

Foreclosure Prevention Services Program

9th Quarter Reporting Results

October 1st – December 31st, 2010

<u>RACE</u>	<u>SERVICE TYPE</u>
Black/African American.....565	Loss Mitigation/Negotiation.....639
White.....845	Consultation.....18
Hispanic.....357	Counseling.....803
Asian.....85	Defense of Foreclosure Action.....56
American Indian.....3	Legal Advice (including assistance w/pro se forms).....164
Multiple Race.....10	Court based services.....63
Other.....31	Bankruptcy.....1
Chose not to respond.....51	Affirmative Litigation.....1
	Representation at Settlement Conference.....45
<u>SPECIAL POPULATION/HOUSEHOLD TYPE</u>	Tenant – Counseling.....17
Single-Parent household.....232	Other.....140
Persons who are elderly (age 65 or older).....81	
Persons with disabilities.....144	<u>IF ASSISTANCE COULD NOT BE PROVIDED, WHY</u>
Persons who are Veterans.....10	<u>NOT?</u>
Other/More than one (special population).....26	Rescue Funds Not Available.....5
	Client did not meet program requirements.....27
<u>LOAN TYPE</u>	Client did not complete and/or submit required forms...19
Fixed Rate Mortgage.....1201	Economics of Refinance not Viable.....7
Subprime Home Loan.....352	Bank Declined Refinance or Modification.....5
80/20 Subprime Home Loan.....16	Client owed Property or School Taxes.....0
Hybrid Adjustable Rate Mortgage.....50	Exceeded Capacity to Service Additional Clients.....0
Option Adjustable Rate mortgage.....148	Other.....55
Adjustable Rate Mortgage.....38	
Interest-Only loan.....104	<u>INCOME</u>
Home Equity Line of Credit.....3	Less than 50% of AMI.....652
Tenant – Landlord is in Foreclosure.....17	Between 50% and 79% of AMI.....660
Unknown.....7	Between 80% and 100% of AMI.....345
Other.....11	Greater than 100% of AMI.....290
<u>RESIDENCE TYPE</u>	<u>ASSISTANCE RESULT</u>
Single Family.....1567	Ongoing.....1269
Duplex.....271	Filed Bankruptcy, Chapter 7.....7
3-Family.....50	Filed Bankruptcy, Chapter 13.....9
4-Family plus.....14	Withdrew from counseling.....96
Condo.....29	Obtained loan modification.....221
Co-Op.....14	Sold House in Satisfaction. of Mort./Short Sale.....13
Tenant Only.....0	Sold House but Still Owes Lender.....0
Not Reported/Other.....2	Deed in lieu.....0
	Brought mortgage current.....23
<u>DEFAULT REASON</u>	Foreclosed.....29
Reduction in Income.....544	Foreclosure Action Dismissed/Discontinued.....0
Medical Issues.....158	Refinanced Mortgage.....7
Increase in Loan Payment.....24	Referred to Housing Counselor.....13
Increase in Expenses.....76	Referred for Legal Assistance.....20
Subprime/Unconventional Loan Product.....139	Cannot Assist Client.....35
Poor Budget Management Skills.....92	Tenant – Informed of Rights.....9
Divorce or Separation.....104	Tenant – Assisted with Relocating.....7
Death of a Family Member.....45	Other.....189
Failed Business Venture.....37	
Owe Property or School Taxes.....3	
Tenant – Landlord in Foreclosure.....17	
Payment Dispute.....2	
Loss of Income.....664	
Other.....42	