

APPENDIX
MORTGAGE LOSS MITIGATION STATISTICS
INDUSTRY EXTRAPOLATIONS
(Quarterly for 2007 and Year to Date for 2008)

Industry Market Coverage (millions of residential mortgage loans)

	Hope Now Alliance Survey	MBA Delinquency Survey	Extrapolated MBA Survey	Hope Now Estimated Percent of Industry	# of Hope Now Companies Reporting
Total Loan Count as of February 2008	33.8	46.0	54.1	62.6%	16
Prime Loan Count	29.6	40.1	47.2	62.6%	13
Subprime Loan Count	4.3	5.8	6.9	62.4%	14

Industry market coverage statistics are based on MBA Delinquency Survey data from December 2007, industry percentages are derived using Hope Now Alliance data from December 2007 for a consistent basis. The Mortgage Banker's Association estimates coverage of 85% of first residential liens, industry amounts are adjusted for this accordingly. Estimates of total industry loans for Q2 and particularly Q1 of 2007 are skewed downward due net purchase of loans serviced rather than to net origination and payoff activity.

Summary Loss Mitigation Statistics for 2007/2008 - Industry Extrapolation (thousands of residential loans)

Summary loss mitigation statistics aggregate the Hope Now Alliance data on a quarter over quarter basis and are extrapolated to an industry estimated aggregate. **Quarterly statistics presented below represent monthly averages.**

	Q1-2007	Q2-2007	Q3-2007	Q4-2007	Jan/Feb 2008
Number of Loans					
Total	50,244	52,661	53,430	53,423	54,515
Prime	43,062	45,286	46,305	46,509	47,804
Subprime	7,182	7,375	7,124	6,914	6,711
60 Days + Delinquency					
Total	1,083	1,158	1,339	1,553	1,819
Prime	492	505	585	698	839
Subprime	591	653	754	855	980
60 Days+ Delinquency (Percent of Total Loans)					
Total	2.16%	2.20%	2.51%	2.91%	3.34%
Prime	1.14%	1.12%	1.26%	1.50%	1.76%
Subprime	8.23%	8.85%	10.58%	12.37%	14.60%

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Summary Loss Mitigation Statistics for 2007/2008 - Industry Extrapolation (thousands of residential loans)

Summary loss mitigation statistics aggregate the Hope Now Alliance data on a quarter over quarter basis and are extrapolated to an industry estimated aggregate. **Quarterly statistics presented below represent TOTAL foreclosure or loss mitigation actions during the quarter. Q1-2008 Est. is 3/2 times Jan/Feb 2008; 2008 Est. is 4 times the Q1-2008 Est.**

	Q1-2007	Q2-2007	Q3-2007	Q4-2007	Jan/Feb 2008	Q1-2008 Est.	2007	2008 Est.
Foreclosure Starts								
Total	316	315	414	459	346	519	1,504	2,077
Prime	139	128	166	182	151	227	616	906
Subprime	177	187	248	276	195	293	888	1,170

Completed Foreclosure Sales

Total	108	118	136	147	133	200	509	801
Prime	46	49	54	55	55	83	204	330
Subprime	62	69	82	92	78	118	305	471

Completed Foreclosure Sales (Percent of Starts)

There is a weighted average 5-month lag nationally between a foreclosure start and its completion. During this time many foreclosure starts drop out for a variety of reasons. For individual states, the lag ranges between 2 and 12 months. The percentages show below adjust for the lag. No data are shown for Q1 2007 because of the lack of historical information. Q2 2007 is based on 30 states, Q3 2007 on 44 states and Q4 2007 and Q1 2008 on all states. Foreclosure sales were depressed in the month of December because of the holidays; catch up occurred in January.

Total		38.2%	41.0%	38.2%	46.9%		39.1%	38.6%
Prime		36.5%	39.1%	35.0%	48.3%		36.9%	36.4%
Subprime		39.6%	42.4%	40.3%	46.0%		40.7%	40.2%

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Summary Loss Mitigation Statistics for 2007/2008 - Industry Extrapolation (thousands of residential loans)

Summary loss mitigation statistics aggregate the Hope Now Alliance data on a quarter over quarter basis and are extrapolated to an industry estimated aggregate. **Quarterly statistics presented below represent TOTAL loss mitigation actions during the quarter. Q1-2008 Est. is 3/2 times Jan/Feb 2008; 2008 Est. is 4 times the Q1-2008 Est.**

	Q1-2007	Q2-2007	Q3-2007	Q4-2007	Jan/Feb 2008	Q1-2008 Est.	2007	2008 Est.
Borrower Workout Plans (Repayment Plans Initiated + Modifications Completed)								
Total	314	335	395	473	310	465	1,517	1,859
Prime	130	133	150	174	137	206	587	825
Subprime	184	202	246	299	172	258	931	1,034
Formal Repayment Plans Initiated								
Total	261	270	320	332	196	294	1,183	1,178
Prime	106	103	120	137	106	159	465	635
Subprime	155	167	200	195	90	136	718	543
Modifications Completed								
Total	54	65	76	141	114	170	336	681
Prime	24	30	30	37	32	47	121	190
Subprime	29	35	46	104	82	123	213	491
Modifications as a Percentage of Workout Plans								
Total	17.2%	19.4%	19.1%	29.9%	36.6%		22.1%	36.6%
Prime	18.2%	22.9%	20.1%	21.4%	23.0%		20.7%	23.0%
Subprime	15.7%	17.1%	18.6%	34.8%	47.5%		22.9%	47.5%

APPENDIX
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Summary Loss Mitigation Statistics for 2007/2008 - Industry Extrapolation (percentage of foreclosure sales)

Summary loss mitigation statistics aggregate the Hope Now Alliance data on a quarter over quarter basis and are extrapolated to an industry estimated aggregate. **Quarterly statistics presented below represent TOTAL loss mitigation actions during the quarter as a percentage of percentage of foreclosure sales during the quarter. Foreclosure sales were depressed during December because of the holidays; catch up occurred in January.**

	Q1-2007	Q2-2007	Q3-2007	Q4-2007	Jan/Feb 2008
Borrower Workout Plans (Repayment Plans + Modifications as a Percentage of Foreclosure Sales)					
Total	290%	285%	291%	322%	232%
Prime	284%	270%	279%	317%	250%
Subprime	295%	295%	298%	325%	220%

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Industry Market Coverage (millions of residential mortgage loans)

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Total Loan Count as of February 2008	33.8	46.0	54.1	62.6%	16
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Subprime Loan Count	4.3	5.8	6.9	62.4%	14

Industry market coverage statistics are based on MBA Delinquency Survey data from December 2007. Industry percentages are derived using Hope Now Alliance data from December 2007 for a consistent basis. The Mortgage Banker's Association estimates coverage of 85% of first residential liens; industry totals are adjusted accordingly.

Summary Loss Mitigation Statistics for 2007/2008 - Industry Extrapolation (thousands of residential loans)

Summary loss mitigation statistics aggregate the Hope Now Alliance data on a quarter over quarter basis and are extrapolated to an industry estimated aggregate.

Quarterly statistics presented below represent monthly averages.

	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Three-Month Rate of Change
Number of Loans									
Total	53,625	53,232	53,432	53,558	53,853	52,859	54,103	54,926	
Prime	46,422	46,109	46,385	46,618	46,906	46,003	47,222	48,385	
Subprime	7,203	7,123	7,047	6,940	6,947	6,856	6,881	6,541	
60 Days + Delinquency									
Total	1,270	1,305	1,441	1,492	1,531	1,636	1,771	1,867	18.1%
Prime	551	567	637	668	716	710	799	880	18.2%
Subprime	719	739	804	824	815	926	972	988	18.1%
60 Days+ Delinquency (Percentage of Total Loans)									
Total	2.37%	2.45%	2.70%	2.79%	2.84%	3.09%	3.27%	3.40%	
Prime	1.19%	1.23%	1.37%	1.43%	1.53%	1.54%	1.69%	1.82%	
Subprime	9.98%	10.37%	11.41%	11.88%	11.73%	13.51%	14.12%	15.10%	

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Summary loss mitigation statistics aggregate the Hope Now Alliance data on a monthly basis and are extrapolated to an industry estimated aggregate. Foreclosure sales were depressed in December because of the holidays; catch up occurred in January.

	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Three-Month Rate of Change
Foreclosure Starts									
Total	128	152	134	137	164	158	166	180	16.0%
Prime	51	60	55	56	59	67	69	82	27.9%
Subprime	77	92	79	81	105	91	97	98	8.3%
Completed Foreclosure Sales									
Total	43	49	45	53	53	41	68	66	15.1%
Prime	17	20	17	20	21	14	28	27	20.2%
Subprime	26	29	28	34	32	26	39	39	11.9%

Completed Foreclosure Sales (Percentage of Starts)

There is a weighted average 5-month lag nationally between a foreclosure start and its completion. During this time many foreclosure starts drop out for a variety of reasons. For individual states, the lag ranges between 2 and 12 months. The percentages shown below adjust for this lag.

Total	40.8%	44.7%	38.1%	43.0%	41.5%	30.5%	48.6%	45.4%
Prime	38.2%	44.2%	35.7%	38.8%	39.7%	26.7%	51.2%	45.6%
Subprime	42.9%	45.2%	39.7%	45.9%	42.7%	33.0%	46.9%	45.1%

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	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Three-Month Rate of Change
Borrower Workout Plans (Repayment Plans Initiated + Modifications Completed)									
Total	125	141	129	168	156	149	166	144	1.3%
Prime	47	53	50	59	60	55	75	63	13.6%
Subprime	78	89	79	108	97	95	91	81	-6.1%
Formal Repayment Plans Initiated									
Total	101	115	104	120	112	99	107	89	-12.3%
Prime	37	42	40	47	46	43	59	46	11.0%
Subprime	64	73	63	73	66	56	48	42	-27.7%
Modifications Completed									
Total	24	26	26	47	44	50	58	55	40.2%
Prime	10	10	10	12	14	12	15	16	23.6%
Subprime	14	16	16	35	30	39	43	39	47.3%
Modifications as a Percentage of Workout Plans									
Total	18.8%	18.7%	19.9%	28.2%	28.1%	33.7%	35.2%	38.3%	
Prime	21.0%	19.9%	19.3%	19.9%	22.8%	21.5%	20.3%	26.2%	
Subprime	17.5%	17.9%	20.3%	32.7%	31.4%	40.8%	47.4%	47.7%	

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	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08
Borrower Workout Plans (Repayment Plans + Modifications as a Percentage of Foreclosure Sales)								
Total	293%	290%	288%	314%	295%	368%	245%	219%
Prime	280%	267%	293%	301%	287%	382%	263%	236%
Subprime	302%	306%	286%	322%	300%	360%	231%	208%

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60 Days+ Delinquency (Percent of Total Loans)								
Total	2.37%	2.45%	2.70%	2.79%	2.84%	3.09%	3.27%	3.40%
Prime	1.19%	1.23%	1.37%	1.43%	1.53%	1.54%	1.69%	1.82%
Subprime	9.98%	10.37%	11.41%	11.88%	11.73%	13.51%	14.12%	15.10%

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Foreclosure Starts								
Total	128	152	134	137	164	158	166	180
Prime	51	60	55	56	59	67	69	82
Subprime	77	92	79	81	105	91	97	98

Completed Foreclosure Sales								
Total	43	49	45	53	53	41	68	66
Prime	17	20	17	20	21	14	28	27
Subprime	26	29	28	34	32	26	39	39

Completed Foreclosure Sales (Percent of Starts)

There is a weighted average 5-month lag nationally between a foreclosure start and its completion. During this time many foreclosure starts drop out for a variety of reasons. For individual states, the lag ranges between 2 and 12 months. The percentages shown below adjust for the lag.

Total	40.8%	44.7%	38.1%	43.0%	41.5%	30.5%	48.6%	45.4%
Prime	38.2%	44.2%	35.7%	38.8%	39.7%	26.7%	51.2%	45.6%
Subprime	42.9%	45.2%	39.7%	45.9%	42.7%	33.0%	46.9%	45.1%
Foreclosure Starts								
	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08
Total	0%	19%	4%	7%	28%	23%	30%	40%
Prime	0%	17%	6%	10%	15%	30%	34%	60%
Subprime	0%	19%	3%	5%	36%	19%	27%	27%
Completed Foreclosure Sales								
	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08
Total	0%	14%	5%	25%	24%	-5%	59%	54%
Prime	0%	17%	1%	17%	24%	-15%	68%	58%
Subprime	0%	13%	8%	31%	25%	2%	53%	52%

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Borrower Workout Plans (Repayment Plans Initiated + Modifications Completed)								
Total	125	141	129	168	156	149	166	144
Prime	47	53	50	59	60	55	75	63
Subprime	78	89	79	108	97	95	91	81
Formal Repayment Plans Initiated								
Total	101	115	104	120	112	99	107	89
Prime	37	42	40	47	46	43	59	46
Subprime	64	73	63	73	66	56	48	42
Modifications Completed								
Total	24	26	26	47	44	50	58	55
Prime	10	10	10	12	14	12	15	16
Subprime	14	16	16	35	30	39	43	39
Modifications as a Percentage of Workout Plans								
Total	18.8%	18.7%	19.9%	28.2%	28.1%	33.7%	35.2%	38.3%
Prime	21.0%	19.9%	19.3%	19.9%	22.8%	21.5%	20.3%	26.2%
Subprime	17.5%	17.9%	20.3%	32.7%	31.4%	40.8%	47.4%	47.7%
Borrower Workout Plans (Repayment Plans)								
Total	0%	13%	4%	34%	25%	20%	33%	15%
Prime	0%	11%	6%	25%	27%	16%	58%	33%
Subprime	0%	14%	2%	39%	24%	22%	17%	5%
Formal Repayment Plans Initiated								
Total	0%	13%	2%	19%	11%	-2%	6%	-12%
Prime	0%	13%	8%	27%	24%	15%	59%	24%
Subprime	0%	14%	-1%	14%	4%	-13%	-25%	-34%
Modifications Completed								
Total	0%	12%	10%	100%	87%	114%	148%	135%
Prime	0%	6%	-2%	19%	37%	18%	53%	66%
Subprime	0%	16%	18%	160%	123%	183%	217%	184%

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Prime	280%	267%	293%	301%	287%	382%	263%	236%
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Subprime Loans	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08
Completed Foreclosure Sales	0%	13%	8%	31%	25%	2%	53%	52%
Formal Repayment Plans Initiated	0%	14%	-1%	14%	4%	-13%	-25%	-34%
Modifications Completed	0%	16%	18%	160%	123%	183%	217%	184%

Prime Loans	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08
Completed Foreclosure Sales	0%	17%	1%	17%	24%	-15%	68%	58%
Formal Repayment Plans Initiated	0%	13%	8%	27%	24%	15%	59%	24%
Modifications Completed	0%	6%	-2%	19%	37%	18%	53%	66%

Subprime Loans	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08
Completed Foreclosure Sales	26	29	28	34	32	26	39	39
Formal Repayment Plans Initiated	78	89	79	108	97	95	91	81
Modifications Completed	14	16	16	35	30	39	43	39

Prime Loans	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08
Completed Foreclosure Sales	17	20	17	20	21	14	28	27
Formal Repayment Plans Initiated	47	53	50	59	60	55	75	63
Modifications Completed	10	10	10	12	14	12	15	16