



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day 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.

**Template Version Date: October 2013**

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	779	5380
	Number of Unique Borrowers Denied Assistance^	81	998
	Number of Unique Borrowers Withdrawn from Program^^	49	567
	Number of Unique Borrowers in Process	440	N/A
	Total Number of Unique Borrower Applicants	1349	7385
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	15450183.95	77028925.65
	Total Spent on Administrative Support, Outreach, and Counseling	1531811.09	12298649.68
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.13%	0.07%
	\$70,000- \$89,000	1.03%	0.97%
	\$50,000- \$69,000	3.85%	3.68%
	Below \$50,000	94.99%	95.28%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	1.54%	1.36%
	110%- 119%	1.16%	0.54%
	100%- 109%	1.41%	0.99%
	90%- 99%	1.28%	1.34%
	80%- 89%	2.82%	2.21%
	Below 80%	91.78%	93.57%
<b>Geographic Breakdown (by county)</b>			
	Anderson	7	36
	Bedford	3	38
	Benton	2	7
	Bledsoe	1	12
	Blount	5	51
	Bradley	12	66
	Campbell	0	11
	Cannon	2	5
	Carroll	2	13
	Carter	5	38
	Cheatham	3	37
	Chester	3	6
	Claiborne	9	25
	Clay	0	6
	Cocke	6	22
	Coffee	1	11
	Crockett	1	10
	Cumberland	3	14
	Davidson	110	858
	Decatur	0	5
	DeKalb	2	10
	Dickson	3	47
	Dyer	2	18
	Fayette	6	26
	Fentress	1	13
	Franklin	3	14
	Gibson	6	33
	Giles	0	11
	Grainger	3	16
	Greene	1	27
	Grundy	0	6
	Hamblen	5	48
	Hamilton	56	383
	Hancock	2	2

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
	Hardeman	0	6
	Hardin	1	6
	Hawkins	8	26
	Haywood	0	11
	Henderson	0	7
	Henry	2	11
	Hickman	1	7
	Houston	0	4
	Humphreys	0	5
	Jackson	0	3
	Jefferson	7	50
	Johnson	2	11
	Knox	50	309
	Lake	0	1
	Lauderdale	1	14
	Lawrence	1	11
	Lewis	2	14
	Lincoln	2	10
	Loudon	5	24
	McMinn	6	36
	McNairy	4	22
	Macon	0	14
	Madison	5	50
	Marion	1	11
	Marshall	3	20
	Maury	4	58
	Meigs	5	11
	Monroe	4	16
	Montgomery	10	101
	Moore	0	0
	Morgan	0	1
	Obion	3	29
	Overton	1	7
	Perry	0	1
	Pickett	0	2
	Polk	0	3
	Putnam	1	26
	Rhea	4	23
	Roane	5	19
	Robertson	6	59
	Rutherford	45	367
	Scott	1	12
	Sequatchie	3	14
	Sevier	5	37
	Shelby	222	1317
	Smith	0	17
	Stewart	1	8
	Sullivan	15	88
	Sumner	14	138
	Tipton	13	56
	Trousdale	1	2
	Unicoi	2	12
	Union	2	6
	Van Buren	0	9
	Warren	1	13
	Washington	11	81
	Wayne	0	3

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
	Weakley	3	20
	White	0	14
	Williamson	15	95
	Wilson	16	107
<b>Home Mortgage Disclosure Act (HMDA)</b>			
	<i>Borrower</i>		
	<i>Race</i>		
	American Indian or Alaskan Native	4	21
	Asian	4	26
	Black or African American	313	2079
	Native Hawaiian or other Pacific Islander	1	11
	White	456	3159
	Information not provided by borrower	1	84
	<i>Ethnicity</i>		
	Hispanic or Latino	15	121
	Not Hispanic or Latino	764	5259
	Information not provided by borrower	0	0
	<i>Sex</i>		
	Male	302	2259
	Female	465	3047
	Information not provided by borrower	12	74
	<i>Co-Borrower</i>		
	<i>Race</i>		
	American Indian or Alaskan Native	0	0
	Asian	2	5
	Black or African American	41	226
	Native Hawaiian or other Pacific Islander	0	2
	White	110	673
	Information not provided by borrower	30	278
	<i>Ethnicity</i>		
	Hispanic or Latino	0	11
	Not Hispanic or Latino	183	1173
	Information not provided by borrower	0	0
	<i>Sex</i>		
	Male	38	284
	Female	113	692
	Information not provided by borrower	32	208
<b>Hardship</b>			
	Unemployment	539	4265
	Underemployment	122	835
	Divorce	68	162
	Medical Condition	0	0
	Death	50	118
	Other	0	0
<b>Current Loan to Value Ratio (LTV)</b>			
	<100%	68.81%	70.93%
	100%-109%	12.84%	11.91%
	110%-120%	7.06%	7.29%
	>120%	11.30%	9.87%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	66.11%	68.35%
	100%-119%	21.57%	21.00%
	120%-139%	6.55%	6.52%
	140%-159%	3.21%	2.19%
	>=160%	2.57%	1.93%
<b>Delinquency Status (%)</b>			

<b>Tennessee</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
	Current	40.05%	34.91%
	30+	6.16%	5.93%
	60+	7.57%	7.29%
	90+	46.21%	51.88%
<b>Household Size</b>			
	1	247	1700
	2	200	1481
	3	152	986
	4	119	715
	5+	61	498

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

**\*\*Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.**

^One borrower was denied but mistakenly reported as withdrawn in the previous quarter. Therefore the current cumulative is different than the sum of current quarter and last quarter's cumulative

^^One borrower was mistakenly reported as "withdrawn" in the previous quarter. The loan is in application process. Another borrower was denied, but mistakenly reported as withdrawn in the previous quarter. Therefore the current cumulative is different than the sum of current quarter and last quarter's cumulative

# Tennessee

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		779	5380
% of Total Number of Applications		57.75%	72.85%
<i>Denied</i>			
Number of Borrowers Denied		81	998
% of Total Number of Applications		6.00%	13.51%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		49	567
% of Total Number of Applications		3.63%	7.68%
<i>In Process</i>			
Number of Borrowers In Process		440	N/A
% of Total Number of Applications		32.62%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1349	7385
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		819.63	819.575
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		93504.24	93891.31
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 <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	11
Median Assistance Amount		3176.855	14569.82
<b>Assistance Characteristics</b>			
Assistance Provided to Date		15450184	<b>77028925.65</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		131	121
<i>Current</i>			
Number		312	1878
%		40.05%	34.91%
<i>Delinquent (30+)</i>			
Number		48	319
%		6.16%	5.93%
<i>Delinquent (60+)</i>			
Number		59	392
%		7.57%	7.29%
<i>Delinquent (90+)</i>			

# Tennessee

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

		QTD	Cumulative
	Number	360	2791
	%	46.21%	51.88%
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)*	319	2636
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale<sup>^</sup></i>			
	Number	20	67
	%	6.27%	2.54%
<i>Cancelled</i>			
	Number	46	62
	%	14.42%	2.35%
<i>Deed in Lieu</i>			
	Number	0	2
	%	0.00%	0.08%
<i>Short Sale</i>			
	Number	2	11
	%	0.63%	0.42%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level<sup>^</sup></i>			
	Number	42	188
	%	13.17%	7.13%
<i>Reinstatement/Current/Payoff<sup>**</sup></i>			
	Number	209	2306
	%	65.52%	87.48%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	3955
	Six Months %	N/A	99.70%
	Twelve Months Number	N/A	2589
	Twelve Months %	N/A	97.55%
	Twenty-four Months Number	N/A	702
	Twenty-four Months %	N/A	92.98%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

# Tennessee

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

QTD

Cumulative

\*Because of the changes explained in the following footnotes, the total number of borrowers no longer in the program is different than the sum of the current quarter and the previous quarter's cumulative.

^Borrowers were reported as "foreclosure" in the previous quarters when the foreclosure sales notices were received. However, we realized that the actual foreclosure sales did not happen in some of those borrowers who were reported as foreclosure. We removed them from the list of foreclosures. Therefore, the current cumulative number of foreclosures are different than the previous one.

^^Borrowers gained employment in a previous quarter but was not reported accurately. They have been corrected in this quarter. Therefore, the current quarter's cumulative is different than last quarter.

\*\*The current cumulative number is different than the sum of current quarter and last quarter's cumulative because of the files that were reworked due to payment changes, payment refunds, and/or interruptions to payments due to bankruptcy, HAMP mods and DOJ.



## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance		Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance		Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program		Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process		Total number of <b>unique</b> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants		Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Program Expenditures		
Total Assistance Provided to Date		<b>Total</b> amount of assistance disbursed to the lender/servicer on behalf of the borrower.
Total Spent on Administrative Support, Outreach, and Counseling		<b>Total</b> amount spent on administrative expenses to support the program(s).
Borrower Income		
All Categories		At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
All Categories		At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed
Home Mortgage Disclosure Act (HMDA)		
	<i>Borrower</i>	
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
	<i>Co-Borrower</i>	
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
Hardship		
All Categories		All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
All Categories		Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
All Categories		Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
All Categories		Delinquency status at the time of assistance.
Household Size		
All Categories		Household size at the time of assistance.
HFA Performance Data Reporting- Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs		
Program Intake/Evaluation		
	<i>Approved</i>	
Number of Borrowers Receiving Assistance		The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications		Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Denied</i>	
Number of Borrowers Denied		The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications		Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Withdrawn</i>	
Number of Borrowers Withdrawn		The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications		Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>In Process</i>	
Number of Borrowers In Process		The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications		Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
	<i>Total</i>	
Total Number of Borrowers Applied		Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

**The Following Data Points Are To Be Reported In Aggregate For All Programs:**

	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).
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#### Program Characteristics

##### General Characteristics

	Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance		Median first lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
	Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
	Median Assistance Amount		Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.

##### Assistance Characteristics

	Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
	Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
	Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching).

##### Other Characteristics

	Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
	<i>Current</i>		
	Number		Number of borrowers current at the time assistance is received.
	%		Percent of current borrowers divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>		
	Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>		
	Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
	<i>Delinquent (90+)</i>		
	Number		Number of borrowers 90+ Days delinquent at the time assistance is received.
	%		Percent of 90+ days delinquent borrowers divided by the total number of approved applicants.

##### Program Outcomes

	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of borrowers who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
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##### Alternative Outcomes

	<i>Foreclosure Sale</i>		
	Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Cancelled</i>		
	Number		Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%		Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Deed in Lieu</i>		
	Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Short Sale</i>		
	Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

**The Following Data Points Are To Be Reported In Aggregate For All Programs:**

	%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
	%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
	%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Deed in Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
	%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
	<i>Other - Borrower Still Owns Home</i>	
	Number	Number of borrowers transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Percent of transitioned households in this category compared to all borrowers reflected in alternative outcomes and program completion/transition.
<b>Homeownership Retention<sup>1</sup></b>		
	Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
	%	Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of borrowers assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
	%	Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Twenty-four Months	Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
	%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
	Unreachable	Number of borrowers assisted by the program that are unable to be verified by any available means.
	%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

<sup>1</sup> Borrower still owns home

\* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)