

Foreclosure Prevention Services Program
7th Quarter Reporting Results
April 1st – June 30th, 2010

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| <u>RACE</u> | <u>SERVICE TYPE</u> |
| Black/African American.....2912 | Counseling/Loss Mitigation.....4899 |
| White.....3210 | Negotiation with lender or servicer.....1558 |
| Hispanic.....1507 | Defense of Foreclosure Action.....457 |
| Asian.....377 | Legal Advice/Legal Representation.....1115 |
| Multiple Race.....105 | Court based services.....279 |
| Other.....210 | Bankruptcy.....14 |
| Chose not to respond.....384 | Affirmative Litigation.....19 |
| | Other.....364 |
| <u>SPECIAL POPULATION/HOUSEHOLD TYPE</u> | <u>IF ASSISTANCE COULD NOT BE PROVIDED,</u> |
| Single-Parent household.....1221 | <u>WHY NOT?</u> |
| Persons who are elderly (age 65 or older).....450 | Client did not meet program requirements.....164 |
| Persons with disabilities.....315 | Economics of refinance not viable.....104 |
| Persons who are Veterans.....52 | Other.....421 |
| Other/More than one (special population).....1037 | |
| <u>LOAN TYPE</u> | <u>INCOME</u> |
| Fixed rate mortgage.....5194 | Less than 50% of AMI.....2774 |
| Subprime/Unconventional/Hybrid.....1664 | Between 50% and 79% of AMI.....2935 |
| Option Adjustable Rate mortgage.....1178 | Between 80% and 100% of AMI.....1525 |
| Interest-Only loan.....384 | Greater than 100% of AMI.....1418 |
| N/A Renter.....16 | Unknown.....53 |
| Other.....269 | |
| <u>RESIDENCE TYPE</u> | <u>ASSISTANCE RESULT</u> |
| Single Family.....6081 | Ongoing.....5900 |
| Duplex.....1650 | Filed Bankruptcy, Chapter 7 or 13.....43 |
| 3-Family.....330 | Withdrew from counseling.....988 |
| 4-Family plus.....57 | Obtained loan modification.....734 |
| Condo.....154 | Sold house/Deed in lieu/Short sale.....55 |
| Co-Op.....47 | Brought mortgage current.....111 |
| Unknown/Other.....386 | Foreclosed.....53 |
| | Refinanced Mortgage.....14 |
| | Other.....807 |
| <u>DEFAULT REASON</u> | |
| Reduction/Loss of Income.....5526 | |
| Medical Issues/Death of Family Member.....828 | |
| Increase in Loan Payment.....298 | |
| Increase in Expenses.....509 | |
| Subprime/Unconventional Loan Product.....380 | |
| Poor Budget Management Skills.....325 | |
| Divorce or Separation.....383 | |
| Failed Business Venture.....151 | |
| Other.....305 | |

There were 63 groups that reported during this quarter (CNYCN reports separately). A total number of 8,705 clients are represented on this report.