dependents < 18 Years	239	20	9
Race By Majority	Black/African American	White	White
Ethnicity By Majority	Non-Hispanic	Non-Hispanic	Non-Hispanic
Martial Status By Majority	Single	Single	Married

Pooled Loans FICO Score

3.875%	660 - 679	2	\$302,935.37
	680 - 699	2	\$277,057.57
	>= 700	3	\$353,816.75
4.000%	660 - 679	1	\$65,497.40
4.250%	640 - 659	1	\$179,450.00
	680 - 699	1	\$300,700.00
	>= 700	1	\$116,400.00
4.375%	No Score	16	\$2,099,084.74
	640 - 659	126	\$16,214,318.75
	660 - 679	103	\$13,320,277.12
	680 - 699	65	\$8,763,141.12
	>= 700	122	\$15,822,435.62
4.500%	No Score	1	\$93,156.17
	640 - 659	21	\$2,858,187.40
	660 - 679	24	\$3,052,563.40
	680 - 699	18	\$2,262,985.39
	>= 700	28	\$3,860,272.90
4.625%	640 - 659	5	\$834,787.15
	660 - 679	1	\$182,857.11
	680 - 699	3	\$509,042.89
	>= 700	14	\$2,284,381.80
4.750%	640 - 659	5	\$800,581.90
	660 - 679	9	\$1,905,169.30
	680 - 699	13	\$1,922,474.87
	>= 700	22	\$3,575,331.00
4.875%	No Score	25	\$2,809,952.35
	640 - 659	68	\$8,349,520.21
	660 - 679	49	\$6,204,843.78
	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		854	\$114,290,794.13

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

Loans by Parish

1/1/2014 to 9/30/2016

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	0.20%	\$139,200.00	\$36,763.98	3.00
Allen	3	4.833%	\$324,977.10	\$108,325.70	0.24%	\$109,666.67	\$55,366.60	2.33
Ascension	24	4.547%	\$4,459,184.96	\$185,799.37	3.24%	\$190,640.58	\$54,033.87	1.96
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	0.25%	\$116,833.33	\$41,842.68	1.67
Bienville	1	4.375%	\$164,286.97	\$164,286.97	0.12%	\$167,999.00	\$62,308.20	3.00
Bossier	48	4.544%	\$6,910,237.76	\$143,963.29	5.02%	\$147,450.52	\$50,782.38	2.00
Caddo	168	4.525%	\$19,592,150.63	\$116,619.94	14.24%	\$119,349.76	\$41,896.32	1.93
Calcasieu	10	4.713%	\$1,558,080.69	\$155,808.07	1.13%	\$160,715.50	\$52,778.80	2.40
Claiborne	1	4.375%	\$58,754.01	\$58,754.01	0.04%	\$60,000.00	\$35,609.52	1.00
DeSoto	3	4.417%	\$468,334.05	\$156,111.35	0.34%	\$159,333.33	\$50,740.80	3.00
East Baton Rouge	246	4.575%	\$32,395,776.54	\$131,690.15	23.54%	\$134,355.02	\$42,820.05	2.13
Evangeline	1	4.375%	\$74,388.66	\$74,388.66	0.05%	\$73,000.00	\$21,680.04	3.00
Grant	7	4.643%	\$752,781.23	\$107,540.18	0.55%	\$108,985.71	\$55,200.03	2.43
Iberia	2	4.688%	\$255,837.00	\$127,918.50	0.19%	\$131,875.00	\$78,900.00	2.50
Jefferson	37	4.622%	\$5,880,906.17	\$158,943.41	4.27%	\$164,191.86	\$54,388.23	1.95
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	13	4.750%	\$2,045,071.01	\$157,313.15	1.49%	\$162,423.08	\$62,640.66	1.85
Lafourche	1	4.375%	\$150,228.00	\$150,228.00	0.11%	\$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	4.33%	\$144,004.50	\$44,577.79	2.05
Natchitoches	2	4.750%	\$217,846.07	\$108,923.04	0.16%	\$110,250.00	\$48,127.14	1.50
Orleans	71	4.512%	\$10,161,951.09	\$143,126.07	7.38%	\$146,503.34	\$46,752.14	1.55
Ouachita	5	4.550%	\$621,950.64	\$124,390.13	0.45%	\$127,320.00	\$45,795.53	2.00
Plaquemines	1	5.125%	\$315,250.00	\$315,250.00	0.23%	\$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	35	4.575%	\$3,962,136.82	\$113,203.91	2.88%	\$114,672.83	\$43,457.60	2.03
Sabine	3	4.667%	\$258,021.81	\$86,007.27	0.19%	\$88,666.67	\$40,374.20	1.00
St. Bernard	8	4.516%	\$1,123,401.82	\$140,425.23	0.82%	\$143,356.25	\$48,278.30	1.75
St. Charles	5	4.775%	\$760,584.56	\$152,116.91	0.55%	\$154,300.00	\$55,004.64	2.40
St. John the Baptist	15	4.517%	\$2,148,351.42	\$143,223.43	1.56%	\$145,810.00	\$55,032.12	1.80
St. Landry	2	4.313%	\$393,431.92	\$196,715.96	0.29%	\$200,500.00	\$70,078.02	3.00
St. Martin	4	4.406%	\$373,971.93	\$93,492.98	0.27%	\$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	21	4.548%	\$3,007,987.19	\$143,237.49	2.19%	\$146,420.57	\$46,863.04	1.86



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

Tangipahoa	19	4.467%	\$2,912,089.71	\$153,267.88	2.12%	\$155,884.47	\$52,185.38	2.05
Terrebonne	4	4.750%	\$484,737.87	\$121,184.47	0.35%	\$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	0.20%	\$138,250.00	\$59,028.00	2.50
Vernon	2	4.688%	\$221,602.00	\$110,801.00	0.16%	\$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	3	4.458%	\$326,191.82	\$108,730.61	0.24%	\$111,000.00	\$64,769.40	2.33
West Baton Rouge	11	4.500%	\$1,820,981.25	\$165,543.75	1.32%	\$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	835		\$111,897,600.43		81.32%			
Averages		4.558%		\$134,009.10		\$136,921.17	\$46,135.19	1.99

Top Parishes by Loans

September,
2016

Parish	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
Caddo	12	\$1,507,232.37	\$125,602.70	4.323%
East Baton Rouge	9	\$1,258,242.75	\$139,804.75	4.486%
Ascension	6	\$1,127,773.56	\$187,962.26	4.396%
Totals	54	\$7,731,827.56		
Averages			\$143,181.99	4.380%

Single Family Pooled Loans by Parish, Lenders, and Loan Type
Loans by Lender
1/1/2014 to 9/30/2016

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	7	\$775,057.49	\$110,722.50	4.429%
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	22	\$3,698,291.81	\$168,104.17	4.426%
Envoy Mortgage	1	\$183,018.51	\$183,018.51	4.375%
Fairway Independent Mortgage Corporation	115	\$15,442,677.79	\$134,284.15	4.580%
FBT Mortgage, LLC.	9	\$1,006,745.35	\$111,860.59	4.431%
Fidelity Bank	171	\$24,788,870.43	\$144,964.15	4.540%
Franklin American Mortgage Company	1	\$149,044.97	\$149,044.97	4.375%
Gateway Mortgage Group	9	\$1,429,502.23	\$158,833.58	4.486%
Georgetown Mortgage	1	\$149,535.31	\$149,535.31	4.375%
Gulf Coast Bank & Trust	89	\$12,626,156.82	\$141,866.93	4.574%
Home Bank	1	\$115,212.81	\$115,212.81	4.375%
Home Federal Bank	29	\$3,533,867.72	\$121,857.51	4.440%
Iberia Bank	59	\$7,236,694.97	\$122,655.85	4.578%
InterLinc Mortgage Services, LLC	8	\$1,232,756.80	\$154,094.60	4.609%
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	48	\$5,052,851.90	\$105,267.75	4.505%
Sabine State Bank & Trust Co.	45	\$5,123,773.95	\$113,861.64	4.611%
Standard Mortgage Corp. (Lender)	43	\$6,704,795.00	\$155,925.47	4.634%
SWBC Mortgage Corporation	47	\$6,140,962.41	\$130,658.77	4.617%
Whitney Bank	23	\$3,022,438.75	\$131,410.38	4.549%
Totals	835	\$111,897,600.43		
Averages			\$134,009.10	4.558%



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

Top Lenders by Loans

September, 2016

Loan Officer	Lender	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
<u>LHC PREFERRED CONVENTIONAL PROGRAM</u>					
Joseph Piel	Fidelity Bank	2	\$469,435.50	\$234,717.75	4.625%
Jessica Tate	Standard Mortgage Corp. (Lender)	1	\$300,700.00	\$300,700.00	4.250%
Kimberly Gemperli	Fidelity Bank	1	\$277,790.85	\$277,790.85	4.750%
Totals		13	\$2,617,858.22		
Averages				\$201,373.71	4.567%
<u>MARKET RATE GNMA PROGRAM</u>					
Tracey Goins	SWBC Mortgage Corporation	6	\$758,812.45	\$126,468.74	4.479%
Lakisha Russell-Smith	Home Federal Bank	3	\$296,455.80	\$98,818.60	4.083%
Brian Davidson	Fidelity Bank	2	\$282,138.51	\$141,069.26	4.438%
Totals		41	\$5,113,969.34		
Averages				\$124,730.96	4.320%

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

Loans by Loan Type

1/1/2014 to 9/30/2016

Loan Type	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
FHA	220	\$27,241,915.21	\$123,826.89	4.528%
FHA 203(b)	427	\$55,589,796.16	\$130,186.88	4.510%
FHA 234(c)	5	\$408,884.79	\$81,776.96	4.775%
FNMA HFA Preferred 95%	12	\$2,268,298.62	\$189,024.89	4.729%
FNMA HFA Preferred 97%	114	\$19,252,182.20	\$168,878.79	4.787%
USDA-RD	51	\$6,343,790.46	\$124,388.05	4.507%
VA	6	\$792,732.99	\$132,122.17	4.708%
Totals	835	\$111,897,600.43		
Averages			\$134,009.10	4.558%

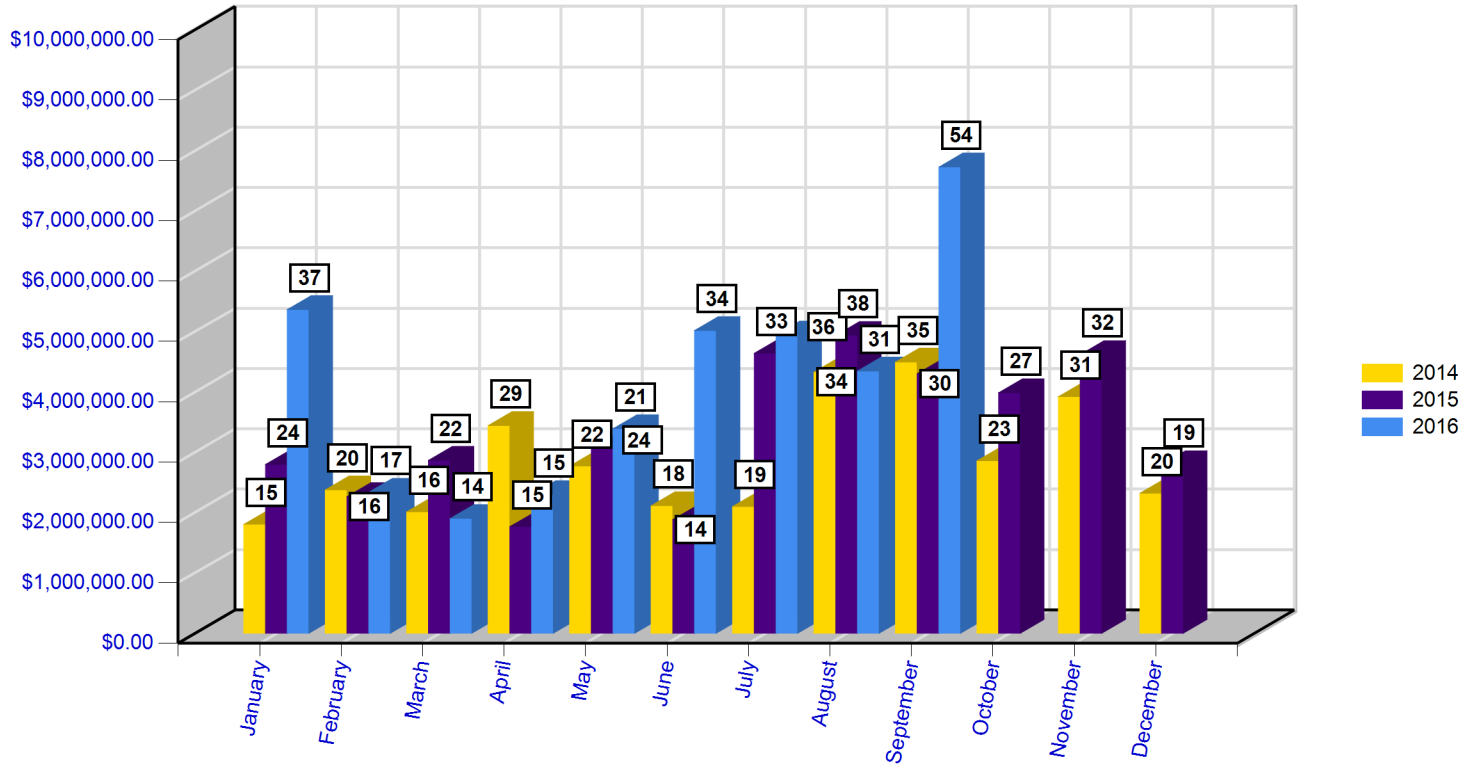
Top Loan Types by Loans

September,
2016

Loan Type	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
FHA 203(b)	37	\$4,621,644.05	\$124,909.30	4.341%
FNMA HFA Preferred 97%	9	\$1,888,845.78	\$209,871.75	4.528%
FNMA HFA Preferred 95%	4	\$729,012.44	\$182,253.11	4.656%
Totals	54	\$7,731,827.56		
Averages			\$143,181.99	4.380%

Single Family Production Trend Chart

Single Family Production by Pooled Loans



Production Trend by Pooled Loans

1/1/2014 to 9/30/2016

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 9/30/2016

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 9/30/2016

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	LHC Preferred Conventional	10	\$1,510,736.48	

1/1/2014 to 9/30/2016

Year	Month	Allotment	Total Count	Total Amount
2016	July	Market Rate GNMA	26	\$3,437,054.79
		Total	36	\$4,947,791.27
	August	LHC Preferred Conventional	5	\$782,441.71
		Market Rate GNMA	26	\$3,567,931.31
		Total	31	\$4,350,373.02
	September	LHC Preferred Conventional	13	\$2,617,858.22
		Market Rate GNMA	41	\$5,113,969.34
		Total	54	\$7,731,827.56

Parish	Assigned Staff Member	Back-up Staff Member	Grant Amount	Amount Expended	Remaining Balance	# of pending draws	Total # of processed loans	Contract Start Dates	Contract End Dates	Program Summary	Comments / Pending Issues
Cameron Parish	Laura Womack	Sonja Smith	\$ 3,000,000.00	\$ 1,112,581.69	\$ 1,887,418.31	0	13	3/19/2009	4/4/2049	FTHBP offering two (2) types of assistance to eligible homebuyers up to 120% AMI. There are two (2) that offer a Soft-Second Mortgage w/zero interest and zero payments. In addition the borrower may receive Closing Cost assistance up to \$10,000 or 9% of the sales price, whichever is less. Option #1 provides a possible maximum allowable award of \$75,000 for the purchase of newly constructed properties and Option #2 provides up to \$25,000 for the purchase of existing properties.	Waiting on budget amendment to be approved by OCD
Jefferson Parish Housing	Laura Womack	Sonja Smith	\$ 1,360,000.00	\$ 1,009,397.69	\$ 350,602.31	0	18	8/1/2010	7/30/2014	FTHBP providing assistance for families with income up to 80% AMI and offering a soft second loan up to the lesser of 50% of the sales price of the property or \$50,000 to cover the affordability gap between the sales price and the price affordable to the qualifying borrower. Additionally, part of the allocated CDBG funds will be offered to the qualifying borrower as a grant to cover "reasonable" closing costs and required pre-paid items related to the closing of the first mortgage loan. Borrower is required to invest a minimum of 1% of the purchase price into the transaction.	n/a
Louisiana Housing Corporation	Mary Antoon	All Staff	7,864,603.79	\$ 5,863,913.77	\$2,000,690.02	0	82	9/2/2008	9/1/2014	FTHBP currently offered in conjunction with LHC's Mortgage Revenue Bond Program to assist homebuyers in Acadia, Calcasieu, Cameron, Iberia, Jefferson, Plaquemines, St. Tammany, Tangipahoa, Terrebonne, Vermillion and Washington parishes. The program provides a below market interest rate to homebuyers. Homebuyers may purchase a one-family or two family home and must agree to use the home as their primary residence for at least three (3) years.	n/a
Plaquemines Parish	Cody Henderson	Sonja Smith	\$ 2,676,976.00	\$ 2,355,217.82	\$ 321,758.18	1	22	1/1/2010	12/31/2016	FTHBP providing assistance for families with income up to 120% AMI. The homebuyer will be provided a soft second loan at 0% interest up to 50% of the sales price of the house, or \$125,000, whichever is less. All homebuyers are eligible to receive up to \$10,000 in Closing Cost Assistance.	n/a
St. Bernard Parish Home Mortgage Authority	Laura Womack	Mary Antoon	\$ 3,200,000.00	\$ 3,181,581.00	\$ 18,419.00	0	116	1/11/2011	6/30/15 PE	FTHBP allows household incomes at or below 120% AMI. CDBG Assistance allows for a soft second loan of 20% of the purchase price up to \$30,000 per borrower and a grant up to \$5,000 for Closing Cost. The Soft Second is at 0% interest, no payment required and forgivable 100% after 5 years. Borrower is required to have a minimum investment of 1% of purchase price or \$1000, whichever is greater	Final closeout docs have been sent to OCD. Waiting on confirmation program is officially closed
Terrebonne Parish	Amy York	Mary Antoon	\$ 3,890,000.00	\$ 3,320,362.00	\$ 173,461.62	0	122	3/19/2009	N/A	FTHBP providing for down payment assistance of up to \$35,000 and closing cost assistance not to exceed \$10,000. Property must be a single family residence and purchase price not to exceed \$220,000. Homebuyers are required to invest a minimal contribution of at least 1% of the loan amount or \$1,000, whichever is greater.	n/a
Lafitte Parish	Cody Henderson	TBD	\$ 2,500,000.00	\$ 198,100.00	\$ 2,301,900.00	0	4	5/1/2010	4/30/2016	FTHBP providing a soft second mortgage not to exceed 50% of the sales price of the property or \$50,000. Additional funds will be offered as a grant to cover "reasonable" closing cost. Borrowers must be a 1st time homebuyer with annual household incomes at or below 80% AMI and borrowers total debt may not exceed 45% of the total household income.	n/a
St. John the Baptist Parish	Mary Boudreaux		\$ 2,981,438.00	\$ 388,683.00	\$ 2,592,755.00	0	0	1/29/2013	9/30/2017	Provides soft second moartgage in amount of 50% of sales price up to \$38,000. Closing costs not to exceed the lesser of 9% of sales price or \$10,000, within the \$38k total assistance. Max sales price \$165,000; purchase only existing SF homes. Homebuyers are required to invest a minimal contribution of at least 1% of the loan amount or \$1,000, whichever is greater. Occupancy and insurance coverage (flood, wind, & standard hazard) to be monitored for 3 years. Annual household incomes at or below 80% AMI; 33/43 DTI ratio accepted.	
			\$ 27,473,017.79		\$ 27,473,017.79						
					\$ -						
					\$ -						
					\$ -						

CDBG Soft Second Mortgage (SSM) Program Update

			SSM										
Parish	Assigned Staff Member	Back-up Staff Member	Grant Amount	Amount Expended	Remaining Balance	# of pending draws	Total # of processed loans	Contract Start Dates	Contract End Dates	Program Summary	Comments/Pending Issues		
Cameron Parish	Laura Womack	Sonja Smith	\$ 525,000.00	\$ 145,154.74	\$ 379,845.26	0	2	1/1/2013 6/30/15		SSMP offering two (2) types of assistance to eligible homebuyers up to 120% AMI. There are two (2) that offer a Soft-Second Mortgage w/zero interest and zero payments. In addition the borrower may receive Closing Cost assistance up to \$10,000 or 9% of the sales price, whichever is less. Option #1 provides a possible maximum allowable award of \$75,000 for the purchase of newly constructed properties and Option #2 provides up to \$25,000 for the purchase of existing properties.	n/a		
City of New Orleans	Mary Antoon	Laura Womack	\$ 52,275,000.00	\$ 51,829,525.37	\$ 445,474.63	0	891	1/13/2013	12/31/2015	SSMP providing for a Soft Second Mortgage at 0% interest up to \$65,000 depending upon the borrower's AMI and location of property. A borrower with an AMI at or below 80% is provided up to \$10,000 and up to \$5,000 for homebuyers earning above 80% AMI for Closing Cost Assistance.	n/a		
Jefferson Parish Community Development	Sonja Smith	Mary Antoon	\$ 9,600,000.00	\$ 7,357,556.00	\$ 1,928,909.05	0	178	12/1/2011	7/31/2015	SSMP allows first time homebuyers with household income up to 120% AMI. The Soft Second Assistance maximum is determined based on the homebuyers AMI with assistance ranging from \$40,000 to \$60,000. Closing Costs Assistance up to \$10,000 is provided to cover reasonable closing cost and prepaid expenses. The homebuyer must contribute the greater of \$1500 or 1% of the purchase price of the property to be acquired.	n/a		
St. Bernard Parish Home Mortgage Authority	Laura Womack	Mary Antoon	\$ 6,000,000.00	\$ 5,832,752.19	\$ 167,247.81	0	158	3/1/2013	2/28/2015	FTHBP allows household incomes at or below 120% AMI. CDBG Assistance allows for a soft second loan of 20% of the purchase price up to \$30,000 per borrower and a grant up to \$5,000 for Closing Cost. The Soft Second is at 0% interest, no payment required and forgivable 100% after 5 years. Borrower is required to have a minimum investment of 1% of purchase price or \$1000, whichever is greater. Program has yet to begin.	n/a		
St. Tammany (administered thru St. Bernard HMA)	Laura Womack	Amy York	\$ 2,625,000.00	\$ 2,624,848.15	\$ 151.85	0	85	6/1/2013	5/31/15	SSMP allowing 20% of the purchase price up to \$30,000 per borrower and up to \$5,000 loan per borrower for closing cost. 1st timehomebuyer with household income up to 120% AMI is allowed and requires the borrower to have a minimum credit score of 640. Additionally, borrowers are required to invest 1% of the purchase price or \$1,000 whichever is greater into the transaction.	In closeout stage, need to do final budget revision to OCD to reallocate the unused funds.		
			\$ 71,025,000.00		\$ 71,025,000.00								
					\$ -								
					\$ -								
					\$ -								
					\$ -								
					\$ -								

SINGLE FAMILY PROGRAMS

Servicers Monthly Delinquency Totals

2016	September	8.980%	↑	8.850%	=	17.951%	↑
	August	8.380%		8.850%		17.089%	
	July	9.060%		10.180%		14.859%	
	June	7.550%		9.170%		14.484%	
	May	7.870%		8.230%		13.959%	
	April	7.870%		8.090%		13.411%	
	March	6.690%		7.140%		12.247%	
	February	8.870%		10.370%		13.268%	
	January	8.870%		10.740%		17.086%	
2015	December	8.870%		11.340%		16.299%	
	November	8.520%		11.340%		15.312%	
	October	8.600%		10.890%		15.406%	
	September	8.600%		12.300%		15.032%	
	August	8.140%		10.630%		14.838%	
	July	8.140%		9.300%		14.888%	
	June	8.520%		10.040%		14.846%	
	May	8.520%		10.490%		14.681%	
	April	7.940%		10.700%		13.580%	
	February	9.240%		12.680%		13.666%	
	January	9.880%		11.590%		17.685%	
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	8.409%		10.981%		15.308%	

PLACEHOLDER

SINGLE FAMILY

SERVICER REPORT – BANK OF AMERICA

OCTOBER 12, 2016



LHC Trial Summary

Servicing Portfolio

Category	Count	Principal Balance	D a y s				D e l i n q u e n t		FC	BK	
			30	60	90	120	Total	%Total			%Cat
Bond Program											
LHC Conv 2015	90	\$14,733,695.75	2	1	0	1	4	0.172	4.444	1	0
LHC Conv 3% M	26	\$4,408,049.96	1	0	0	0	1	0.043	3.846	0	0
LHC Conv 4% M	34	\$5,180,855.40	0	0	0	0	0	0.000	0.000	0	0
LHC FHA 2012A	96	\$10,014,512.94	6	1	2	4	13	0.560	13.542	2	1
LHC FHA 2013	515	\$63,058,418.29	40	14	7	11	72	3.099	13.981	1	6
LHC FHA 3% MR	60	\$7,659,821.54	2	0	0	0	2	0.086	3.333	0	1
LHC FHA 4% MR	57	\$7,584,375.22	1	0	0	0	1	0.043	1.754	0	0
LHC RHS 2012A	33	\$4,140,420.51	0	1	1	0	2	0.086	6.061	0	0
LHC RHS 2013	45	\$5,388,889.85	2	1	0	4	7	0.301	15.556	2	2
LHC RHS 3% MR	3	\$383,988.36	0	0	0	0	0	0.000	0.000	0	0
LHC VA 2012A	2	\$297,312.86	0	0	0	0	0	0.000	0.000	0	0
LHC VA 2013	7	\$883,948.25	0	1	0	0	1	0.043	14.286	0	0
LHFA 2007	8	\$752,456.00	1	1	0	0	2	0.086	25.000	0	0
LHFA 2007B	230	\$22,357,970.39	23	9	1	11	44	1.894	19.130	7	8
LHFA 2007C	288	\$27,750,208.54	41	16	3	19	79	3.401	27.431	13	7
LHFA 2007U	1	\$91,608.77	0	0	0	0	0	0.000	0.000	0	0
LHFA 2008A	73	\$7,259,576.26	8	2	3	4	17	0.732	23.288	2	6
LHFA 2008B	152	\$16,002,430.91	18	15	2	11	46	1.980	30.263	3	11
LHFA 2008T	1	\$149,625.24	1	0	0	0	1	0.043	100.000	0	0
LHFA 2009A	243	\$26,189,685.17	30	12	5	14	61	2.626	25.103	3	12
LHFA 2010A	121	\$12,938,711.95	12	4	5	4	25	1.076	20.661	0	3
LHFA 2011A	172	\$19,605,666.63	15	8	1	6	30	1.291	17.442	4	3
LHFA 2012A	66	\$6,833,475.72	3	1	1	4	9	0.387	13.636	1	3
Total	2,323	\$263,665,704.51	206	87	31	93	417	17.951		39	63

<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	\$127,733.17	0	0	0	0	0	0.000	0.000	0	1
<i>FHLMC</i>	364	\$34,063,932.27	49	13	2	14	78	3.358	21.429	7	9
<i>GNMA</i>	1,769	\$200,375,568.21	152	71	29	69	321	13.818	18.146	23	52
<i>SMC/FNMA</i>	188	\$29,098,470.86	5	3	0	10	18	0.775	9.574	9	1
Total	2,323	\$263,665,704.51	206	87	31	93	417	17.951		39	63
Loan Type											
<i>Conv w/ PMI</i>	336	\$43,128,998.18	25	6	1	15	47	2.023	13.988	11	7
<i>Conv w/o PMI</i>	84	\$7,094,289.83	9	1	0	2	12	0.517	14.286	1	1
<i>Farm Loan</i>	190	\$22,106,759.38	17	10	2	10	39	1.679	20.526	4	2
<i>FHA</i>	1,686	\$187,972,578.13	153	68	28	65	314	13.517	18.624	23	52
<i>VA</i>	27	\$3,363,078.99	2	2	0	1	5	0.215	18.519	0	1
Total	2,323	\$263,665,704.51	206	87	31	93	417	17.951		39	63

<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>					
	164	\$14,854,382.33	17	12	7	12	48	2.066	29.268	8	13
<i>ACADIA</i>	7	\$529,269.21	1	0	0	0	1	0.043	14.286	0	0
<i>ALACHUA</i>	5	\$298,765.75	0	0	0	0	0	0.000	0.000	0	0
<i>ALLEN</i>	3	\$318,795.90	0	0	0	0	0	0.000	0.000	0	1
<i>ASCENSION</i>	61	\$8,996,463.15	4	2	0	2	8	0.344	13.115	1	0
<i>AVOYELLES</i>	2	\$168,500.42	0	0	0	0	0	0.000	0.000	0	0
<i>BACON</i>	7	\$782,580.83	0	0	0	0	0	0.000	0.000	0	0
<i>BEAUREGARD</i>	4	\$421,392.07	0	0	0	0	0	0.000	0.000	0	0
<i>BIENVILLE</i>	1	\$162,697.20	0	0	0	0	0	0.000	0.000	0	0
<i>BOSSIER</i>	66	\$8,720,272.24	3	1	0	0	4	0.172	6.061	0	1
<i>BURKE</i>	59	\$6,284,624.76	10	3	0	1	14	0.603	23.729	0	1
<i>CADDO PARISH</i>	215	\$24,038,814.18	5	2	5	3	15	0.646	6.977	0	3
<i>CALCASIEU</i>	14	\$1,862,033.82	0	0	0	0	0	0.000	0.000	0	0
<i>CHARLOTTE</i>	1	\$72,324.35	0	0	0	0	0	0.000	0.000	0	0
<i>CITRUS</i>	12	\$1,105,808.90	0	0	0	3	3	0.129	25.000	0	3
<i>CLAIBORNE</i>	1	\$58,513.34	0	0	0	0	0	0.000	0.000	0	0
<i>CLAY</i>	1	\$77,799.54	0	0	0	0	0	0.000	0.000	0	0
<i>DE SOTO</i>	5	\$617,194.31	0	0	0	0	0	0.000	0.000	0	0
<i>DO NOT USE</i>	20	\$1,790,452.23	2	0	0	1	3	0.129	15.000	0	0
<i>EAST BATON ROUGE</i>	521	\$58,985,915.66	71	22	6	27	126	5.424	24.184	11	8
<i>EAST FELICIANA</i>	3	\$237,438.63	0	0	0	1	1	0.043	33.333	1	0
<i>EVANGELINE</i>	2	\$167,910.78	0	0	0	0	0	0.000	0.000	0	0
<i>GRANT</i>	8	\$857,621.16	1	0	0	0	1	0.043	12.500	0	0
<i>GREENWOOD</i>	2	\$254,115.98	0	0	1	0	1	0.043	50.000	0	1
<i>GULF</i>	8	\$515,342.36	0	0	0	0	0	0.000	0.000	0	0
<i>HENDRY</i>	32	\$3,754,345.80	1	0	0	4	5	0.215	15.625	1	1
<i>HIGHLANDS</i>	15	\$1,429,243.69	2	0	0	0	2	0.086	13.333	0	1
<i>HILLSBOROUGH</i>	2	\$156,139.94	0	0	0	0	0	0.000	0.000	0	0
<i>IBERIA</i>	17	\$1,466,226.39	0	0	0	1	1	0.043	5.882	1	0
<i>IBERVILLE</i>	3	\$373,817.47	0	0	0	0	0	0.000	0.000	0	0
<i>JACKSON</i>	64	\$7,332,281.57	8	2	0	2	12	0.517	18.750	1	0

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>D a y s</i>				<i>D e l i n q u e n t</i>		<i>%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>JEFFERSON</i>	214	\$24,919,399.49	26	8	5	10	49	2.109	22.897	5	11	
<i>JEFFERSON DAVIS</i>	1	\$51,038.78	0	0	0	0	0	0.000	0.000	0	0	
<i>LAFAYETTE</i>	56	\$6,240,462.63	1	4	1	2	8	0.344	14.286	0	2	
<i>LAFOURCHE</i>	5	\$489,956.57	1	0	0	0	1	0.043	20.000	0	0	
<i>LASALLE</i>	1	\$68,265.70	0	0	0	0	0	0.000	0.000	0	0	
<i>LEVY</i>	1	\$178,921.76	0	0	0	0	0	0.000	0.000	0	0	
<i>LIBERTY</i>	1	\$79,889.54	0	0	0	0	0	0.000	0.000	0	0	
<i>LINCOLN</i>	1	\$66,828.44	1	0	0	0	1	0.043	100.000	0	0	
<i>LIVINGSTON</i>	98	\$12,223,316.63	11	7	2	6	26	1.119	26.531	2	2	
<i>MADISON</i>	1	\$50,032.80	0	1	0	0	1	0.043	100.000	0	1	
<i>MONROE</i>	3	\$344,227.15	0	0	0	0	0	0.000	0.000	0	0	
<i>MUSKOGEE</i>	1	\$58,798.07	0	0	0	0	0	0.000	0.000	0	0	
<i>NASSAU</i>	5	\$600,307.48	0	0	0	0	0	0.000	0.000	0	0	
<i>NATCHITOCHE</i>	5	\$636,736.50	0	0	0	0	0	0.000	0.000	0	0	
<i>OKEECHOBEE</i>	3	\$356,670.75	0	0	0	1	1	0.043	33.333	0	1	
<i>ORANGE</i>	14	\$1,484,968.79	0	0	0	0	0	0.000	0.000	0	0	
<i>ORLEANS</i>	259	\$30,896,171.21	20	9	3	11	43	1.851	16.602	6	8	
<i>OSCEOLA</i>	1	\$75,275.17	0	0	0	0	0	0.000	0.000	0	0	
<i>OUACHITA</i>	6	\$673,173.37	0	0	0	0	0	0.000	0.000	0	0	
<i>PALM BEACH</i>	3	\$303,653.98	1	0	0	0	1	0.043	33.333	0	0	
<i>PINELLAS</i>	9	\$945,246.32	1	0	0	0	1	0.043	11.111	0	0	
<i>PLAQUEMINES</i>	2	\$514,594.77	0	1	0	0	1	0.043	50.000	0	0	
<i>POINTE COUPEE</i>	1	\$146,009.56	0	0	0	0	0	0.000	0.000	0	0	
<i>POLK</i>	1	\$104,854.25	0	0	0	0	0	0.000	0.000	0	0	
<i>RAPIDES</i>	59	\$6,080,581.63	1	2	0	1	4	0.172	6.780	1	2	
<i>SABINE</i>	4	\$356,421.84	0	0	0	0	0	0.000	0.000	0	0	
<i>ST JOHN THE BAPTIST</i>	43	\$5,180,136.28	5	3	1	1	10	0.430	23.256	0	1	
<i>ST LANDRY</i>	4	\$553,176.00	0	0	0	0	0	0.000	0.000	0	0	
<i>ST MARTIN</i>	4	\$366,370.70	0	0	0	0	0	0.000	0.000	0	0	
<i>ST. BERNARD</i>	12	\$1,549,298.43	0	0	0	0	0	0.000	0.000	0	0	
<i>ST. CHARLES</i>	25	\$3,025,052.37	0	1	0	0	1	0.043	4.000	0	0	
<i>ST. HELENA</i>	1	\$56,699.24	1	0	0	0	1	0.043	100.000	0	0	

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>D a y s</i>				<i>D e l i n q u e n t</i>		<i>%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>ST. JAMES</i>	4	\$431,996.50	0	0	0	0	0	0.000	0.000	0	0	
<i>ST. MARY</i>	5	\$303,450.46	0	0	0	0	0	0.000	0.000	0	0	
<i>ST. TAMMANY</i>	74	\$8,873,319.12	5	5	0	1	11	0.474	14.865	0	2	
<i>TANGIPAHOA</i>	34	\$4,526,926.83	4	2	0	0	6	0.258	17.647	0	0	
<i>TERREBONNE</i>	3	\$340,496.82	0	0	0	1	1	0.043	33.333	1	0	
<i>UNION</i>	1	\$104,465.52	0	0	0	0	0	0.000	0.000	0	0	
<i>VERMILION</i>	6	\$607,700.46	0	0	0	1	1	0.043	16.667	0	0	
<i>VERNON</i>	3	\$273,164.46	0	0	0	0	0	0.000	0.000	0	0	
<i>WASHINGTON</i>	6	\$579,095.79	1	0	0	0	1	0.043	16.667	0	0	
<i>WEBSTER</i>	4	\$391,884.79	0	0	0	0	0	0.000	0.000	0	0	
<i>WEST BATON ROUGE</i>	13	\$1,824,528.37	2	0	0	1	3	0.129	23.077	0	0	
<i>WINN</i>	1	\$41,055.23	0	0	0	0	0	0.000	0.000	0	0	
Total	2,323	\$263,665,704.51	206	87	31	93	417	17.951		39	63	

<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>					
Interest Rate											
1.99	3	\$406,482.69	0	0	0	0	0	0.000	0.000	0	0
2	5	\$685,490.67	3	0	0	1	4	0.172	80.000	0	0
2.375	1	\$84,560.53	0	0	0	0	0	0.000	0.000	0	0
2.45	48	\$4,502,897.10	0	2	0	2	4	0.172	8.333	0	1
2.465	1	\$207,033.75	0	0	0	0	0	0.000	0.000	0	0
2.59	1	\$220,093.03	0	1	0	0	1	0.043	100.000	0	0
2.95	73	\$7,027,542.34	8	3	1	4	16	0.689	21.918	0	1
2.99	14	\$1,865,014.00	0	0	1	0	1	0.043	7.143	0	0
3	4	\$400,960.31	2	0	0	0	2	0.086	50.000	0	0
3.15	3	\$305,677.93	0	0	0	0	0	0.000	0.000	0	0
3.215	1	\$72,115.61	0	0	0	0	0	0.000	0.000	0	0
3.25	1	\$123,311.44	0	0	0	0	0	0.000	0.000	0	0
3.4	2	\$264,608.23	0	0	0	0	0	0.000	0.000	0	0
3.49	118	\$13,078,757.98	7	1	2	5	15	0.646	12.712	2	3
3.5	17	\$2,046,007.56	2	4	1	1	8	0.344	47.059	1	1
3.7	2	\$255,184.76	0	0	0	1	1	0.043	50.000	0	1
3.75	2	\$248,982.50	1	0	0	0	1	0.043	50.000	0	0
3.875	18	\$2,081,630.90	3	1	2	1	7	0.301	38.889	1	0
3.95	89	\$10,137,537.42	6	1	0	1	8	0.344	8.989	1	0
3.99	4	\$421,722.13	0	0	0	0	0	0.000	0.000	0	0
4	21	\$2,358,941.16	2	1	0	2	5	0.215	23.810	1	2
4.1	24	\$2,276,403.58	5	2	0	1	8	0.344	33.333	0	1
4.11	14	\$1,475,157.69	3	1	0	0	4	0.172	28.571	0	0
4.125	11	\$1,253,882.89	1	1	0	2	4	0.172	36.364	1	1
4.215	1	\$162,246.94	0	0	0	0	0	0.000	0.000	0	0
4.25	58	\$6,735,985.78	12	6	1	3	22	0.947	37.931	2	0
4.34	1	\$118,944.02	1	0	0	0	1	0.043	100.000	0	0
4.375	433	\$54,597,823.89	28	12	1	8	49	2.109	11.316	2	6
4.45	2	\$351,528.08	0	0	0	0	0	0.000	0.000	0	0
4.465	1	\$126,188.87	0	0	0	0	0	0.000	0.000	0	0
4.5	133	\$16,939,083.49	8	4	2	6	20	0.861	15.038	3	3

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	\$240,787.63	0	0	0	0	0	0.000	0.000	0	0	
4.625	50	\$7,160,152.89	1	1	0	4	6	0.258	12.000	3	0	
4.75	68	\$10,473,416.75	1	1	0	2	4	0.172	5.882	2	0	
4.84	37	\$3,061,444.16	3	3	0	2	8	0.344	21.622	2	2	
4.85	40	\$3,500,428.98	6	3	1	3	13	0.560	32.500	3	0	
4.875	194	\$23,858,307.23	15	4	5	6	30	1.291	15.464	1	3	
4.95	44	\$5,183,161.56	4	1	3	0	8	0.344	18.182	0	2	
4.99	9	\$958,135.67	2	0	0	0	2	0.086	22.222	0	0	
5	34	\$3,762,073.28	2	0	0	0	2	0.086	5.882	0	0	
5.125	8	\$1,434,702.85	0	1	0	0	1	0.043	12.500	0	0	
5.34	1	\$131,662.49	0	0	0	0	0	0.000	0.000	0	0	
5.375	1	\$113,852.36	0	0	0	1	1	0.043	100.000	1	0	
5.44	23	\$2,635,990.14	0	1	1	2	4	0.172	17.391	0	2	
5.49	32	\$2,772,962.95	4	1	0	1	6	0.258	18.750	0	0	
5.5	125	\$13,271,530.44	13	5	1	10	29	1.248	23.200	2	8	
5.59	1	\$92,671.79	0	0	0	0	0	0.000	0.000	0	0	
5.6	8	\$962,547.51	0	0	0	0	0	0.000	0.000	0	0	
5.84	24	\$2,219,247.58	3	0	0	0	3	0.129	12.500	0	1	
5.95	22	\$1,908,419.64	3	0	0	0	3	0.129	13.636	0	0	
6	6	\$454,736.55	2	0	0	1	3	0.129	50.000	0	1	
6.09	3	\$339,846.58	0	0	0	0	0	0.000	0.000	0	0	
6.1	51	\$5,820,150.39	7	4	3	1	15	0.646	29.412	1	3	
6.25	10	\$1,035,664.75	1	2	0	0	3	0.129	30.000	0	0	
6.3	98	\$9,473,248.01	12	5	1	4	22	0.947	22.449	1	3	
6.34	119	\$11,483,651.56	7	5	1	5	18	0.775	15.126	3	4	
6.5	89	\$7,936,349.09	14	1	1	7	23	0.990	25.843	4	2	
6.625	45	\$4,808,628.63	5	2	3	1	11	0.474	24.444	1	4	
6.99	73	\$7,740,135.78	9	7	0	5	21	0.904	28.767	1	8	
Total	2,323	\$263,665,704.51	206	87	31	93	417	17.951		39	63	

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>D a y s</i>				<i>D e l i n q u e n t</i>		<i>FC</i>	<i>BK</i>	
			<i>30</i>	<i>60</i>	<i>90</i>	<i>120</i>	<i>Total</i>	<i>%Total</i>	<i>%Cat</i>		
Originating Lender											
<i>A-1 Mortgage Services, LLC</i>	33	\$3,145,308.18	4	1	2	2	9	0.387	27.273	1	2
<i>Acadian Residential Mortgage</i>	1	\$171,884.44	0	0	0	0	0	0.000	0.000	0	0
<i>Ace Mortgage Services</i>	2	\$175,731.66	1	0	0	0	1	0.043	50.000	0	0
<i>AHW - Main</i>	32	\$4,290,864.82	0	0	1	0	1	0.043	3.125	0	1
<i>Allegro Mortgage, Inc</i>	2	\$182,929.24	0	0	0	0	0	0.000	0.000	0	0
<i>Ancor Mortgage</i>	3	\$289,978.66	0	0	0	0	0	0.000	0.000	0	0
<i>American Financial Network, Inc. 5/4/15</i>	3	\$302,337.32	0	0	0	0	0	0.000	0.000	0	0
<i>America's Mortgage Resource, Inc</i>	47	\$5,003,808.22	6	6	0	2	14	0.603	29.787	0	1
<i>AmSouth Bank, NA</i>	1	\$94,418.75	0	0	0	0	0	0.000	0.000	0	0
<i>Area Home Lending</i>	11	\$1,129,183.08	4	0	0	2	6	0.258	54.545	0	2
<i>Arrow Mortgage, LLC</i>	1	\$81,655.80	1	0	0	0	1	0.043	100.000	0	0
<i>Assurance Financial Group</i>	10	\$924,439.21	0	0	0	1	1	0.043	10.000	1	1
<i>Bancorp South</i>	21	\$2,018,244.20	0	0	0	1	1	0.043	4.762	0	1
<i>Bank of America</i>	19	\$2,156,144.06	1	1	1	0	3	0.129	15.789	0	0
<i>Bank of Ruston</i>	1	\$66,828.44	1	0	0	0	1	0.043	100.000	0	0
<i>BAUDIERS, GRACE & KINLER-WB</i>	1	\$65,922.51	0	0	0	0	0	0.000	0.000	0	0
<i>Britton & Koontz Bank N.A.</i>	24	\$2,581,372.48	0	1	0	2	3	0.129	12.500	1	0
<i>Capital Lending, LLC</i>	29	\$3,004,707.76	4	0	2	4	10	0.430	34.483	1	5
<i>Capital One Bank</i>	10	\$695,642.10	0	1	0	0	1	0.043	10.000	0	1
<i>CAPITAL ONE NATIONAL ASSOCIATION</i>	2	\$112,942.53	1	0	0	0	1	0.043	50.000	0	0
<i>Capital Trust Mortgage</i>	1	\$71,642.70	0	0	0	0	0	0.000	0.000	0	0
<i>Central Progressive Mortgage</i>	7	\$633,285.89	2	0	0	0	2	0.086	28.571	0	0
<i>CHASE MANHATTAN MORTGAGE CORP.</i>	16	\$1,600,883.62	2	0	0	0	2	0.086	12.500	0	0
<i>Coast Capital Mortgage</i>	56	\$4,878,478.66	1	5	3	1	10	0.430	17.857	0	0
<i>Cornerstone Mortgage Company dba Cornerst</i>	8	\$911,186.22	0	0	0	1	1	0.043	12.500	1	0
<i>Countrywide Bank, FSB</i>	37	\$3,635,334.35	2	4	1	2	9	0.387	24.324	2	0
<i>COUNTRYWIDE HOME LOANS</i>	10	\$1,032,958.93	2	0	0	0	2	0.086	20.000	0	1
<i>Cross Country Equity, LLC</i>	32	\$3,094,181.32	2	2	0	2	6	0.258	18.750	0	6
<i>DHI Mortgage Company</i>	33	\$4,753,691.51	4	1	0	1	6	0.258	18.182	0	0
<i>DRYADES MORTGAGE</i>	11	\$1,346,011.77	0	1	0	0	1	0.043	9.091	0	0
<i>Envoy Mortgage, Ltd</i>	1	\$182,268.77	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
<i>ESSENTIAL MORTGAGE COMPANY, L.L.C.</i>	29	\$3,452,483.94	4	1	0	0	5	0.215	17.241	0	2
<i>EUREKA HOMESTEAD SOCIETY</i>	1	\$124,468.25	0	0	0	0	0	0.000	0.000	0	0
<i>Eustis Mortgage</i>	42	\$5,052,078.96	3	0	1	4	8	0.344	19.048	2	2
<i>Fairway Independent Mortgage Corporation</i>	136	\$17,455,761.43	9	3	3	3	18	0.775	13.235	0	2
<i>Fakouri Mortgage Company</i>	4	\$615,517.27	1	0	1	0	2	0.086	50.000	0	1
<i>Fidelity Homestead Association</i>	5	\$541,620.08	0	0	0	0	0	0.000	0.000	0	0
<i>Fidelity Homestead Savings Bank 4/03/14</i>	164	\$23,041,687.01	6	4	1	0	11	0.474	6.707	0	0
<i>FIRST BANK AND TRUST</i>	15	\$1,587,621.06	0	0	0	0	0	0.000	0.000	0	0
<i>First Choice Funding</i>	16	\$1,657,769.29	2	1	0	2	5	0.215	31.250	2	0
<i>First Choice Mortgage, LLC</i>	45	\$4,701,867.41	8	5	1	4	18	0.775	40.000	0	1
<i>First Federal Bank of Louisiana</i>	3	\$129,260.99	0	0	0	0	0	0.000	0.000	0	0
<i>First Mississippi Capital Corp. dba FMC Mort</i>	3	\$403,036.11	0	1	0	1	2	0.086	66.667	1	1
<i>First Mortgage Services, Inc.</i>	9	\$948,093.93	4	0	0	0	4	0.172	44.444	0	0
<i>First National Bank</i>	7	\$953,917.76	0	0	0	0	0	0.000	0.000	0	0
<i>FIRST NATIONAL BANK *U*S*A*</i>	22	\$2,467,368.14	3	1	0	1	5	0.215	22.727	1	0
<i>First NBC Mortgage, LLC</i>	1	\$170,826.12	0	0	0	0	0	0.000	0.000	0	0
<i>Franklin American Mortgage Company</i>	2	\$319,223.06	0	0	0	0	0	0.000	0.000	0	0
<i>Gateway Mortgage Group</i>	10	\$1,588,913.82	0	0	0	1	1	0.043	10.000	0	0
<i>Georgetown Mortgage, LLC</i>	1	\$147,686.64	0	0	0	0	0	0.000	0.000	0	0
<i>GULF COAST BANK & TRUST COMPANY</i>	205	\$25,300,361.81	21	9	3	5	38	1.636	18.537	3	1
<i>Hancock Bank of Louisiana</i>	33	\$3,957,344.92	1	1	0	2	4	0.172	12.121	0	1
<i>Home Bank</i>	1	\$111,925.13	0	0	0	0	0	0.000	0.000	0	0
<i>Home Federal Bank</i>	32	\$3,872,760.44	0	0	0	0	0	0.000	0.000	0	0
<i>Home Loan Corporation</i>	10	\$1,070,583.49	2	1	0	1	4	0.172	40.000	0	1
<i>Home Mortgage Asso, Inc.</i>	5	\$412,195.32	1	0	0	0	1	0.043	20.000	0	1
<i>Homebuyer's Resource Group, LLC</i>	6	\$675,704.57	2	0	0	0	2	0.086	33.333	0	0
<i>Hope Community Credit Union</i>	7	\$725,386.15	0	1	0	0	1	0.043	14.286	0	0
<i>IBERIABANK</i>	35	\$3,581,615.68	5	0	0	5	10	0.430	28.571	3	2
<i>Indy Mac Bank</i>	1	\$141,998.46	0	0	0	0	0	0.000	0.000	0	0
<i>Interlinc Mortgage Services, LLC</i>	17	\$2,279,943.07	0	0	0	2	2	0.086	11.765	2	0
<i>International Mortgage Corporation of MD</i>	7	\$816,241.76	1	0	0	0	1	0.043	14.286	0	0
<i>Intertrust Mortgage</i>	2	\$153,928.86	1	0	0	0	1	0.043	50.000	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					
<i>Investar Bank</i>	52	\$6,253,530.72	6	3	0	2	11	0.474	21.154	1	1	
<i>JABEZ Financial Services, LLC dba AmCor M</i>	4	\$331,836.64	0	0	0	1	1	0.043	25.000	1	0	
<i>Jefferson Financial Credit Union</i>	1	\$127,293.22	0	0	0	0	0	0.000	0.000	0	0	
<i>JOHNSON MORTGAGE CORPORATION</i>	118	\$12,845,669.46	15	5	1	6	27	1.162	22.881	3	5	
<i>JP Morgan Chase</i>	9	\$858,163.07	0	0	1	0	1	0.043	11.111	0	0	
<i>Key Lending Solutions, LLC</i>	3	\$328,469.31	1	0	0	0	1	0.043	33.333	0	0	
<i>Landmark Mortgage Corporation</i>	1	\$104,185.80	0	0	0	0	0	0.000	0.000	0	0	
<i>LIBERTY BANK</i>	18	\$1,886,385.18	4	1	0	2	7	0.301	38.889	2	0	
<i>Liberty Bank & Trust</i>	24	\$2,602,187.56	1	1	0	0	2	0.086	8.333	0	0	
<i>Louisiana Real Estate Mortgage, Inc</i>	6	\$517,695.12	1	0	0	0	1	0.043	16.667	0	0	
<i>Magnolia Mortgage, Inc.</i>	1	\$65,378.73	0	0	0	0	0	0.000	0.000	0	0	
<i>Market Street Mortgage Corporation</i>	3	\$310,774.47	0	0	0	0	0	0.000	0.000	0	0	
<i>MORTGAGE FACTORY</i>	6	\$640,541.16	1	0	0	1	2	0.086	33.333	0	1	
<i>MORTGAGE MARKET, INC.</i>	2	\$217,215.54	1	0	0	1	2	0.086	100.000	1	0	
<i>Movement Mortgage 4/03/14</i>	11	\$1,397,422.52	2	0	0	0	2	0.086	18.182	0	0	
<i>Nations Reliable Lending, LLC 4/03/14</i>	23	\$2,923,833.32	2	1	0	0	3	0.129	13.043	0	0	
<i>NEW SOUTH FEDERAL SAVINGS BANK</i>	14	\$1,396,476.82	4	1	0	0	5	0.215	35.714	0	2	
<i>NFM, Inc.</i>	1	\$146,009.56	0	0	0	0	0	0.000	0.000	0	0	
<i>NOLA Lending Group, LLC dba NOLA Fundi</i>	41	\$4,985,061.56	3	1	0	5	9	0.387	21.951	1	1	
<i>PARISH NATIONAL BANK</i>	2	\$180,773.26	0	0	0	0	0	0.000	0.000	0	0	
<i>Pinnacle Mortgage Group</i>	5	\$504,325.64	0	0	0	0	0	0.000	0.000	0	0	
<i>Primelending 04/03/14</i>	8	\$951,050.43	0	1	0	0	1	0.043	12.500	0	0	
<i>Pulaski Mortgage DBA IberiaBank Mortgage</i>	114	\$11,978,775.05	10	4	1	3	18	0.775	15.789	1	2	
<i>RED RIVER BANK</i>	90	\$9,144,487.32	4	1	3	2	10	0.430	11.111	0	3	
<i>REGIONS MORTGAGE, INC.</i>	88	\$7,797,478.38	4	7	3	5	19	0.818	21.591	3	7	
<i>Sabine State Bank & Trust Co. Inc.</i>	61	\$6,532,633.10	2	1	0	1	4	0.172	6.557	1	1	
<i>SB Hardie Financial Services</i>	5	\$552,506.17	1	0	0	0	1	0.043	20.000	0	0	
<i>SMC Baton Rouge</i>	19	\$1,977,367.28	4	0	0	0	4	0.172	21.053	0	0	
<i>SMC Lafayette</i>	22	\$3,170,615.40	0	0	0	0	0	0.000	0.000	0	0	
<i>SMC Metairie</i>	37	\$4,292,638.19	2	2	0	0	4	0.172	10.811	0	1	
<i>SMC Retention Center</i>	14	\$1,623,288.41	2	1	0	0	3	0.129	21.429	0	1	
<i>SMC Slidell</i>	10	\$938,359.99	0	0	0	0	0	0.000	0.000	0	0	

<i>Category</i>	<i>Count</i>	<i>Principal Balance</i>	<i>D a y s</i>				<i>D e l i n q u e n t</i>		<i>%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>Southwest Funding, LP</i>	1	\$85,350.74	0	0	0	1	1	0.043	100.000	0	1	
<i>St Tammany Homestead Savings & Loan Asso</i>	7	\$940,039.28	0	0	1	0	1	0.043	14.286	0	0	
<i>State Bank & Trust Co</i>	2	\$144,344.90	1	1	0	0	2	0.086	100.000	0	0	
<i>Sun Cap Mortgage, Inc.</i>	3	\$373,590.70	0	0	0	0	0	0.000	0.000	0	0	
<i>SWBC Mortgage Corporation</i>	92	\$10,652,940.17	18	2	1	5	26	1.119	28.261	1	1	
<i>The Mortgage Lending Group, LLC</i>	7	\$663,219.87	1	2	0	0	3	0.129	42.857	0	0	
<i>The Mortgage Link</i>	2	\$268,442.03	0	0	0	1	1	0.043	50.000	0	0	
<i>Trinity United Mortgage, LLC</i>	1	\$126,037.69	0	0	0	0	0	0.000	0.000	0	0	
<i>U.S. Bank, N.A</i>	1	\$112,940.95	1	0	0	0	1	0.043	100.000	0	0	
<i>Universal Lending Services</i>	5	\$509,721.20	0	0	0	1	1	0.043	20.000	1	0	
<i>Wells Fargo Bank, N.A.</i>	4	\$471,160.29	0	1	0	1	2	0.086	50.000	0	0	
<i>WELLS FARGO HOME MORTGAGE</i>	8	\$810,440.19	0	0	0	1	1	0.043	12.500	1	0	
<i>WHITNEY NATIONAL BANK</i>	36	\$3,831,589.99	3	0	0	2	5	0.215	13.889	1	0	
Total	2,323	\$263,665,704.51	206	87	31	93	417	17.951		39	63	

US BANK

HFAD04 - IDLO STAT DECL SUMMARY - Not Including Buybacks For Month Ending: 9/30/16RunDate: Oct 1, 2016 16:10 AMUSER: SAROB2

L4 - LOUISIANA STATE

L4 - LOUISIANA STATE - 1 - By Investor

Table with 20 columns: Description, Type, Total Portfolio #, Overall Delinquency %, Overall Delinquency \$, 30 Days Past Due, 60 Days Past Due, 90 Days Past Due, 120 Days Past Due, 150 Days Past Due, 180 Days Past Due, 210 Days Past Due, 240 Days Past Due, 270 Days Past Due, 300 Days Past Due, 360 Days Past Due, FFO, FFO %, FFO \$, FFO %, FFO \$, Bankruptcy #, Bankruptcy %, Bankruptcy \$, Bankruptcy %.

L4 - LOUISIANA STATE - 2 - By Loan Type

Table with 20 columns: Description, Type, Total Portfolio #, Overall Delinquency %, Overall Delinquency \$, 30 Days Past Due, 60 Days Past Due, 90 Days Past Due, 120 Days Past Due, 150 Days Past Due, 180 Days Past Due, 210 Days Past Due, 240 Days Past Due, 270 Days Past Due, 300 Days Past Due, 360 Days Past Due, FFO, FFO %, FFO \$, FFO %, FFO \$, Bankruptcy #, Bankruptcy %, Bankruptcy \$, Bankruptcy %.

L4 - LOUISIANA STATE - 3 - By Program

Table with 20 columns: Description, Type, Total Portfolio #, Overall Delinquency %, Overall Delinquency \$, 30 Days Past Due, 60 Days Past Due, 90 Days Past Due, 120 Days Past Due, 150 Days Past Due, 180 Days Past Due, 210 Days Past Due, 240 Days Past Due, 270 Days Past Due, 300 Days Past Due, 360 Days Past Due, FFO, FFO %, FFO \$, FFO %, FFO \$, Bankruptcy #, Bankruptcy %, Bankruptcy \$, Bankruptcy %.

L4 - LOUISIANA STATE - 4 - By Investor

Table with 20 columns: Description, Type, Total Portfolio #, Overall Delinquency %, Overall Delinquency \$, 30 Days Past Due, 60 Days Past Due, 90 Days Past Due, 120 Days Past Due, 150 Days Past Due, 180 Days Past Due, 210 Days Past Due, 240 Days Past Due, 270 Days Past Due, 300 Days Past Due, 360 Days Past Due, FFO, FFO %, FFO \$, FFO %, FFO \$, Bankruptcy #, Bankruptcy %, Bankruptcy \$, Bankruptcy %.

HOUSING COUNSELING PROGRAM

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. Our report for the period through June 30, 2016 (HUD 3rd quarter) was recently submitted to HUD for review and approval. The next quarterly report for the period of July through September is due on October 31, 2016.

FY2016-17 HUD Housing Counseling Grant Award	\$491,352.00
HUD Amount Expended for FY2016 Quarters 1 – 3	
\$181,188.69	

Number of Households Receiving Counseling in FY2016

Homeless Assistance	0
Rental	100
Pre-purchase/Home buying	169
Home Maintenance & Financial Management for homeowners	89
Resolving or Preventing Mortgage Delinquency or Default	1
Group Education/Workshops	169
TOTAL	528
Households that purchased housing after counseling	23



LOUISIANA HOUSING CORPORATION

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

October 4, 2016

SINGLE FAMILY PROGRAMS

- Market Rate GNMA Program (Raymond James). In September, 31 loans (41 in August) totaling \$4,111,316 were reserved (with 1 cancellation). For the month, 41 loans (26 last month) were closed providing revenues of \$71,075. Currently, the rates are 3.875% and 4.375%. See RJ pipeline report attached.
- Market Rate FNMA HFA Preferred Program (RJ). In September, 9 loans (14 in August) totaling \$1,183,294 were reserved (with 0 cancellations). For the month, 27 loans (5 last month) were closed providing revenues of \$23,097. Currently, the rates in this program are 4.25% and 4.625%. See GKB pipeline report attached.
- Single Family. The team continues to complete items on the "top 10" single family list, and to explore other ideas to improve single family production. See updated report in Board book.

NATIONAL HOUSING NEWS

- Total housing issuances in September were 22 state HFA deals totaling \$1.9 Bn (11 Single Family deals – Pennsylvania, Idaho, Wyoming, Illinois, Minnesota, Massachusetts, Rhode Island, Tennessee, Iowa, Wisconsin and Michigan; and, 11 (including one LHC deal – Twin Lakes of Leesville) Multi-Family deals). Of the single family deals, 1 was a single family taxable pass-through (Minnesota).

GENERAL

- US Treasury rates. The 10 year UST was 1.57% on 9/1 and 1.60% on 9/30. Currently (10/4) is at 1.65%.
- FOMC. Although signaling a potential federal funds rate increase in July, the FOMC did not raise rates at its meeting on September 20-21. As to why they refused to raise rates, Fed Chair Yellen said that “we chose to wait for further evidence of continued progress toward our objectives.” Most Fed officials are still calling for a 25 bps hike this year with 2 FOMC meetings to go.

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 9/30/16



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							21	2,911,009	7	955,579	28	3,866,588	21	2,911,009
April '16			2	254,308			24	3,054,751	10	1,363,076	36	4,672,135	26	3,309,059
May '16			7	855,384	1	127,153	30	4,107,255	15	1,873,981	53	6,963,773	38	5,089,792
June '16			14	1,955,319	3	385,361	31	3,976,594	15	2,107,235	63	8,424,509	48	6,317,274
FY 2016 Total	-	-	23	3,065,011	4	512,514	235	31,311,206	94	12,886,041	356	47,774,772	262	34,888,731
July '16			20	2,351,734	4	648,927	1	153,174	8	1,303,053	33	4,456,888	25	3,153,835
August '16	2	298,042	29	3,941,801					10	1,282,993	41	5,522,836	31	4,239,843
September '16	13	1,764,288	17	2,163,775					1	183,253	31	4,111,316	30	3,928,063
FY 2017 Total	15	2,062,330	66	8,457,310	4	648,927	1	153,174	19	2,769,299	105	14,091,040	86	11,321,741
Grand Total	15	2,062,330	89	11,522,321	8	1,161,441	729	93,096,226	290	36,200,972	1,131	144,043,290	841	107,842,318



**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%
8/17/2016	AU3412	3,383,792	25	54,954.96	1.62%
8/17/2016	AU3413	184,139	1	2,860.02	1.55%
9/19/2016	AV6302	97,678	1	1,414.66	1.45%
9/19/2016	AV6303	1,113,457	6	15,115.33	1.36%
9/19/2016	AV6304	2,903,830	26	44,908.12	1.55%
9/19/2016	AV6305	999,307	8	9,637.24	0.96%
FY 2017					
		\$ 12,119,256	93	\$ 182,626.89	1.51%
Grand Totals					
		\$ 92,921,333	729	\$ 1,448,023.28	1.56%

¹ LHC Proceeds and Profit % are Net of DPA Reimbursement



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		September	
	Loan Count	Loan Amount	Loan Count	Loan Amount
Total Pipeline:	232	\$37,547,720.00	9	\$1,183,294.00
Snapshot Stage Summary - as of 9/30/2016				
Reservation	1	\$67,415.00	1	\$67,415.00
Underwriting	0	\$0.00	0	\$0.00
Compliance	38	\$6,038,206.00	8	\$1,115,879.00
Purchased/Servicer	19	\$2,385,339.00	0	\$0.00
Pooled	0	\$0.00	0	\$0.00
Investor/Trustee	126	\$21,548,011.00	0	\$0.00
Cancelled	48	\$7,508,749.00	0	\$0.00
Cumulative Stage Summary - as of 9/30/2016				
Reservation	232	\$37,547,720.00	9	\$1,183,294.00
Underwriting	183	\$29,971,556.00	8	\$1,115,879.00
Compliance	183	\$29,971,556.00	8	\$1,115,879.00
Purchased/Servicer	145	\$23,933,350.00	0	\$0.00
Pooled	126	\$21,548,011.00	0	\$0.00
Investor/Trustee	126	\$21,548,011.00	0	\$0.00
Cancelled	48	\$7,508,749.00	0	\$0.00

Loan Progression Summary Since Inception		
Stage Progression	Average # of Days	# of Loans
From Reservation to Underwriter Certification	11.83 days	183
From eHP Compliance to Loan Purchase	53.91 days	145
From Reservation to Loan Purchase	62.75 days	145

Days to Purchase By Purchase Month		
Purchase Month	Days From Reservation	# of Loans
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
August 2016	68.74 days	27
September 2016	84.13 days	8

*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
09/12/16	PC192	07/11/16	116,400	0.419%	487.28	
09/12/16	PC175	06/17/16	56,923	0.457%	260.32	
09/12/16	PC180	06/24/16	237,330	0.535%	1,270.75	
09/12/16	PC209	07/29/16	300,700	0.443%	1,331.73	
09/12/16	PC174	06/15/16	82,232	0.556%	457.06	
09/12/16	PC164	06/07/16	123,512	0.470%	580.35	
09/12/16	PC167	06/08/16	146,961	0.478%	702.02	
09/12/16	PC138	04/27/16	84,656	0.591%	500.21	
09/12/16	PC181	06/27/16	100,523	0.498%	500.54	
09/12/16	PC173	06/14/16	101,674	0.426%	433.26	
09/12/16	PC178	06/17/16	109,109	0.443%	483.63	
09/12/16	PC176	06/17/16	116,952	0.443%	518.39	
09/12/16	PC190	07/07/16	121,578	0.482%	586.39	
09/12/16	PC151	05/18/16	114,012	0.576%	656.92	
09/12/16	PC171	06/13/16	115,285	0.693%	799.36	
09/12/16	PC172	06/13/16	124,004	0.693%	859.81	
09/12/16	PC149	05/17/16	129,980	0.576%	748.93	
09/12/16	PC153	05/25/16	140,376	0.498%	699.16	
09/12/16	PC169	06/09/16	188,651	0.509%	960.12	
09/12/16	PC162	06/07/16	274,510	0.470%	1,289.85	
09/12/16	PC127	04/06/16	220,303	0.653%	1,438.44	
09/12/16	PC160	06/03/16	155,005	0.631%	977.89	
09/12/16	PC150	05/18/16	177,047	0.576%	1,020.12	
09/12/16	PC165	06/08/16	195,287	0.639%	1,247.27	
09/12/16	PC170	06/13/16	201,506	0.693%	1,397.19	
09/12/16	PC155	05/26/16	217,751	0.522%	1,135.57	
09/12/16	PC161	06/03/16	278,143	0.631%	1,754.73	23,097.29

	Current Prin	LHC Fee (\$)
Since Inception	\$23,133,563.22	\$172,511.93
FYTD	\$6,523,588.14	\$36,426.86
September 2016	\$4,230,409.95	\$23,097.29