



Board of Directors

Single Family Reports and Updates

SEPTEMBER 14, 2016



Single Family Dashboard

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

Reservations

LHC Preferred Conventional Program

Start Date: 3/13/2015

223 \$162,989.86 14 \$2,124,822.00 14 \$2,087,035.33 23 \$4,287,973.00 17 \$3,151,448.58

Market Rate GNMA Program

Start Date: 7/9/2013

1099 \$127,052.17 41 \$5,533,227.00 27 \$3,263,228.93 33 \$4,456,888.00 27 \$3,518,464.31

Pooled

LHC Preferred Conventional Program

113 \$167,279.85 5 \$782,441.71 8 \$1,250,130.78 10 \$1,510,736.48 3 \$521,542.16

Market Rate GNMA Program

687 \$127,592.93 26 \$3,567,931.31 30 \$3,689,712.57 26 \$3,437,054.79 30 \$4,122,712.64

Active

LHC Preferred Conventional Program

62 \$160,247.85 13 \$2,005,027.00 0 \$0.00 16 \$2,943,480.00 0 \$0.00

Market Rate GNMA Program

131 \$129,914.98 37 \$4,954,532.00 0 \$0.00 26 \$3,350,114.00 0 \$0.00

Cancelled

LHC Preferred Conventional Program

48 \$156,432.27 3 \$434,275.00 2 \$303,711.00 5 \$1,024,193.00 2 \$218,605.00

Market Rate GNMA Program

281 \$124,395.48 16 \$2,324,879.00 4 \$388,359.00 3 \$383,200.00 6 \$703,873.00

Cancelled Reasons

Total Loan Count **Total Loan Amount**

Lender Withdrew / Compliance Failure

100 \$12,468,571.00

Property Issues

80 \$9,614,200.00

Borrower Did Not Qualify / Underwriter Rejected

149 \$20,381,109.00

Total

329 \$42,463,880.00

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	61	\$10,089,194.54	\$66,450.26	2.25
Reserved to Date:		223	\$36,346,738.60	\$63,690.89	2.09
Pooled to Date:		113	\$18,902,622.60	\$66,536.74	2.20
Current Pipeline:		62	\$9,935,367.00	\$61,987.45	1.89
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	144	\$19,536,944.22	\$43,985.51	1.79
Reserved to Date:		1099	\$139,630,337.97	\$42,267.23	1.97
Pooled to Date:		687	\$87,656,343.97	\$42,303.48	1.94
Current Pipeline:		131	\$17,018,863.00	\$44,344.57	1.92
Cancelled to Date:		281	\$34,955,131.00	\$41,210.14	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	108	\$14,635,294.80
4.500%	2014	5	\$666,343.60
	2015	56	\$7,040,602.12
	2016	20	\$2,864,961.10
4.625%	2016	22	\$3,591,054.28
4.750%	2015	15	\$2,328,016.35
	2016	28	\$4,651,849.67
4.875%	2013	10	\$1,226,287.44
	2014	131	\$15,342,053.92
	2015	58	\$8,170,776.46
	2016	26	\$3,703,528.91
5.000%	2015	10	\$1,731,733.14
5.125%	2015	10	\$1,946,098.20
5.375%	2013	1	\$115,732.18
Subtotal		800	\$106,558,966.57

Pooled Loan Demographics

	Average	August 2016	August 2015
Average Income	\$45,726.43	\$45,709.19	\$42,327.41
Average Age	35.20	32.94	36.26
Average FICO	689	697	694
Households with Dependents < 18 Years	219	7	12
Race By Majority	Black/African American	White	White
Ethnicity By Majority	Non-Hispanic	Non-Hispanic	Non-Hispanic
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	117	\$15,092,352.30
	660 - 679	101	\$13,082,774.87
	680 - 699	59	\$7,686,321.46
	>= 700	114	\$15,039,945.83
4.500%	No Score	1	\$93,156.17
	640 - 659	18	\$2,428,723.10
	660 - 679	22	\$2,880,110.38
	680 - 699	18	\$2,262,985.39
	>= 700	22	\$2,906,931.78
4.625%	640 - 659	5	\$834,787.15
	660 - 679	1	\$182,857.11
	680 - 699	3	\$509,042.89
	>= 700	13	\$2,064,367.13
4.750%	640 - 659	4	\$645,773.21
	660 - 679	5	\$1,037,793.09
	680 - 699	12	\$1,720,968.72
	>= 700	22	\$3,575,331.00
4.875%	No Score	25	\$2,809,952.35
	640 - 659	67	\$8,251,842.05
	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		800	\$106,558,966.57



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

Loans by Parish

1/1/2014 to 8/31/2016

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	0.20%	\$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	18	4.597%	\$3,331,411.40	\$185,078.41	2.48%	\$189,976.33	\$51,217.39	2.17
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	46	4.549%	\$6,628,099.25	\$144,089.11	4.92%	\$147,602.72	\$50,730.74	2.04
Caddo	156	4.541%	\$18,084,918.26	\$115,928.96	13.44%	\$118,601.67	\$41,378.02	1.90
Calcasieu	9	4.736%	\$1,421,079.26	\$157,897.70	1.06%	\$163,028.33	\$54,513.77	2.33
Claiborne	1	4.375%	\$58,754.01	\$58,754.01	0.04%	\$60,000.00	\$35,609.52	1.00
DeSoto	2	4.375%	\$321,439.68	\$160,719.84	0.24%	\$164,000.00	\$54,028.14	3.50
East Baton Rouge	237	4.579%	\$31,137,533.79	\$131,382.00	23.14%	\$134,026.73	\$42,688.91	2.09
Evangeline	1	4.375%	\$74,388.66	\$74,388.66	0.06%	\$73,000.00	\$21,680.04	3.00
Grant	7	4.643%	\$752,781.23	\$107,540.18	0.56%	\$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	30	4.650%	\$4,926,313.36	\$164,210.45	3.66%	\$169,401.63	\$55,194.58	1.93
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	1.52%	\$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	4.43%	\$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	65	4.546%	\$9,373,850.43	\$144,213.08	6.96%	\$147,611.34	\$46,573.44	1.57
Ouachita	5	4.550%	\$621,950.64	\$124,390.13	0.46%	\$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	31	4.613%	\$3,606,715.67	\$116,345.67	2.68%	\$117,953.19	\$44,223.65	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	0.83%	\$143,356.25	\$48,278.30	1.75
St. Charles	5	4.775%	\$760,584.56	\$152,116.91	0.57%	\$154,300.00	\$55,004.64	2.40
St. John the Baptist	14	4.518%	\$1,874,202.91	\$133,871.64	1.39%	\$136,010.71	\$53,141.55	1.86
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	0.28%	\$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	19	4.546%	\$2,670,711.46	\$140,563.76	1.98%	\$143,592.21	\$45,307.91	1.84



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

Tangipahoa	18	4.472%	\$2,766,184.00	\$153,676.89	2.06%	\$156,266.94	\$51,635.24	2.00
Terrebonne	4	4.750%	\$484,737.87	\$121,184.47	0.36%	\$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	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	1.35%	\$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	781		\$104,165,772.87		77.40%			
Averages		4.571%		\$133,374.87		\$136,227.98	\$45,754.46	1.98

Top Parishes by Loans

August, 2016

Parish	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
Caddo	8	\$1,048,031.21	\$131,003.90	4.438%
Jefferson	4	\$667,568.66	\$166,892.17	4.594%
Bossier	5	\$534,231.49	\$106,846.30	4.425%
Totals	31	\$4,350,373.02		
Averages			\$140,334.61	4.468%



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

Loans by Lender

1/1/2014 to 8/31/2016

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	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	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	106	\$14,103,110.04	\$133,048.21	4.587%
FBT Mortgage, LLC.	6	\$766,253.98	\$127,709.00	4.458%
Fidelity Bank	156	\$22,237,194.12	\$142,546.12	4.547%
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	87	\$12,324,041.07	\$141,655.64	4.583%
Home Bank	1	\$115,212.81	\$115,212.81	4.375%
Home Federal Bank	26	\$3,237,411.92	\$124,515.84	4.481%
Iberia Bank	58	\$7,056,785.40	\$121,668.71	4.591%
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	44	\$4,704,260.28	\$106,915.01	4.514%
Sabine State Bank & Trust Co.	42	\$4,716,852.35	\$112,306.01	4.634%
Standard Mortgage Corp. (Lender)	39	\$6,018,659.00	\$154,324.59	4.679%
SWBC Mortgage Corporation	41	\$5,382,149.96	\$131,271.95	4.637%
Whitney Bank	21	\$2,654,729.85	\$126,415.71	4.583%
Totals	781	\$104,165,772.87		
Averages			\$133,374.87	4.571%



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

Top Lenders by Loans

August, 2016

Loan Officer	Lender	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
<u>LHC PREFERRED CONVENTIONAL PROGRAM</u>					
Jessica Tate	Standard Mortgage Corp. (Lender)	1	\$179,450.00	\$179,450.00	4.250%
CONNIE FERNANDEZ	Iberia Bank	1	\$160,135.88	\$160,135.88	4.625%
Crystal Casher	Red River Bank	1	\$157,911.07	\$157,911.07	4.750%
Totals		5	\$782,441.71		
Averages				\$156,488.34	4.625%
<u>MARKET RATE GNMA PROGRAM</u>					
Lakisha Russell-Smith	Home Federal Bank	4	\$589,756.28	\$147,439.07	4.375%
Tasha Williams	Fidelity Bank	2	\$277,507.09	\$138,753.55	4.500%
Janice Weems	Iberia Bank	1	\$241,699.22	\$241,699.22	4.375%
Totals		26	\$3,567,931.31		
Averages				\$137,228.13	4.438%



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

Loans by Loan Type

1/1/2014 to 8/31/2016

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)	390	\$50,968,152.11	\$130,687.57	4.526%
FHA 234(c)	5	\$408,884.79	\$81,776.96	4.775%
FNMA HFA Preferred 95%	8	\$1,539,286.18	\$192,410.77	4.766%
FNMA HFA Preferred 97%	105	\$17,363,336.42	\$165,365.11	4.810%
USDA-RD	49	\$6,077,390.52	\$124,028.38	4.523%
VA	6	\$792,732.99	\$132,122.17	4.708%
Totals	781	\$104,165,772.87		
Averages			\$133,374.87	4.571%

Top Loan Types by Loans

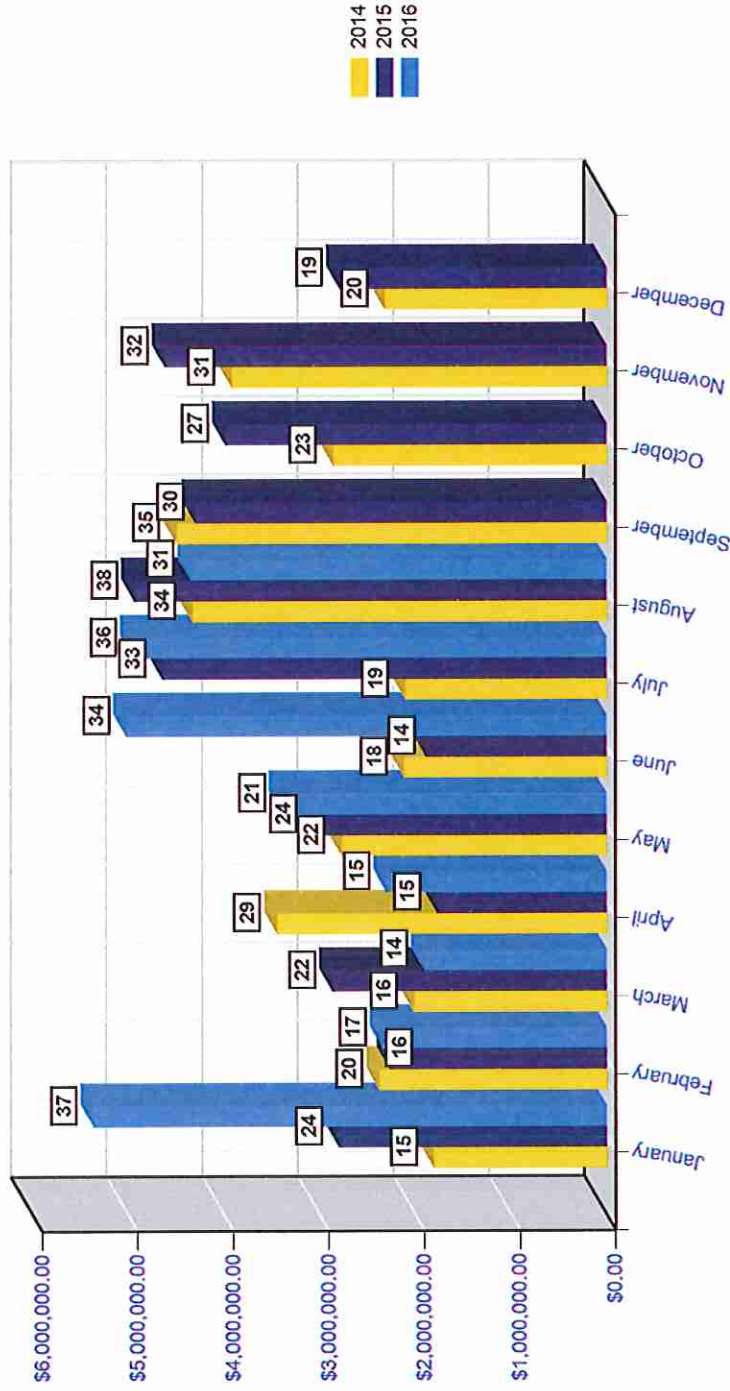
August, 2016

Loan Type	Loans	Total Loan Amount	Average Loan Amount	Average Interest Rate
FHA 203(b)	25	\$3,449,999.47	\$137,999.98	4.440%
FNMA HFA Preferred 97%	4	\$622,305.83	\$155,576.46	4.625%
FNMA HFA Preferred 95%	1	\$160,135.88	\$160,135.88	4.625%
Totals	31	\$4,350,373.02		
Averages			\$140,334.61	4.468%



Single Family Production Trend Chart

Single Family Production by Pooled Loans



Production Trend by Pooled Loans

1/1/2014 to 8/31/2016

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 8/31/2016

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 8/31/2016

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	LHC Preferred Conventional	10	\$1,510,736.48	

1/1/2014 to 8/31/2016

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

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	\$ 3,000,000.00	\$ 1,112,455.37	\$ 1,887,544.63	0	13	3/19/2009	4/9/2010	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 2% 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	Sonja Smith	Mary Antoon	\$ 1,360,000.00	\$ 1,009,397.69	\$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 CDOP 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 Antoon	All Staff	7,864,000.79	\$ 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	Sonja Smith	\$ 2,676,976.00	\$ 2,355,217.82	\$ 321,758.18	3	22	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	Sonja Smith	Mary Antoon	\$ 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. CDOP 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 \$10,000, whichever is greater.	In close-out stage. The parish terminated their remaining balance of \$19,419
Terrebonne Parish	Sonja Smith	Mary Antoon	\$ 3,890,000.00	\$ 3,870,226.02	\$ 19,773.98	0	122	3/19/2009	N/A	FTHP providing for down payment assistance of up to \$15,000 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.	
Lafitte Parish	Cody Henderson	Mary Antoon	\$ 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 80% AMI and borrower with household income at or below 80% AMI and borrower with total debt may not exceed 45% of the total household income.	
St. John the Baptist Parish	Mary Boudreaux	Mary Antoon	\$ 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 \$30,000. Closing costs not to exceed the lesser of 9% of sales price or \$10,000, within the \$28k total assistance. Max sales price \$105,000; 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	\$ 18,118,122.30	\$ 6,995,184.16						
				\$ -	\$ -						
				\$ -	\$ -						
				\$ -	\$ -						

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	\$ 1,44,898.42	\$ 380,101.58	0	2	1/1/2013 6/30/17		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 maximum allowable award of \$75,000 for purchase of existing properties and Option #2 provides up to \$25,000 for the purchase of existing properties.	
Iberville	Mary Antoon	Mary Boudreaux	\$ 2,000,000.00	\$ 479,026.69	\$ 1,520,973.31	0	9	7/1/2012	Contract Renewed Annually		
City of New Orleans	Mary Antoon	Mary Boudreaux	\$ 52,275,000.00	\$ 51,484,586.82	\$ 790,413.18	0	891	1/1/2013	12/31/2016	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.	
Jefferson Parish Community Development	Sonja Smith	Mary Antoon	\$ 9,600,000.00	\$ 8,182,099.89	\$ 0	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 homebuyer's 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.	Close-out will begin. The remaining funds of \$5,17,900.11 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	2/28/2017	FTI/BPO allows household incomes at or below 120% AMI. CDBG Assistance allows for a soft second loan up to 20% of the purchase price up to \$50,000 per borrower. The Soft Second is at 0% interest no prepayment penalty 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 HWA)	Sonja Smith	Mary Antoon	\$ 2,625,000.00	\$ 2,624,848.15	\$ -	0	85	6/1/2013	5/31/17	SSMP allowing 20% of the purchase price up to \$50,000 per borrower and up to \$5,000 loan per borrower closing cost. The homebuyer with household income up to 120% AMI is allowed and must contribute the greater of \$1,000 or 1% of purchase price to invest 1% of the purchase price or \$1,000 whichever is greater into the transaction.	In close-out stage. Parish terminated \$151,85 remaining balance.
			\$ 73,025,000.00	\$ 68,793,138.16	\$ 2,813,800.88						
				\$ -	\$ -						
				\$ -	\$ -						
				\$ -	\$ -						
				\$ -	\$ -						

SINGLE FAMILY PROGRAMS

Servicers Monthly Delinquency Totals

		US Bank		Bank of America		Standard Mortgage	
2016	August	8.380%	↑	10.180%	=	14.859%	=
	July	7.550%		10.180%		14.859%	
	June	7.550%		9.170%		14.484%	
	May	7.870%		8.230%		13.959%	
	April	7.870%		8.090%		13.411%	
	March	6.690%		7.140%		12.247%	
	February	8.870%		10.370%		13.268%	
	January	8.870%		10.740%		17.086%	
2015	December	8.870%		11.340%		16.299%	
	November	8.520%		11.340%		15.312%	
	October	8.600%		10.890%		15.406%	
	September	8.600%		12.300%		15.032%	
	August	8.140%		10.630%		14.838%	
	July	8.140%		9.300%		14.888%	
	June	8.520%		10.040%		14.846%	
	May	8.520%		10.490%		14.681%	
	April	7.940%		10.700%		13.580%	
	February	9.240%		12.680%		13.666%	
	January	9.880%		11.590%		17.685%	
Total	Average	8.348%		10.284%		14.758%	

PLACEHOLDER

SINGLE FAMILY

SERVICER REPORT – BANK OF AMERICA

SEPTEMBER 14, 2016

PLACEHOLDER

SINGLE FAMILY

SERVICER REPORT – SMC

SEPTEMBER 14, 2016

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. LHC has sent the Sub-Grantee Agreements to the agencies for signatures. Upon return they are submitted to the Interim Executive Director 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.

September 6, 2016

SINGLE FAMILY PROGRAMS

- Market Rate GNMA Program (Raymond James). In August, 41 loans (33 in July) totaling \$5,533,227 were reserved (with 4 cancellations). For the month, 26 loans (23 last month) were closed providing revenues of \$57,814. Currently, the rates are 3.875% and 4.375%. See RJ pipeline report attached.
- Market Rate FNMA HFA Preferred Program (RJ). In August, 14 loans (23 in July) totaling \$2,129,187 were reserved (with 1 cancellation). For the month, 5 loans (10 last month) were closed providing revenues of \$4,076. Currently, the rates in this program are 4.375% and 4.625%. See GKB pipeline report attached.
- Other.
 - 1) Sold taxable pass-through bonds on 8/24 to refinance the 2006D and 2007A LHC bonds. Significant savings to the corporation which received an interest rate of 2.10% on the bonds – one of the lowest rates for taxable pass-throughs this year. In 2015, a similar transaction produced a rate of 3.05%. Was recommended by the Single Family committee.
 - 2) The Single Family team continues to monitor options to assist flooded homeowners without flood insurance in the 22 parish impacted areas.

NATIONAL HOUSING NEWS

- Total housing issuances in August – were 20 state HFA deals totaling \$1.4 BN (9 Single Family deals – Massachusetts, New Mexico, North Dakota, Connecticut (2), Idaho, Utah, Florida and Louisiana; and, 11 Multi-Family deals). Of the single family deals, 3 were single family taxable pass-throughs (New Mexico, Florida and Louisiana).

GENERAL

- US Treasury rates. The 10 year UST was 1.51% on 8/1 and 1.58% on 8/31. Currently (9/6) is at 1.60%.
- FOMC. The FOMC had no meeting in August. Fed Chairwoman Yellen in a speech on 8/26 said that the case for a hike has “strengthened in recent months.” Most street talk is a bump up 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 8/31/16



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			5	598,370	2	260,199
September '13							8	924,656			17	2,108,250	8	924,656
October '13							19	2,502,308			25	3,086,265	19	2,502,308
November '13							16	1,813,026			23	2,547,230	16	1,813,026
December '13							13	1,510,920			19	2,312,040	13	1,510,920
January '14							24	2,857,637			36	4,122,812	24	2,857,637
February '14							29	3,648,377			33	4,156,545	29	3,648,377
March '14							24	2,862,362			32	3,682,824	24	2,862,362
April '14							22	2,185,195			32	3,361,737	22	2,185,195
May '14							37	5,089,924			47	6,224,925	37	5,089,924
June '14							22	2,889,988			33	4,131,394	22	2,889,988
FY 2014 Total							217	26,661,095			303	36,448,895	217	26,661,095
July '14							30	3,818,407			41	5,029,527	30	3,818,407
August '14							29	3,423,242			39	4,551,263	29	3,423,242
September '14							22	2,833,826			26	3,293,643	22	2,833,826
October '14							24	2,953,117			45	5,548,004	24	2,953,117
November '14							14	1,670,776			15	1,754,236	14	1,670,776
December '14							27	3,506,957			33	4,086,651	27	3,506,957
January '15							18	2,015,192			25	2,870,624	18	2,015,192
February '15							18	2,420,828			24	3,103,074	18	2,420,828
March '15							22	2,936,116			30	3,816,799	22	2,936,116
April '15							22	3,075,369			29	4,015,070	22	3,075,369
May '15							26	3,273,154			29	3,733,658	26	3,273,154
June '15							24	3,043,767			31	3,926,034	24	3,043,767
FY 2015 Total							276	34,970,751			367	45,728,583	276	34,970,751
July '15							21	2,733,239			27	3,523,768	21	2,733,239
August '15							20	2,447,032			27	3,268,893	20	2,447,032
September '15							20	2,828,302			26	3,663,350	20	2,828,302
October '15							20	2,790,966			24	3,382,371	20	2,790,966
November '15							7	771,759			15	1,958,833	7	771,759
December '15							13	1,956,813			18	2,710,071	13	1,956,813
January '16							16	2,144,876			21	2,901,949	16	2,144,876
February '16							12	1,588,610			18	2,438,532	12	1,588,610
March '16							20	2,771,091			28	3,866,588	21	2,911,009
April '16							5	566,167	1	139,918	36	4,672,135	26	3,309,059
May '16							9	1,068,943	6	691,137	53	6,963,773	38	5,089,792
June '16							25	3,609,567	20	2,384,177	63	8,424,509	49	6,479,285
FY 2016 Total							195	26,336,525	32	3,781,399	356	47,774,772	263	35,050,742
July '16	1	196,279	24	3,000,661	1	153,174			7	1,106,774	33	4,456,888	26	3,350,114
August '16	10	1,450,460	27	3,504,072					4	578,695	41	5,533,227	37	4,954,532
FY 2017 Total	11	1,646,739	51	6,504,733	1	153,174			11	1,685,469	74	9,990,115	63	8,304,646
Grand Total	11	1,646,739	87	11,437,551	33	3,934,573	688	87,968,371	281	34,955,131	1,100	139,942,365	819	104,987,234



RAYMOND JAMES®

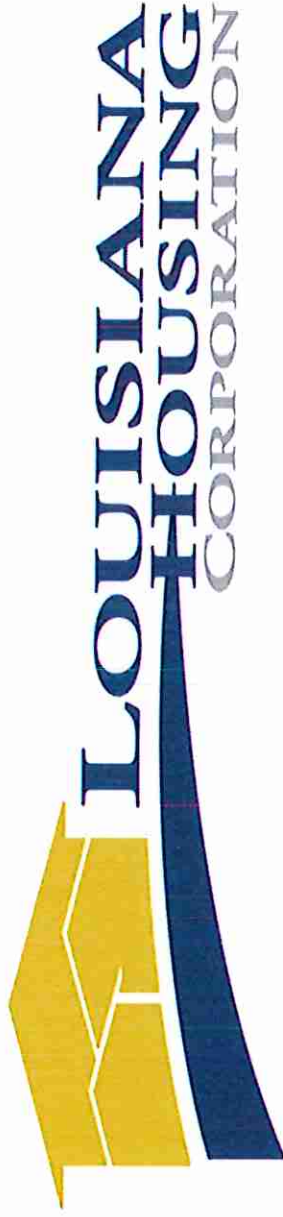
**Louisiana Housing Corporation
Market Rate GNMA Program
GNMA Purchase Proceeds**

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%
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%
FY 2017		\$ 7,004,984	52	\$ 111,551.54	1.59%
Grand Totals		\$ 87,807,061	688	\$ 1,376,947.93	1.57%

¹ LHC Proceeds and Profit % are Net of DPA Reimbursement

August 2016



Monthly Update

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George K. Baum & Company
INVESTMENT BANKERS SINCE 1924

LHC FNMA HFA Preferred Program

Program Summary - Stage Summary by Reservation Date		Since Inception		August	
	Loan Count	Loan Amount	Loan Count	Loan Amount	
Total Pipeline:	223	\$36,373,641.00	14	\$2,129,187.00	
<i>Snapshot Stage Summary - as of 8/31/2016</i>					
Reservation	2	\$215,340.00	2	\$215,340.00	
Underwriting	0	\$0.00	0	\$0.00	
Compliance	35	\$5,840,192.00	11	\$1,794,052.00	
Purchased/Servicer	25	\$3,884,200.00	0	\$0.00	
Pooled	0	\$0.00	0	\$0.00	
Investor/Trustee	113	\$18,925,160.00	0	\$0.00	
Cancelled	48	\$7,508,749.00	1	\$119,795.00	
<i>Cumulative Stage Summary - as of 8/31/2016</i>					
Reservation	223	\$36,373,641.00	14	\$2,129,187.00	
Underwriting	173	\$28,649,552.00	11	\$1,794,052.00	
Compliance	173	\$28,649,552.00	11	\$1,794,052.00	
Purchased/Servicer	138	\$22,809,360.00	0	\$0.00	
Pooled	113	\$18,925,160.00	0	\$0.00	
Investor/Trustee	113	\$18,925,160.00	0	\$0.00	
Cancelled	48	\$7,508,749.00	1	\$119,795.00	

Loan Progression Summary Since Inception		Average # of Days	# of Loans
Stage Progression			
From Reservation to Underwriter Certification		11.10 days	173
From eHP Compliance to Loan Purchase		52.88 days	138
From Reservation to Loan Purchase		61.48 days	138

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

*Data provided by LHC



George K. Baum & Company
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LHC FNMA HFA Preferred Program

Settlement Details						
Settlement Date	Loan ID	Reservation Date	Current Prin	LHC Fee (%)	LHC Fee (\$)	Settlement Total
08/09/16	PC187	07/01/16	179,450	0.481%	863.38	
08/09/16	PC139	04/28/16	160,136	0.653%	1,046.29	
08/09/16	PC144	05/05/16	96,272	0.550%	529.19	
08/09/16	PC152	05/19/16	188,673	0.451%	851.27	
08/09/16	PC154	05/25/16	157,911	0.498%	786.50	4,076.63

	Current Prin	LHC Fee (\$)
Since Inception	\$18,903,153.27	\$149,414.64
FYTD	\$2,293,178.19	\$13,329.57
August 2016	\$782,441.71	\$4,076.63