



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point

Report As of Date

6/30/2011

Alabama

HFA Performance Data Reporting- Borrower Characteristics

| | QTD | Cumulative |
|---------------------------------------------------------------|--------|------------|
| Unique Borrower Count | | |
| Number of Unique Borrowers Receiving Assistance | 291 | 374 |
| Number of Unique Borrowers Denied Assistance | 225 | 309 |
| Number of Unique Borrowers Withdrawn from Program | 2766 | 3293 |
| Number of Unique Borrowers in Process | 798 | 798 |
| Total Number of Unique Borrower Applicants | 4080 | 4774 |
| Borrower Income (\$) | | |
| Above \$90,000 | 0.34% | 0.27% |
| \$70,000- \$89,000 | 0.34% | 0.27% |
| \$50,000- \$69,000 | 2.41% | 3.74% |
| Below \$50,000 | 96.91% | 95.72% |
| Borrower Income as Percent of Area Median Income (AMI) | | |
| Above 120% | 1.03% | 0.80% |
| 110%- 119% | 0.34% | 0.53% |
| 100%- 109% | 0.34% | 0.80% |
| 90%- 99% | 1.03% | 1.60% |
| 80%- 89% | 2.41% | 1.87% |
| Below 80% | 94.85% | 94.40% |
| Geographic Breakdown (by county) | | |
| Autauga | 2 | 3 |
| Baldwin | 15 | 17 |
| Barbour | 0 | 0 |
| Bibb | 0 | 0 |
| Blount | 4 | 4 |
| Bullock | 0 | 0 |
| Butler | 0 | 0 |
| Calhoun | 1 | 1 |
| Chambers | 0 | 0 |
| Cherokee | 1 | 1 |
| Chilton | 4 | 4 |
| Choctaw | 0 | 0 |
| Clarke | 2 | 2 |
| Clay | 0 | 0 |
| Cleburne | 1 | 1 |
| Coffee | 1 | 1 |
| Colbert | 0 | 0 |
| Conecuh | 0 | 0 |
| Coosa | 0 | 0 |
| Covington | 1 | 1 |
| Crenshaw | 1 | 1 |
| Cullman | 5 | 7 |
| Dale | 0 | 0 |
| Dallas | 1 | 1 |
| DeKalb | 0 | 0 |
| Elmore | 6 | 10 |
| Escambia | 1 | 1 |
| Etowah | 6 | 7 |
| Fayette | 0 | 0 |
| Franklin | 0 | 0 |
| Geneva | 1 | 1 |
| Greene | 0 | 0 |
| Hale | 0 | 0 |
| Henry | 0 | 1 |
| Houston | 3 | 4 |
| Jackson | 1 | 1 |
| Jefferson | 49 | 59 |
| Lamar | 0 | 0 |
| Lauderdale | 1 | 2 |
| Lawrence | 3 | 3 |

| | | |
|------------|----|----|
| Lee | 6 | 7 |
| Limestone | 7 | 12 |
| Lowndes | 0 | 0 |
| Macon | 0 | 1 |
| Madison | 41 | 61 |
| Marengo | 1 | 1 |
| Marion | 0 | 0 |
| Marshall | 2 | 4 |
| Mobile | 44 | 53 |
| Monroe | 0 | 1 |
| Montgomery | 30 | 43 |
| Morgan | 8 | 12 |
| Perry | 0 | 0 |
| Pickens | 1 | 1 |
| Pike | 1 | 1 |
| Randolph | 0 | 0 |
| Russell | 0 | 0 |
| Shelby | 17 | 19 |
| St. Clair | 8 | 8 |
| Sumter | 0 | 0 |
| Talladega | 1 | 1 |
| Tallapoosa | 3 | 3 |
| Tuscaloosa | 8 | 10 |
| Walker | 0 | 0 |
| Washington | 2 | 2 |
| Wilcox | 0 | 0 |
| Winston | 1 | 1 |

Home Mortgage Disclosure Act (HMDA)

| Borrower | | |
|-------------------------------------------|-----|-----|
| Race | | |
| American Indian or Alaskan Native | 2 | 2 |
| Asian | 0 | 0 |
| Black or African American | 92 | 132 |
| Native Hawaiian or other Pacific Islander | 0 | 0 |
| White | 157 | 184 |
| Information not provided by borrower | 40 | 56 |
| Ethnicity | | |
| Hispanic or Latino | 1 | 1 |
| Not Hispanic or Latino | 250 | 317 |
| Information not provided by borrower | 40 | 56 |
| Sex | | |
| Male | 121 | 154 |
| Female | 130 | 164 |
| Information not provided by borrower | 40 | 56 |
| Co-Borrower | | |
| Race | | |
| American Indian or Alaskan Native | 1 | 1 |
| Asian | 1 | 1 |
| Black or African American | 29 | 41 |
| Native Hawaiian or other Pacific Islander | 0 | 0 |
| White | 87 | 95 |
| Information not provided by borrower | 36 | 40 |
| Ethnicity | | |
| Hispanic or Latino | 1 | 2 |
| Not Hispanic or Latino | 117 | 136 |
| Information not provided by borrower | 36 | 40 |
| Sex | | |
| Male | 38 | 45 |
| Female | 80 | 93 |

| | | |
|----------------------------------------------------|--------|--------|
| Information not provided by borrower | 36 | 40 |
| Hardship | | |
| Unemployment | 289 | 371 |
| Underemployment | 2 | 3 |
| Divorce | 0 | 0 |
| Medical Condition | 0 | 0 |
| Death | 0 | 0 |
| Other | 0 | 0 |
| Current Loan to Value Ratio (LTV) | | |
| <100% | 90.72% | 90.37% |
| 100%-109% | 3.78% | 4.55% |
| 110%-120% | 2.41% | 2.14% |
| >120% | 3.09% | 2.94% |
| Current Combined Loan to Value Ratio (CLTV) | | |
| <100% | 87.29% | 86.63% |
| 100%-119% | 9.28% | 10.16% |
| 120%-139% | 0.34% | 0.53% |
| 140%-159% | 0.00% | 0.27% |
| >=160% | 3.09% | 2.41% |
| Delinquency Status (%) | | |
| Current | 61.17% | 57.22% |
| 30+ | 13.75% | 14.71% |
| 60+ | 10.65% | 13.90% |
| 90+ | 14.43% | 14.17% |
| Household Size | | |
| 1 | 68 | 98 |
| 2 | 102 | 117 |
| 3 | 55 | 69 |
| 4 | 44 | 60 |
| 5+ | 22 | 30 |

*The Geographic Breakdown, HMDA fields as well as Household Size should be reported in whole number format.
All other Borrower Characteristic fields should be reported as %.

Alabama

HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners

| | | QTD | Cumulative |
|------------------------------------------------------------------------------------------------|-----|------------|------------|
| Program Intake/Evaluation | | | |
| Approved | | | |
| Number of Applications Approved | | 291 | 374 |
| % of Total Number of Applications Received | | 7.13% | 7.83% |
| Denied | | | |
| Number of Applications Denied | | 225 | 309 |
| % of Total Number of Applications Received | | 5.51% | 6.47% |
| Withdrawn | | | |
| Number of Applications Withdrawn | | 2766 | 3293 |
| % of Total Number of Applications | | 67.79% | 68.98% |
| In Process | | | |
| Number of Applications In Process | | 798 | 798 |
| % of Total Number of Applications | | 19.57% | 16.72% |
| Total | | | |
| Total Number of Applications Received | | 4080 | 4774 |
| Number of Borrowers Participating in Other HFA HHF Programs or Program Components | N/A | | N/A |
| Program Characteristics | | | |
| General Characteristics | | | |
| Median 1st Lien Housing Payment Before Assistance | | 821.43 | 799.6 |
| Median 1st Lien Housing Payment After Assistance | | 0 | 0 |
| Median 2nd Lien Housing Payment Before Assistance | | 0 | 0 |
| Median 2nd Lien Housing Payment After Assistance | N/A | | N/A |
| Median 1st Lien UPB Before Program Entry | | 100987.96 | 98751.63 |
| Median 1st Lien UPB After Program Entry | N/A | | N/A |
| Median 2nd Lien UPB Before Program Entry | | 0 | 0 |
| Median 2nd Lien UPB After Program Entry | N/A | | N/A |
| Median Principal Forgiveness ¹ | N/A | | N/A |
| Median Length of Time Borrower Receives Assistance | N/A | | 1 |
| Median Assistance Amount | | 2122 | 2709.49 |
| Assistance Characteristics | | | |
| Assistance Provided to Date | | 983588.93* | 1227739.15 |
| Total Lender/Servicer Assistance Amount | N/A | | N/A |
| Borrowers Receiving Lender/Servicer Match (%) | N/A | | N/A |
| Median Lender/Servicer Assistance per Borrower | N/A | | N/A |
| Other Characteristics | | | |
| Median Length of Time from Initial Request to Assistance Granted | | 109 | 98 |
| Current | | | |
| Number | | 178 | 214 |
| % | | 61.17% | 57.22% |
| Delinquent (30+) | | | |
| Number | | 40 | 55 |
| % | | 13.75% | 14.71% |
| Delinquent (60+) | | | |
| Number | | 31 | 52 |
| % | | 10.65% | 13.90% |
| Delinquent (90+) | | | |
| Number | | 42 | 53 |
| % | | 14.43% | 14.17% |
| Program Outcomes | | | |
| Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | | 25 | 27 |
| Alternative Outcomes | | | |
| Foreclosure Sale | | | |
| Number | | 0 | 0 |
| % | | 0.00% | 0.00% |

| | | | |
|--------------------------------------------------|--|--------|--------|
| Cancelled | | | |
| Number | | 0 | 0 |
| % | | 0.00% | 0.00% |
| Deed in Lieu | | | |
| Number | | 0 | 0 |
| % | | 0.00% | 0.00% |
| Short Sale | | | |
| Number | | 0 | 0 |
| % | | 0.00% | 0.00% |
| Program Completion/ Transition | | | |
| Loan Modification Program | | | |
| Number | | 0 | 0 |
| % | | 0.00% | 0.00% |
| Re-employed/ Regain Appropriate Employment Level | | | |
| Number | | 11 | 13 |
| % | | 44.00% | 48.15% |
| Reinstatement/Current/Payoff | | | |
| Number | | 12 | 12 |
| % | | 48.00% | 44.44% |
| Short Sale | | | |
| Number | | N/A | N/A |
| % | | N/A | N/A |
| Deed in Lieu | | | |
| Number | | N/A | N/A |
| % | | N/A | N/A |
| <i>Other - Borrower Still Owns Home</i> | | | |
| Number | | 2 | 2 |
| % | | 8.00% | 7.41% |
| Homeownership Retention² | | | |
| Six Months Number | | N/A | 0 |
| Six Months % | | N/A | 0.00% |
| Twelve Months Number | | N/A | 0 |
| Twelve Months % | | N/A | 0.00% |
| Unreachable Number | | N/A | 0 |
| Unreachable % | | N/A | 0.00% |
| 1. Includes second mortgage settlement | | | |
| 2. Borrower still owns home | | | |
| * Revised | | | |