

**Foreclosure Prevention Services Program  
5<sup>th</sup> Quarter AARA Reporting Results**

**October 1<sup>st</sup> – December 31<sup>st</sup>, 2010**

<b><u>RACE</u></b>	<b><u>SERVICE TYPE</u></b>
Black/African American.....1091	Loss Mitigation/Negotiation.....1251
White.....1667	Consultation.....363
Hispanic.....739	Counseling.....1049
Asian.....149	Defense of Foreclosure Action.....175
American Indian.....8	Legal Advice (including assistance w/pro se forms).....341
Multiple Race.....19	Court based services.....83
Other.....63	Bankruptcy.....24
Chose not to respond.....297	Affirmative Litigation.....12
	Representation at Settlement Conference.....306
	Tenant – Counseling.....70
	Other.....357
<b><u>SPECIAL POPULATION/HOUSEHOLD TYPE</u></b>	<b><u>IF ASSISTANCE COULD NOT BE PROVIDED, WHY NOT?</u></b>
Single-Parent household.....468	Rescue Funds Not Available.....9
Persons who are elderly (age 65 or older).....218	Client did not meet program requirements.....117
Persons with disabilities.....153	Client did not complete and/or submit required forms...80
Persons who are Veterans.....28	Economics of Refinance not Viable.....45
Other/More than one (special population).....265	Bank Declined Refinance or Modification.....30
	Client owed Property or School Taxes.....2
	Exceeded Capacity to Service Additional Clients.....23
	Other.....37
<b><u>LOAN TYPE</u></b>	<b><u>INCOME</u></b>
Fixed Rate Mortgage.....2576	Less than 50% of AMI.....1510
Subprime Home Loan.....482	Between 50% and 79% of AMI.....1294
80/20 Subprime Home Loan.....59	Between 80% and 100% of AMI.....627
Hybrid Adjustable Rate Mortgage.....73	Greater than 100% of AMI.....566
Option Adjustable Rate mortgage.....157	
Adjustable Rate Mortgage.....252	<b><u>ASSISTANCE RESULT</u></b>
Interest-Only loan.....144	Ongoing.....2669
Home Equity Line of Credit.....17	Filed Bankruptcy, Chapter 7.....5
Tenant – Landlord is in Foreclosure.....75	Filed Bankruptcy, Chapter 13.....12
Unknown.....73	Withdrew from counseling.....169
Other.....120	Obtained loan modification.....293
	Sold House in Satisfaction. of Mort./Short Sale.....20
	Sold House but Still Owes Lender.....1
	Deed in lieu.....1
	Brought mortgage current.....37
	Foreclosed.....14
	Foreclosure Action Dismissed/Discontinued.....11
	Refinanced Mortgage.....7
	Referred to Housing Counselor.....74
	Referred for Legal Assistance.....201
	Cannot Assist Client.....14
	Tenant – Informed of Rights.....40
	Tenant – Assisted with Relocating.....21
	Other.....209
<b><u>RESIDENCE TYPE</u></b>	
Single Family.....2846	
Duplex.....710	
3-Family.....147	
4-Family plus.....36	
Condo.....126	
Co-Op.....52	
Tenant Only.....46	
Not Reported/Other.....51	
<b><u>DEFAULT REASON</u></b>	
Reduction in Income.....965	
Medical Issues.....356	
Increase in Loan Payment.....98	
Increase in Expenses.....247	
Subprime/Unconventional Loan Product.....166	
Poor Budget Management Skills.....109	
Divorce or Separation.....232	
Death of a Family Member.....131	
Failed Business Venture.....81	
Owe Property or School Taxes.....6	
Tenant – Landlord in Foreclosure.....77	
Payment Dispute.....22	
Loss of Income.....1417	
Other.....114	