

**Foreclosure Prevention Services Program**  
**5<sup>th</sup> Quarter Reporting Results**  
**October 1<sup>st</sup> – December 31<sup>st</sup>, 2009**

<u>RACE</u>	<u>SERVICE TYPE</u>
Black/African American.....2266	Counseling/Loss Mitigation.....3479
White.....2290	Negotiation with lender or servicer.....1266
Hispanic.....1145	Defense of Foreclosure Action.....316
Asian.....230	Legal Advice/Legal Representation.....791
Multiple Race.....83	Court based services.....177
Other.....32	Bankruptcy.....5
Chose not to respond.....280	Affirmative Litigation.....9
	Other.....283
<u>SPECIAL POPULATION/HOUSEHOLD TYPE</u>	<u>IF ASSISTANCE COULD NOT BE PROVIDED,</u>
Single-Parent household.....928	<u>WHY NOT?</u>
Persons who are elderly (age 65 or older).....283	Client did not meet program requirements.....100
Persons with disabilities.....230	Economics of refinance not viable.....56
Persons who are Veterans.....39	Other.....136
Other/More than one (special population).....307	
<u>LOAN TYPE</u>	<u>INCOME</u>
Fixed rate mortgage.....3410	Less than 50% of AMI.....2142
Subprime/Unconventional/Hybrid.....1277	Between 50% and 79% of AMI.....1979
Option Adjustable Rate mortgage.....1121	Between 80% and 100% of AMI.....1109
Interest-Only loan.....323	Greater than 100% of AMI.....1096
N/A Renter.....117	
Other.....78	<u>ASSISTANCE RESULT</u>
<u>RESIDENCE TYPE</u>	Ongoing.....4603
Single Family.....4511	Filed Bankruptcy, Chapter 7 or 13.....32
Duplex.....1351	Withdrew from counseling.....379
3-Family.....278	Obtained loan modification.....506
4-Family plus.....57	Sold house/Deed in lieu/Short sale.....34
Condo.....97	Brought mortgage current.....82
Co-Op.....32	Foreclosed.....42
	Refinanced Mortgage.....17
<u>DEFAULT REASON</u>	Other.....631
Reduction/Loss of Income.....3946	
Medical Issues/Death of Family Member.....580	
Increase in Loan Payment.....286	
Increase in Expenses.....402	
Subprime/Unconventional Loan Product.....337	
Poor Budget Management Skills.....248	
Divorce or Separation.....259	
Failed Business Venture.....95	
Other.....173	

*There were 62 groups that reported during this quarter (CNYCN reports separately and MHANY (Acorn) did not report this quarter). A total number of 6,326 clients are represented on this report.*