

Table 2

**STATE PRIME and SUBPRIME FORECLOSURE STARTS
(2007 Quarterly; 2008 Jan./Feb.)**

Description: The table below provides a monthly average estimate of foreclosure starts by state for HOPE NOW servicers during each quarter of 2007 and January 2008. As not all HOPE NOW servicers have submitted data for foreclosure starts, the third set of columns estimates the number of foreclosure starts for all HOPE NOW servicers.

Product = Total	Reported Foreclosure Starts					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Starts					Foreclosure Starts Adjusted for all HOPE NOW Servicers					Foreclosure Starts Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	550	505	642	679	1,164	60%	57%	55%	54%	100%	912	893	1,158	1,261	1,164	1,151	-2	27	38	26
Alaska	41	45	49	36	68	72%	70%	71%	73%	100%	57	64	69	50	68	62	12	20	-13	9
Arizona	731	904	1,191	1,503	3,658	67%	58%	67%	66%	100%	1,088	1,563	1,779	2,270	3,658	3,403	44	63	109	213
Arkansas	254	210	274	296	564	61%	60%	59%	58%	100%	416	348	463	513	564	554	-16	11	23	33
California	4,985	5,688	8,318	8,240	21,924	66%	65%	65%	63%	100%	7,593	8,777	12,866	13,103	21,924	20,898	16	69	73	175
Colorado	1,218	1,038	1,226	1,199	2,144	66%	65%	59%	64%	100%	1,856	1,594	2,063	1,867	2,144	2,107	-14	11	1	14
Connecticut	373	339	452	464	878	57%	56%	57%	55%	100%	649	605	799	836	878	867	-7	23	29	34
Delaware	104	93	112	126	238	54%	53%	53%	53%	100%	191	177	211	240	238	219	-8	10	25	14
District of Columbia	26	25	28	33	396	51%	50%	50%	53%	100%	51	50	57	61	396	388	-4	10	19	655
Florida	3,073	3,589	5,402	6,733	15,004	63%	62%	63%	62%	100%	4,904	5,769	8,595	10,918	15,004	14,422	18	75	123	194
Georgia	1,907	1,822	2,328	2,491	4,629	61%	59%	58%	57%	100%	3,121	3,113	4,013	4,364	4,629	4,553	0	29	40	46
Hawaii	72	86	101	108	215	60%	60%	59%	59%	100%	120	144	169	184	215	210	21	42	54	75
Idaho	137	131	177	202	655	67%	66%	65%	65%	100%	204	200	272	309	655	642	-2	33	51	215
Illinois	1,794	1,570	2,178	2,329	4,268	60%	58%	58%	56%	100%	2,986	2,729	3,786	4,143	4,268	4,072	-9	27	39	36
Indiana	1,223	1,020	1,363	1,356	2,336	56%	54%	54%	53%	100%	2,201	1,898	2,537	2,545	2,336	2,265	-14	15	16	3
Iowa	297	250	329	345	669	53%	51%	51%	50%	100%	560	494	651	687	669	653	-12	16	23	16
Kansas	332	268	318	337	603	62%	60%	60%	59%	100%	532	443	531	569	603	585	-17	0	7	10
Kentucky	485	400	521	542	868	63%	60%	60%	55%	100%	773	667	867	991	868	843	-14	12	28	9
Louisiana	426	415	445	437	849	55%	52%	53%	52%	100%	779	792	835	835	849	803	2	7	7	3
Maine	90	92	116	132	327	53%	53%	53%	52%	100%	168	174	218	251	327	334	3	29	49	99
Maryland	572	570	840	980	2,110	62%	61%	60%	57%	100%	923	942	1,409	1,707	2,110	1,988	2	53	85	116
Massachusetts	718	685	818	844	1,706	53%	52%	52%	52%	100%	1,363	1,307	1,558	1,636	1,706	1,758	-4	14	20	29
Michigan	2,468	2,462	3,130	3,205	5,781	58%	53%	54%	53%	100%	4,228	4,614	5,830	6,069	5,781	5,742	9	38	44	36
Minnesota	885	847	1,160	1,153	2,073	66%	64%	63%	62%	100%	1,331	1,322	1,828	1,874	2,073	2,001	-1	37	41	50
Mississippi	303	280	378	414	732	60%	58%	58%	57%	100%	509	483	653	731	732	698	-5	28	44	37
Missouri	940	838	1,128	1,185	2,198	61%	59%	58%	57%	100%	1,536	1,419	1,948	2,087	2,198	2,100	-8	27	36	37
Montana	63	69	63	75	134	59%	57%	58%	58%	100%	106	120	108	130	134	132	14	2	23	25
Nebraska	184	161	195	231	406	57%	55%	55%	55%	100%	319	291	356	419	406	393	-9	11	31	23
Nevada	658	815	905	1,216	2,358	73%	73%	73%	72%	100%	904	1,120	1,243	1,695	2,358	2,223	24	37	88	146
New Hampshire	132	133	172	192	402	54%	55%	54%	55%	100%	243	245	316	352	402	407	1	30	45	68
New Jersey	868	760	1,030	1,119	2,225	61%	60%	61%	60%	100%	1,425	1,260	1,701	1,869	2,225	2,143	-12	19	31	50
New Mexico	167	145	159	201	387	58%	57%	57%	56%	100%	286	256	278	361	387	364	-10	-3	26	27
New York	1,326	1,161	1,464	1,532	3,153	55%	53%	53%	53%	100%	2,428	2,193	2,752	2,904	3,153	3,043	-10	13	20	25
North Carolina	1,183	996	1,208	1,344	2,220	63%	60%	60%	59%	100%	1,887	1,655	2,009	2,273	2,220	2,181	-12	6	20	16
North Dakota	25	34	30	33	225	46%	45%	44%	43%	100%	54	76	69	78	225	224	40	29	44	316
Ohio	2,054	1,780	2,193	2,199	4,003	61%	56%	57%	56%	100%	3,378	3,170	3,861	3,961	4,003	3,841	-6	14	17	14
Oklahoma	467	367	440	492	817	51%	50%	50%	49%	100%	916	741	888	1,001	817	788	-19	-3	9	-14
Oregon	269	290	290	365	788	68%	67%	67%	67%	100%	395	430	431	547	788	767	9	9	38	94
Pennsylvania	1,055	864	1,064	1,201	2,217	60%	58%	58%	57%	100%	1,767	1,497	1,841	2,115	2,217	2,119	-15	4	20	20
Rhode Island	105	132	170	191	411	44%	46%	47%	46%	100%	239	290	365	415	411	421	21	53	73	76
South Carolina	607	493	590	719	1,135	60%	57%	57%	55%	100%	1,008	860	1,036	1,307	1,135	1,102	-15	3	30	9
South Dakota	41	34	52	48	105	55%	52%	54%	53%	100%	75	65	96	92	105	106	-14	28	23	42
Tennessee	931	843	1,074	1,168	2,142	63%	61%	61%	60%	100%	1,487	1,377	1,765	1,952	2,142	2,080	-7	19	31	40
Texas	3,161	2,849	3,344	3,731	6,721	64%	60%	59%	59%	100%	4,969	4,730	5,665	6,338	6,721	6,602	-5	14	28	33
Utah	271	234	292	336	556	60%	60%	60%	60%	100%	450	388	483	560	556	558	-14	7	25	24
Vermont	25	34	30	27	133	44%	46%	47%	46%	100%	56	75	64	59	133	135	33	13	4	140
Virginia	689	684	1,034	1,158	2,571	61%	58%	58%	56%	100%	1,128	1,175	1,790	2,072	2,571	2,522	4	59	84	124
Washington	641	573	608	648	1,342	62%	61%	62%	61%	100%	1,038	934	988	1,071	1,342	1,300	-10	-5	3	25
West Virginia	99	102	135	149	234	59%	55%	53%	54%	100%	168	187	253	277	234	226	11	50	64	34
Wisconsin	521	485	650	739	1,282	64%	62%	62%	60%	100%	808	789	1,047	1,229	1,282	1,248	-2	30	52	54
Wyoming	23	22	27	36	56	61%	60%	59%	59%	100%	38	36	45	60	56	56	-5	19	60	49
Total (Monthly Average)	39,568	38,236	50,241	54,519	112,090						64,623	64,538	84,616	93,238	112,090	108,296				

Table 2

STATE PRIME and SUBPRIME FORECLOSURE STARTS
(2007 Quarterly; 2008 Jan./Feb.)

Percent of Industry	38.2%	36.9%	37.0%	36.4%	61.8%	62.3%	62.3%	62.3%	62.3%	61.8%	59.8%
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* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 2

**STATE PRIME and SUBPRIME FORECLOSURE STARTS
(2007 Quarterly; 2008 Jan./Feb.)**

Product = Prime	Reported Foreclosure Starts					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Starts					Foreclosure Starts Adjusted for all HOPE NOW Servicers					Foreclosure Starts Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	363	308	368	391	492	77%	74%	75%	76%	100%	474	413	491	517	492	488	-13	4	9	3
Alaska	26	27	30	24	36	92%	91%	91%	91%	100%	28	29	33	26	36	31	4	16	-7	11
Arizona	293	363	520	660	1,464	73%	75%	73%	74%	100%	400	486	710	887	1,464	1413	21	78	122	253
Arkansas	166	134	161	176	280	69%	70%	71%	72%	100%	239	190	227	244	280	288	-20	-5	2	20
California	1,622	1,934	3,167	2,930	8,776	66%	66%	66%	67%	100%	2,458	2,946	4,784	4,389	8,776	8336	20	95	79	239
Colorado	635	562	630	651	1,031	72%	72%	61%	74%	100%	880	783	1,038	885	1,031	1012	-11	18	1	15
Connecticut	151	108	148	167	329	67%	68%	69%	70%	100%	224	159	216	239	329	321	-29	-4	6	43
Delaware	53	45	56	63	107	61%	60%	61%	64%	100%	87	74	91	99	107	99	-15	4	13	13
District of Columbia	13	11	12	17	297	53%	53%	53%	60%	100%	25	22	22	28	297	310	-15	-12	10	1124
Florida	1,318	1,566	2,526	3,331	7,178	71%	70%	70%	71%	100%	1,857	2,237	3,586	4,677	7,178	7001	20	93	152	277
Georgia	1,186	998	1,218	1,383	2,247	67%	65%	66%	67%	100%	1,769	1,527	1,850	2,061	2,247	2223	-14	5	16	26
Hawaii	28	38	45	42	88	58%	59%	59%	59%	100%	48	64	77	70	88	85	35	60	47	77
Idaho	67	58	74	97	471	71%	71%	71%	74%	100%	95	82	105	131	471	463	-13	11	39	390
Illinois	795	669	908	1,023	1,769	66%	63%	65%	65%	100%	1,205	1,054	1,407	1,565	1,769	1711	-13	17	30	42
Indiana	643	522	668	703	955	61%	59%	60%	62%	100%	1,055	879	1,110	1,139	955	944	-17	5	8	-11
Iowa	165	135	173	201	309	56%	55%	56%	57%	100%	297	247	311	355	309	307	-17	5	19	3
Kansas	189	155	183	198	297	70%	69%	69%	72%	100%	268	224	263	277	297	294	-17	-2	3	10
Kentucky	276	202	272	300	418	73%	73%	73%	75%	100%	379	277	371	402	418	416	-27	-2	6	10
Louisiana	223	189	213	227	370	64%	63%	64%	65%	100%	349	300	333	348	370	366	-14	-4	0	5
Maine	47	42	51	60	181	62%	62%	63%	65%	100%	76	67	81	93	181	177	-12	6	22	133
Maryland	277	243	336	379	789	72%	72%	72%	74%	100%	387	340	467	515	789	769	-12	21	33	99
Massachusetts	292	284	338	362	787	58%	58%	59%	60%	100%	502	487	573	602	787	767	-3	14	20	53
Michigan	1,279	1,244	1,500	1,587	2,222	67%	59%	61%	62%	100%	1,910	2,092	2,472	2,578	2,222	2167	9	29	35	13
Minnesota	440	403	537	554	914	71%	69%	70%	70%	100%	619	580	771	790	914	901	-6	25	28	45
Mississippi	133	121	157	196	275	69%	67%	68%	69%	100%	192	179	231	282	275	272	-7	20	47	42
Missouri	460	391	462	528	744	70%	69%	69%	71%	100%	661	570	666	743	744	736	-14	1	12	11
Montana	39	34	36	43	67	62%	62%	63%	64%	100%	63	55	58	67	67	67	-13	-8	7	6
Nebraska	118	93	113	144	208	67%	68%	68%	69%	100%	176	137	167	208	208	207	-22	-5	19	18
Nevada	271	369	431	584	1,054	79%	79%	79%	80%	100%	344	469	544	727	1,054	1009	36	58	112	194
New Hampshire	62	58	71	92	183	61%	62%	63%	64%	100%	103	94	113	144	183	179	-9	10	40	74
New Jersey	476	400	538	602	1,090	72%	73%	74%	75%	100%	657	547	729	803	1,090	1060	-17	11	22	61
New Mexico	94	81	93	109	212	62%	61%	62%	63%	100%	152	132	150	172	212	210	-13	-1	14	39
New York	633	523	662	748	1,328	66%	64%	65%	66%	100%	965	813	1,018	1,136	1,328	1278	-16	5	18	32
North Carolina	792	628	764	869	1,055	74%	73%	74%	75%	100%	1,070	856	1,034	1,161	1,055	1045	-20	-3	8	-2
North Dakota	12	19	19	19	201	42%	43%	42%	42%	100%	29	45	46	45	201	200	55	58	56	595
Ohio	1,060	853	1,113	1,134	1,583	74%	71%	72%	73%	100%	1,424	1,203	1,554	1,562	1,583	1564	-16	9	10	10
Oklahoma	292	209	248	291	384	54%	54%	55%	56%	100%	540	388	454	523	384	380	-28	-16	-3	-30
Oregon	126	120	111	145	372	69%	69%	70%	72%	100%	181	174	158	203	372	366	-4	-13	12	102
Pennsylvania	586	462	560	643	861	71%	69%	70%	71%	100%	829	667	801	901	861	849	-19	-3	9	2
Rhode Island	45	50	62	73	143	38%	38%	39%	40%	100%	118	132	159	185	143	138	12	35	56	17
South Carolina	361	273	322	403	545	76%	76%	76%	77%	100%	477	360	421	521	545	538	-25	-12	9	13
South Dakota	23	16	36	31	68	56%	56%	56%	57%	100%	41	28	65	54	68	68	-32	56	29	63
Tennessee	453	392	469	510	782	68%	67%	68%	70%	100%	667	582	692	725	782	778	-13	4	9	17
Texas	2,057	1,683	1,839	2,165	2,709	80%	78%	79%	79%	100%	2,582	2,157	2,343	2,728	2,709	2675	-16	-9	6	4
Utah	141	116	142	155	243	57%	57%	58%	58%	100%	248	203	246	265	243	240	-18	-1	7	-4
Vermont	14	21	18	16	90	56%	57%	58%	59%	100%	24	36	30	26	90	88	49	25	9	263
Virginia	362	336	486	537	1,195	67%	67%	67%	68%	100%	537	505	725	787	1,195	1181	-6	35	46	120
Washington	295	241	260	292	514	60%	60%	61%	62%	100%	490	401	428	473	514	504	-18	-13	-3	3
West Virginia	49	54	60	78	94	67%	64%	65%	66%	100%	73	84	92	117	94	93	15	27	60	27
Wisconsin	273	240	309	367	545	76%	73%	77%	75%	100%	361	330	402	492	545	538	-9	11	36	49
Wyoming	11	11	12	17	23	71%	71%	71%	73%	100%	16	16	17	23	23	23	-2	6	44	43

Total (Monthly Average) 19,786 18,033 23,527 26,315 48,386
Percent of Industry 43.2% 42.2% 42.3% 43.3% 61.2%

28,655 26,723 34,730 37,992 48,386 47,174
62.5% 62.5% 62.5% 62.5% 61.2% 59.7%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 2

**STATE PRIME and SUBPRIME FORECLOSURE STARTS
(2007 Quarterly; 2008 Jan./Feb.)**

Product = Subprime	Reported Foreclosure Starts					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Starts					Foreclosure Starts Adjusted for all HOPE NOW Servicers					Foreclosure Starts Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	187	198	274	288	672	43%	41%	41%	39%	100%	438	479	668	744	672	662	9	52	70	51
Alaska	15	18	19	12	32	53%	53%	53%	52%	100%	29	35	36	24	32	31	20	23	-18	7
Arizona	438	541	671	843	2,194	64%	50%	63%	61%	100%	688	1,077	1,069	1,383	2,194	1989	57	55	101	189
Arkansas	88	77	113	120	284	50%	49%	48%	45%	100%	176	158	236	269	284	266	-10	34	53	51
California	3,363	3,754	5,151	5,311	13,148	65%	64%	64%	61%	100%	5,135	5,831	8,082	8,714	13,148	12562	14	57	70	145
Colorado	583	476	597	548	1,112	60%	59%	58%	56%	100%	975	811	1,025	981	1,112	1094	-17	5	1	12
Connecticut	221	231	303	297	549	52%	52%	52%	50%	100%	425	446	584	598	549	546	5	37	41	29
Delaware	50	48	56	63	130	48%	47%	47%	44%	100%	104	102	120	141	130	120	-2	16	36	16
District of Columbia	13	14	17	16	98	50%	49%	48%	48%	100%	26	28	34	33	98	79	7	32	28	201
Florida	1,755	2,023	2,876	3,402	7,826	58%	57%	57%	55%	100%	3,047	3,532	5,009	6,241	7,826	7421	16	64	105	144
Georgia	721	824	1,110	1,108	2,381	53%	52%	51%	48%	100%	1,353	1,586	2,163	2,303	2,381	2330	17	60	70	72
Hawaii	44	48	55	66	126	61%	60%	60%	58%	100%	72	80	92	114	126	125	11	29	58	75
Idaho	69	73	103	105	184	63%	62%	61%	59%	100%	109	118	167	177	184	179	8	53	62	63
Illinois	999	901	1,270	1,306	2,498	56%	54%	53%	51%	100%	1,781	1,675	2,379	2,578	2,498	2361	-6	34	45	33
Indiana	580	498	696	653	1,381	51%	49%	49%	46%	100%	1,146	1,019	1,427	1,405	1,381	1321	-11	25	23	15
Iowa	132	115	156	144	360	50%	47%	46%	43%	100%	263	246	339	332	360	346	-6	29	26	31
Kansas	143	113	136	139	306	54%	51%	51%	48%	100%	264	220	268	292	306	291	-17	2	11	10
Kentucky	210	198	249	242	450	53%	51%	50%	41%	100%	394	390	496	589	450	428	-1	26	50	9
Louisiana	204	226	232	209	479	47%	46%	46%	43%	100%	431	492	503	487	479	437	14	17	13	1
Maine	43	50	65	71	146	47%	47%	47%	45%	100%	92	107	137	159	146	157	15	48	71	70
Maryland	295	327	503	601	1,321	55%	54%	53%	50%	100%	536	602	941	1,191	1,321	1219	12	76	122	127
Massachusetts	427	401	479	482	919	50%	49%	49%	47%	100%	860	820	985	1,034	919	991	-5	14	20	15
Michigan	1,190	1,218	1,630	1,618	3,559	51%	48%	49%	46%	100%	2,317	2,522	3,358	3,491	3,559	3575	9	45	51	54
Minnesota	445	444	622	599	1,159	63%	60%	59%	55%	100%	712	742	1,057	1,084	1,159	1100	4	49	52	55
Mississippi	171	159	221	219	457	54%	53%	52%	49%	100%	317	303	422	449	457	426	-4	33	42	34
Missouri	480	447	666	657	1,453	55%	53%	52%	49%	100%	676	849	1,282	1,344	1,453	1364	-3	46	53	56
Montana	24	35	27	32	66	55%	54%	53%	51%	100%	43	65	50	63	66	65	52	17	46	51
Nebraska	65	68	82	87	197	45%	44%	43%	41%	100%	144	154	189	211	197	186	7	32	46	29
Nevada	387	446	474	632	1,304	69%	68%	68%	65%	100%	560	651	699	968	1,304	1213	16	25	73	117
New Hampshire	70	75	101	100	219	50%	50%	50%	48%	100%	139	151	203	208	219	228	8	46	49	63
New Jersey	392	360	492	517	1,135	51%	51%	51%	48%	100%	768	712	972	1,066	1,135	1083	-7	27	39	41
New Mexico	72	64	66	92	174	54%	52%	51%	49%	100%	134	124	128	189	174	154	-8	-4	41	15
New York	693	638	802	784	1,825	47%	46%	46%	44%	100%	1,463	1,380	1,735	1,768	1,825	1765	-6	19	21	21
North Carolina	391	368	444	475	1,165	48%	46%	46%	43%	100%	817	799	975	1,113	1,165	1136	-2	19	36	39
North Dakota	13	15	11	14	23	51%	47%	46%	44%	100%	25	31	24	33	23	24	24	-5	32	-5
Ohio	994	927	1,081	1,065	2,420	51%	47%	47%	44%	100%	1,954	1,967	2,306	2,399	2,420	2278	1	18	23	17
Oklahoma	175	158	193	201	432	47%	45%	44%	42%	100%	376	353	434	478	432	408	-6	16	27	9
Oregon	143	169	179	220	415	67%	66%	66%	64%	100%	214	256	273	344	415	401	-20	28	61	88
Pennsylvania	470	402	504	558	1,356	50%	48%	48%	46%	100%	938	829	1,041	1,214	1,356	1270	-12	11	29	35
Rhode Island	61	82	108	118	268	50%	52%	53%	51%	100%	121	158	205	230	268	283	30	69	90	134
South Carolina	246	220	268	316	590	46%	44%	44%	40%	100%	531	500	616	786	590	564	-6	16	48	6
South Dakota	18	18	15	18	37	53%	50%	48%	46%	100%	34	37	32	38	37	39	9	-5	14	15
Tennessee	478	452	605	659	1,360	58%	57%	56%	54%	100%	820	795	1,073	1,227	1,360	1302	-3	31	50	59
Texas	1,104	1,166	1,505	1,565	4,012	46%	45%	45%	43%	100%	2,387	2,573	3,322	3,609	4,012	3927	8	39	51	65
Utah	129	118	150	181	313	64%	64%	63%	61%	100%	201	185	237	295	313	318	-8	18	47	58
Vermont	11	14	12	11	43	34%	35%	36%	35%	100%	32	39	33	32	43	47	20	4	1	47
Virginia	327	348	547	621	1,376	55%	52%	51%	48%	100%	591	670	1,065	1,285	1,376	1341	13	80	117	127
Washington	346	332	348	356	828	63%	62%	62%	60%	100%	547	532	561	597	828	797	-3	2	9	46
West Virginia	50	49	75	71	140	52%	47%	47%	45%	100%	95	104	160	160	140	133	9	68	68	39
Wisconsin	248	245	340	372	736	55%	53%	53%	51%	100%	447	459	645	737	736	709	3	44	65	59
Wyoming	12	11	15	19	33	53%	52%	52%	51%	100%	22	21	28	38	33	34	-6	29	71	54

Total (Monthly Average) 19,782 20,203 26,714 28,204 63,704
Percent of Industry 33.7% 32.7% 32.8% 31.3% 66.1%

35,968 37,815 49,886 55,246 63,704 61,123
61.2% 61.2% 61.2% 61.2% 66.1% 63.4%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 3

STATE PRIME and SUBPRIME FORECLOSURE SALES COMPLETED
(2007 Quarterly; 2008 Jan./Feb.)

Description: The table below provides a monthly average estimate of foreclosure starts by state for HOPE NOW servicers during each quarter of 2007 and January 2008. As not all HOPE NOW servicers have submitted data for foreclosure starts, the third set of columns estimates the number of foreclosure starts for all HOPE NOW servicers.

Product = Total	Reported Foreclosure Sales Completed					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Sales					Foreclosure Sales Completed Adjusted for all HOPE NOW Servicers					Foreclosure Sales Completed Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	448	373	383	395	842	100%	100%	100%	100%	100%	448	373	383	395	842	833	-17	-15	-12	86
Alaska	20	15	26	20	27	100%	100%	100%	100%	100%	20	15	26	20	27	25	-25	30	2	25
Arizona	256	348	588	838	1,444	100%	100%	100%	100%	100%	256	348	588	838	1,444	1,341	36	130	227	423
Arkansas	152	150	155	169	207	100%	100%	100%	100%	100%	152	150	155	169	207	202	-1	2	12	33
California	1,902	2,843	4,055	5,574	9,661	100%	100%	100%	100%	100%	1,902	2,843	4,055	5,574	9,661	9,211	49	113	193	384
Colorado	1,049	1,135	1,266	1,052	1,408	100%	100%	100%	100%	100%	1,049	1,135	1,266	1,052	1,408	1,384	8	21	0	32
Connecticut	120	135	148	161	223	100%	100%	100%	100%	100%	120	135	148	161	223	221	13	23	34	84
Delaware	16	22	29	27	43	100%	100%	100%	100%	100%	16	22	29	27	43	40	38	81	69	147
District of Columbia	9	11	13	21	76	100%	100%	100%	100%	100%	9	11	13	21	76	71	14	36	129	666
Florida	628	877	1,315	1,537	2,367	100%	100%	100%	100%	100%	628	877	1,315	1,537	2,367	2,267	40	109	145	261
Georgia	1,283	1,307	1,519	1,747	2,123	100%	100%	100%	100%	100%	1,283	1,307	1,519	1,747	2,123	2,089	2	18	36	63
Hawaii	13	16	26	23	17	100%	100%	100%	100%	100%	13	16	26	23	17	17	26	108	82	35
Idaho	42	33	50	67	144	100%	100%	100%	100%	100%	42	33	50	67	144	141	-21	20	60	235
Illinois	807	920	1,074	1,123	1,398	100%	100%	100%	100%	100%	807	920	1,074	1,123	1,398	1,333	14	33	39	65
Indiana	830	971	1,081	912	1,010	100%	100%	100%	100%	100%	830	971	1,081	912	1,010	980	17	30	10	18
Iowa	167	178	191	201	198	100%	100%	100%	100%	100%	167	178	191	201	198	193	6	14	20	15
Kansas	242	229	223	191	282	100%	100%	100%	100%	100%	242	229	223	191	282	274	-5	-8	-21	13
Kentucky	268	324	307	300	354	100%	100%	100%	100%	100%	268	324	307	300	354	343	21	15	12	28
Louisiana	174	178	180	171	225	100%	100%	100%	100%	100%	174	178	180	171	225	212	3	4	-1	22
Maine	39	42	52	42	86	100%	100%	100%	100%	100%	39	42	52	42	86	89	8	32	9	128
Maryland	235	242	359	460	859	100%	100%	100%	100%	100%	235	242	359	460	859	809	3	53	96	245
Massachusetts	364	491	432	422	678	100%	100%	100%	100%	100%	364	491	432	422	678	702	35	19	16	93
Michigan	2,966	2,766	3,022	2,828	3,869	100%	100%	100%	100%	100%	2,966	2,766	3,022	2,828	3,869	3,836	-7	2	-5	29
Minnesota	718	728	790	814	1,184	100%	100%	100%	100%	100%	718	728	790	814	1,184	1,142	1	10	13	59
Mississippi	211	241	238	234	276	100%	100%	100%	100%	100%	211	241	238	234	276	264	14	13	11	25
Missouri	768	717	782	833	1,066	100%	100%	100%	100%	100%	768	717	782	833	1,066	1,021	-7	2	8	33
Montana	20	16	22	20	27	100%	100%	100%	100%	100%	20	16	22	20	27	27	-18	12	-2	33
Nebraska	129	131	117	121	193	100%	100%	100%	100%	100%	129	131	117	121	193	186	1	-10	-7	44
Nevada	249	363	468	666	1,126	100%	100%	100%	100%	100%	249	363	468	666	1,126	1,062	46	88	168	327
New Hampshire	73	71	107	123	144	100%	100%	100%	100%	100%	73	71	107	123	144	146	-4	45	68	99
New Jersey	186	181	220	236	381	100%	100%	100%	100%	100%	186	181	220	236	381	366	-3	18	27	97
New Mexico	62	69	66	65	87	100%	100%	100%	100%	100%	62	69	66	65	87	81	12	6	5	32
New York	387	421	463	412	551	100%	100%	100%	100%	100%	387	421	463	412	551	532	9	20	6	38
North Carolina	794	753	734	764	986	100%	100%	100%	100%	100%	794	753	734	764	986	968	-5	-8	-4	22
North Dakota	9	14	12	10	88	100%	100%	100%	100%	100%	9	14	12	10	88	87	56	37	7	872
Ohio	1,553	1,768	1,726	1,668	1,809	100%	100%	100%	100%	100%	1,553	1,768	1,726	1,668	1,809	1,735	14	11	7	12
Oklahoma	257	290	317	301	303	100%	100%	100%	100%	100%	257	290	317	301	303	292	13	24	17	14
Oregon	58	61	93	118	213	100%	100%	100%	100%	100%	58	61	93	118	213	207	6	60	103	257
Pennsylvania	522	536	574	524	633	100%	100%	100%	100%	100%	522	536	574	524	633	605	3	10	0	16
Rhode Island	69	78	109	134	171	100%	100%	100%	100%	100%	69	78	109	134	171	175	13	57	93	153
South Carolina	315	348	355	342	451	100%	100%	100%	100%	100%	315	348	355	342	451	437	10	13	9	39
South Dakota	28	29	31	24	45	100%	100%	100%	100%	100%	28	29	31	24	45	46	6	13	-12	65
Tennessee	669	642	725	697	989	100%	100%	100%	100%	100%	669	642	725	697	989	962	-4	8	4	44
Texas	2,286	2,219	2,297	2,346	2,938	100%	100%	100%	100%	100%	2,286	2,219	2,297	2,346	2,938	2,887	-3	0	3	26
Utah	60	47	58	86	120	100%	100%	100%	100%	100%	60	47	58	86	120	121	-21	-3	44	102
Vermont	5	8	10	6	20	100%	100%	100%	100%	100%	5	8	10	6	20	20	79	121	21	335
Virginia	338	446	616	794	1,221	100%	100%	100%	100%	100%	338	446	616	794	1,221	1,199	32	82	135	254
Washington	146	139	180	224	336	100%	100%	100%	100%	100%	146	139	180	224	336	325	-5	23	54	123
West Virginia	61	60	65	50	102	100%	100%	100%	100%	100%	61	60	65	50	102	99	-2	7	-18	62
Wisconsin	259	251	351	342	467	100%	100%	100%	100%	100%	259	251	351	342	467	454	-3	36	32	75
Wyoming	12	22	13	16	21	100%	100%	100%	100%	100%	12	22	13	16	21	21	76	3	32	72
Total (Monthly Average)	22,270	24,258	28,034	30,252	43,501						22,270	24,258	28,034	30,252	43,501	42,080				
Percent of Industry	62.3%	62.3%	62.3%	62.3%	61.8%						62.3%	62.3%	62.3%	62.3%	61.8%	59.8%				

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 3

**STATE PRIME and SUBPRIME FORECLOSURE SALES COMPLETED
(2007 Quarterly; 2008 Jan./Feb.)**

Product = Prime	Reported Foreclosure Sales Completed					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Sales					Foreclosure Sales Completed Adjusted for all HOPE NOW Servicers					Foreclosure Sales Completed Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	224	203	183	173	551	100%	100%	100%	100%	100%	224	203	183	173	551	546	-9	-18	-23	144
Alaska	7	9	9	9	15	100%	100%	100%	100%	100%	7	9	9	9	15	13	30	40	40	95
Arizona	87	128	208	317	532	100%	100%	100%	100%	100%	87	128	208	317	532	514	46	138	263	489
Arkansas	92	87	85	83	87	100%	100%	100%	100%	100%	92	87	85	83	87	89	-5	-8	-9	-2
California	391	746	1,211	1,654	3,518	100%	100%	100%	100%	100%	391	746	1,211	1,654	3,518	3342	91	210	323	755
Colorado	491	538	571	431	640	100%	100%	100%	100%	100%	491	538	571	431	640	628	10	16	-12	28
Connecticut	25	38	39	34	45	100%	100%	100%	100%	100%	25	38	39	34	45	44	54	58	39	78
Delaware	9	11	12	11	15	100%	100%	100%	100%	100%	9	11	12	11	15	14	14	25	18	52
District of Columbia	3	3	3	6	44	100%	100%	100%	100%	100%	3	3	3	6	44	46	11	0	100	1443
Florida	193	291	461	513	820	100%	100%	100%	100%	100%	193	291	461	513	820	800	51	139	166	315
Georgia	686	704	700	786	1,063	100%	100%	100%	100%	100%	686	704	700	786	1,063	1052	3	2	15	53
Hawaii	2	3	6	7	6	100%	100%	100%	100%	100%	2	3	6	7	6	6	43	171	214	167
Idaho	21	15	22	25	85	100%	100%	100%	100%	100%	21	15	22	25	85	83	-31	5	17	291
Illinois	298	328	374	385	503	100%	100%	100%	100%	100%	298	328	374	385	503	486	10	26	29	63
Indiana	405	464	526	402	439	100%	100%	100%	100%	100%	405	464	526	402	439	434	15	30	-1	7
Iowa	74	74	86	82	95	100%	100%	100%	100%	100%	74	74	86	82	95	95	0	16	11	28
Kansas	127	113	109	96	135	100%	100%	100%	100%	100%	127	113	109	96	135	134	-11	-14	-25	5
Kentucky	136	167	149	127	133	100%	100%	100%	100%	100%	136	167	149	127	133	132	22	10	-7	-3
Louisiana	98	91	79	75	94	100%	100%	100%	100%	100%	98	91	79	75	94	93	-7	-20	-23	-5
Maine	14	9	12	11	41	100%	100%	100%	100%	100%	14	9	12	11	41	40	-35	-14	-21	179
Maryland	86	79	124	147	311	100%	100%	100%	100%	100%	86	79	124	147	311	304	-8	44	71	252
Massachusetts	89	160	126	109	286	100%	100%	100%	100%	100%	89	160	126	109	286	278	80	42	23	214
Michigan	1,281	1,179	1,276	1,162	1,735	100%	100%	100%	100%	100%	1,281	1,179	1,276	1,162	1,735	1692	-8	0	-9	32
Minnesota	276	294	340	338	515	100%	100%	100%	100%	100%	276	294	340	338	515	508	7	23	22	84
Mississippi	94	108	112	105	118	100%	100%	100%	100%	100%	94	108	112	105	118	117	15	19	11	24
Missouri	302	269	271	268	401	100%	100%	100%	100%	100%	302	269	271	268	401	397	-11	-10	-11	31
Montana	9	8	10	7	13	100%	100%	100%	100%	100%	9	8	10	7	13	13	-18	4	-29	38
Nebraska	63	63	54	53	90	100%	100%	100%	100%	100%	63	63	54	53	90	90	1	-13	-15	44
Nevada	81	141	196	260	507	100%	100%	100%	100%	100%	81	141	196	260	507	486	74	142	221	500
New Hampshire	20	19	34	31	67	100%	100%	100%	100%	100%	20	19	34	31	67	65	-5	66	54	222
New Jersey	75	74	76	76	129	100%	100%	100%	100%	100%	75	74	76	76	129	125	-1	2	1	67
New Mexico	37	37	32	34	42	100%	100%	100%	100%	100%	37	37	32	34	42	42	-1	-15	-10	12
New York	171	171	155	127	189	100%	100%	100%	100%	100%	171	171	155	127	189	182	0	-10	-26	6
North Carolina	449	410	360	383	456	100%	100%	100%	100%	100%	449	410	360	383	456	452	-9	-20	-15	1
North Dakota	4	4	6	6	79	100%	100%	100%	100%	100%	4	4	6	6	79	79	0	38	31	1721
Ohio	699	782	706	672	697	100%	100%	100%	100%	100%	699	782	706	672	697	689	12	1	-4	-1
Oklahoma	142	150	161	133	126	100%	100%	100%	100%	100%	142	150	161	133	126	125	6	13	-7	-12
Oregon	25	25	33	34	76	100%	100%	100%	100%	100%	25	25	33	34	76	75	-1	33	37	198
Pennsylvania	255	235	246	205	237	100%	100%	100%	100%	100%	255	235	246	205	237	234	-8	-3	-20	-8
Rhode Island	14	16	28	30	63	100%	100%	100%	100%	100%	14	16	28	30	63	61	17	102	122	345
South Carolina	163	185	184	144	170	100%	100%	100%	100%	100%	163	185	184	144	170	168	14	13	-11	3
South Dakota	14	15	13	11	28	100%	100%	100%	100%	100%	14	15	13	11	28	28	12	-2	-22	107
Tennessee	276	277	273	262	395	100%	100%	100%	100%	100%	276	277	273	262	395	393	1	-1	-5	43
Texas	1,187	1,144	1,008	1,031	1,293	100%	100%	100%	100%	100%	1,187	1,144	1,008	1,031	1,293	1277	-4	-15	-13	8
Utah	33	23	24	31	40	100%	100%	100%	100%	100%	33	23	24	31	40	40	-29	-27	-6	22
Vermont	2	2	1	2	18	100%	100%	100%	100%	100%	2	2	1	2	18	18	17	-33	-17	805
Virginia	136	182	270	321	657	100%	100%	100%	100%	100%	136	182	270	321	657	650	34	99	136	378
Washington	55	52	58	78	108	100%	100%	100%	100%	100%	55	52	58	78	108	106	-5	5	42	93
West Virginia	32	31	35	21	42	100%	100%	100%	100%	100%	32	31	35	21	42	41	-1	12	-34	31
Wisconsin	95	89	132	124	175	100%	100%	100%	100%	100%	95	89	132	124	175	173	-6	39	31	82
Wyoming	4	10	4	7	11	100%	100%	100%	100%	100%	4	10	4	7	11	11	142	8	75	172

Total (Monthly Average) 9,552 10,259 11,196 11,441 17,949
Percent of Industry 62.5% 62.5% 62.5% 62.5% 61.2%

9,552 10,259 11,196 11,441 17,949 17,515
62.5% 62.5% 62.5% 62.5% 61.2% 59.7%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 3

**STATE PRIME and SUBPRIME FORECLOSURE SALES COMPLETED
(2007 Quarterly; 2008 Jan./Feb.)**

Product = Subprime	Reported Foreclosure Sales Completed					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Sales					Foreclosure Sales Completed Adjusted for all HOPE NOW Servicers					Foreclosure Sales Completed Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	224	170	200	222	291	100%	100%	100%	100%	100%	224	170	200	222	291	287	-24	-11	-1	28
Alaska	13	6	17	11	12	100%	100%	100%	100%	100%	13	6	17	11	12	12	-53	25	-18	-10
Arizona	169	221	381	521	911	100%	100%	100%	100%	100%	169	221	381	521	911	827	31	125	208	389
Arkansas	60	63	71	86	120	100%	100%	100%	100%	100%	60	63	71	86	120	113	5	18	43	88
California	1,511	2,096	2,844	3,920	6,143	100%	100%	100%	100%	100%	1,511	2,096	2,844	3,920	6,143	5869	39	88	159	288
Colorado	558	597	695	622	768	100%	100%	100%	100%	100%	558	597	695	622	768	756	7	25	11	35
Connecticut	95	97	109	126	178	100%	100%	100%	100%	100%	95	97	109	126	178	177	2	14	33	86
Delaware	7	11	17	16	27	100%	100%	100%	100%	100%	7	11	17	16	27	25	70	160	140	280
District of Columbia	6	7	10	15	31	100%	100%	100%	100%	100%	6	7	10	15	31	25	16	53	142	298
Florida	435	587	854	1,024	1,546	100%	100%	100%	100%	100%	435	587	854	1,024	1,546	1466	35	96	135	237
Georgia	597	603	819	961	1,059	100%	100%	100%	100%	100%	597	603	819	961	1,059	1037	1	37	61	74
Hawaii	10	13	20	16	11	100%	100%	100%	100%	100%	10	13	20	16	11	11	23	94	52	5
Idaho	21	18	28	42	59	100%	100%	100%	100%	100%	21	18	28	42	59	57	-11	35	103	178
Illinois	509	592	700	737	895	100%	100%	100%	100%	100%	509	592	700	737	895	846	16	38	45	66
Indiana	425	507	555	509	571	100%	100%	100%	100%	100%	425	507	555	509	571	546	19	31	20	29
Iowa	93	104	105	119	102	100%	100%	100%	100%	100%	93	104	105	119	102	98	12	13	28	6
Kansas	115	116	113	95	147	100%	100%	100%	100%	100%	115	116	113	95	147	140	1	-1	-17	22
Kentucky	131	158	158	173	221	100%	100%	100%	100%	100%	131	158	158	173	221	210	20	20	32	60
Louisiana	76	87	101	96	130	100%	100%	100%	100%	100%	76	87	101	96	130	119	15	34	27	57
Maine	25	33	39	31	45	100%	100%	100%	100%	100%	25	33	39	31	45	49	32	59	26	98
Maryland	148	163	235	312	548	100%	100%	100%	100%	100%	148	163	235	312	548	505	10	58	111	241
Massachusetts	275	331	306	313	392	100%	100%	100%	100%	100%	275	331	306	313	392	423	20	11	14	54
Michigan	1,685	1,587	1,745	1,666	2,134	100%	100%	100%	100%	100%	1,685	1,587	1,745	1,666	2,134	2144	-6	4	-1	27
Minnesota	442	433	450	476	669	100%	100%	100%	100%	100%	442	433	450	476	669	635	-2	2	8	44
Mississippi	117	134	126	129	157	100%	100%	100%	100%	100%	117	134	126	129	157	147	14	8	10	25
Missouri	466	448	511	565	665	100%	100%	100%	100%	100%	466	448	511	565	665	624	-4	10	21	34
Montana	11	9	13	13	14	100%	100%	100%	100%	100%	11	9	13	13	14	14	-19	19	22	28
Nebraska	67	67	62	68	102	100%	100%	100%	100%	100%	67	67	62	68	102	97	1	-7	2	45
Nevada	168	222	272	405	618	100%	100%	100%	100%	100%	168	222	272	405	618	576	32	62	142	243
New Hampshire	53	51	73	92	77	100%	100%	100%	100%	100%	53	51	73	92	77	80	-3	38	73	51
New Jersey	111	107	144	160	252	100%	100%	100%	100%	100%	111	107	144	160	252	241	-4	30	45	118
New Mexico	24	32	34	31	44	100%	100%	100%	100%	100%	24	32	34	31	44	39	32	40	27	61
New York	215	250	308	285	362	100%	100%	100%	100%	100%	215	250	308	285	362	350	16	43	32	63
North Carolina	345	343	374	381	529	100%	100%	100%	100%	100%	345	343	374	381	529	516	-1	8	10	49
North Dakota	5	10	6	4	8	100%	100%	100%	100%	100%	5	10	6	4	8	9	107	36	-14	84
Ohio	854	986	1,020	996	1,112	100%	100%	100%	100%	100%	854	986	1,020	996	1,112	1046	15	19	17	23
Oklahoma	114	140	156	168	176	100%	100%	100%	100%	100%	114	140	156	168	176	166	22	37	47	46
Oregon	33	37	59	83	137	100%	100%	100%	100%	100%	33	37	59	83	137	133	11	80	153	302
Pennsylvania	267	301	328	319	396	100%	100%	100%	100%	100%	267	301	328	319	396	371	13	23	20	39
Rhode Island	56	62	81	103	108	100%	100%	100%	100%	100%	56	62	81	103	108	115	12	46	86	106
South Carolina	152	162	171	198	281	100%	100%	100%	100%	100%	152	162	171	198	281	269	7	13	31	77
South Dakota	14	14	18	14	16	100%	100%	100%	100%	100%	14	14	18	14	16	17	0	29	-2	23
Tennessee	393	365	451	435	594	100%	100%	100%	100%	100%	393	365	451	435	594	568	-7	15	11	45
Texas	1,099	1,076	1,289	1,315	1,644	100%	100%	100%	100%	100%	1,099	1,076	1,289	1,315	1,644	1610	-2	17	20	46
Utah	27	24	34	56	80	100%	100%	100%	100%	100%	27	24	34	56	80	81	-12	26	104	197
Vermont	3	6	9	4	2	100%	100%	100%	100%	100%	3	6	9	4	2	2	125	238	50	-18
Virginia	202	264	346	473	564	100%	100%	100%	100%	100%	202	264	346	473	564	550	31	71	134	172
Washington	91	87	122	146	227	100%	100%	100%	100%	100%	91	87	122	146	227	219	-4	34	61	141
West Virginia	29	29	30	29	60	100%	100%	100%	100%	100%	29	29	30	29	60	57	-2	2	-1	95
Wisconsin	164	162	219	218	292	100%	100%	100%	100%	100%	164	162	219	218	292	281	-1	33	33	71
Wyoming	8	12	8	9	10	100%	100%	100%	100%	100%	8	12	8	9	10	10	44	0	12	24

Total (Monthly Average) 12,718 13,999 16,838 18,810 25,552
Percent of Industry 61.2% 61.2% 61.2% 61.2% 66.1%

12,718 13,999 16,838 18,810 25,552 24,565
61.2% 61.2% 61.2% 61.2% 66.1% 63.6%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 4

**STATE PRIME and SUBPRIME REPAYMENT PLANS ESTABLISHED
(2007 Quarterly; 2008 Jan./Feb.)**

Description: The table below provides an estimate of repayment plans established by state for HOPE NOW servicers during each quarter of 2007 and January 2008. As not all HOPE NOW servicers have submitted data for repayment plans established, the third set of columns estimates the number of repayment plans established for all HOPE NOW servicers. The data is presented as total loss mitigation actions during a quarter.

Product = Total	Reported Repayment Plans Established					Percentage of HOPE NOW Serviced Loans Reporting Repayment Plans					Repayment Plans Established Adjusted for all HOPE NOW Servicers					Repayment Plans Established Percentage Change From Q1 2007				
	Jan./Feb. 2008					Jan./Feb. 2008					Jan./Feb. 2008					Jan./Feb. 2008				
State	Q1 2007	Q2 2007	Q3 2007	Q4 2007	2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	2008	Jan./Feb. 2008 Basis *	Q2 2007	Q3 2007	Q4 2007	2008
Alabama	1,723	1,713	2,083	2,067	1,724	62%	59%	60%	60%	96%	2,799	2,899	3,485	3,456	1,795	1,775	4	25	23	-5
Alaska	125	146	166	137	175	75%	76%	75%	75%	94%	168	193	221	183	186	167	15	32	9	50
Arizona	1,902	2,134	2,667	2,908	2,657	77%	65%	77%	78%	94%	2,467	3,280	3,470	3,750	2,832	2,637	33	41	52	60
Arkansas	698	692	759	906	820	66%	66%	65%	66%	93%	1,056	1,053	1,168	1,366	885	875	0	11	29	24
California	9,130	10,442	11,994	12,764	10,029	77%	77%	77%	76%	89%	11,861	13,599	15,666	16,811	11,302	10,776	15	32	42	36
Colorado	2,861	2,647	2,979	2,824	2,196	75%	75%	69%	75%	92%	3,794	3,551	4,338	3,790	2,394	2,352	-6	14	0	-7
Connecticut	1,148	1,070	1,347	1,385	1,021	72%	72%	72%	72%	88%	1,589	1,486	1,872	1,924	1,160	1,144	-6	18	21	8
Delaware	336	355	431	516	434	68%	65%	65%	66%	94%	497	543	661	787	464	426	9	33	58	28
District of Columbia	73	89	128	130	294	77%	69%	68%	70%	86%	95	128	189	187	342	336	35	99	96	429
Florida	7,004	7,913	9,999	11,331	9,232	74%	74%	74%	75%	93%	9,466	10,755	13,528	15,186	9,940	9,541	14	43	60	51
Georgia	6,961	7,138	8,380	8,852	6,753	75%	73%	73%	73%	95%	9,280	9,745	11,453	12,073	7,122	7,018	5	23	30	13
Hawaii	149	185	174	246	204	81%	82%	83%	83%	89%	183	225	211	297	230	223	23	15	62	83
Idaho	483	573	590	583	749	80%	78%	77%	78%	91%	607	736	762	748	827	811	21	25	23	100
Illinois	5,396	5,263	6,285	6,291	4,964	67%	64%	65%	64%	91%	8,052	8,165	9,708	9,771	5,475	5,233	1	21	21	-3
Indiana	3,432	3,463	4,024	4,187	2,986	71%	67%	68%	69%	95%	4,846	5,136	5,921	6,089	3,142	3,060	6	22	26	-5
Iowa	976	954	1,060	1,124	918	67%	63%	62%	62%	93%	1,451	1,506	1,721	1,799	986	964	4	19	24	0
Kansas	943	974	1,068	1,048	950	72%	70%	69%	69%	95%	1,308	1,396	1,558	1,526	1,003	977	7	19	17	12
Kentucky	1,540	1,401	1,611	1,553	1,277	71%	69%	68%	63%	93%	2,163	2,040	2,355	2,464	1,367	1,331	-6	9	14	-8
Louisiana	1,738	1,601	1,791	1,795	1,542	64%	62%	62%	63%	93%	2,716	2,592	2,898	2,856	1,649	1,560	-5	7	5	-14
Maine	356	436	483	504	492	77%	77%	77%	77%	87%	459	563	628	657	565	572	22	37	43	87
Maryland	2,233	2,497	3,287	3,560	2,935	73%	71%	71%	71%	94%	3,071	3,496	4,634	4,991	3,132	2,959	14	51	63	45
Massachusetts	2,048	1,844	2,278	2,208	1,761	75%	74%	73%	73%	92%	2,746	2,503	3,101	3,023	1,920	1,971	-9	13	10	8
Michigan	5,451	5,150	6,311	6,334	4,711	69%	63%	63%	64%	94%	7,947	8,187	9,957	9,936	4,992	4,941	3	25	25	-7
Minnesota	1,959	1,944	2,132	2,162	1,853	75%	72%	72%	71%	95%	2,622	2,696	2,973	3,041	1,960	1,899	3	13	16	9
Mississippi	1,136	1,014	1,279	1,439	1,099	70%	68%	68%	68%	95%	1,633	1,488	1,882	2,114	1,152	1,103	-9	15	29	1
Missouri	2,608	2,608	3,167	3,119	2,571	69%	66%	66%	65%	95%	3,796	3,933	4,829	4,763	2,715	2,608	4	27	25	3
Montana	173	166	169	184	146	73%	72%	70%	71%	91%	238	232	240	260	160	158	-2	1	9	-1
Nebraska	675	661	727	757	715	66%	64%	63%	63%	92%	1,027	1,026	1,151	1,199	780	763	0	12	17	11
Nevada	1,275	1,380	1,502	1,638	1,399	81%	82%	82%	82%	92%	1,567	1,693	1,841	2,005	1,516	1,428	8	18	28	37
New Hampshire	436	424	548	572	473	73%	73%	73%	73%	88%	594	579	752	787	537	538	-3	26	32	36
New Jersey	2,621	2,520	3,150	3,389	2,838	70%	70%	70%	70%	91%	3,723	3,584	4,473	4,812	3,108	2,997	-4	20	29	21
New Mexico	531	523	629	633	599	72%	70%	70%	71%	94%	741	742	904	895	637	601	0	22	21	22
New York	3,863	3,703	4,508	4,572	4,001	66%	64%	64%	64%	92%	5,885	5,785	7,042	7,135	4,343	4,190	-2	20	21	7
North Carolina	4,575	4,396	5,243	5,538	4,484	71%	69%	68%	69%	95%	6,445	6,350	7,665	8,036	4,715	4,640	-1	19	25	8
North Dakota	90	106	91	254	296	67%	63%	61%	53%	85%	134	168	149	480	350	348	26	11	259	290
Ohio	5,788	5,423	6,088	5,868	4,790	68%	64%	64%	65%	96%	8,465	8,485	9,530	9,060	5,010	4,822	0	13	7	-15
Oklahoma	1,285	1,286	1,365	1,440	1,256	70%	67%	66%	68%	92%	1,842	1,926	2,069	2,105	1,363	1,324	5	12	14	8
Oregon	900	964	1,022	1,189	979	77%	76%	76%	76%	85%	1,175	1,268	1,342	1,570	1,154	1,125	8	14	34	44
Pennsylvania	3,780	3,623	4,452	4,433	4,044	70%	68%	67%	68%	94%	5,419	5,346	6,602	6,519	4,308	4,135	-1	22	20	14
Rhode Island	370	377	512	507	378	82%	82%	82%	82%	90%	452	460	627	616	419	426	2	38	36	41
South Carolina	2,194	2,045	2,306	2,313	2,125	67%	64%	65%	65%	96%	3,285	3,174	3,574	3,540	2,223	2,162	-3	9	8	-1
South Dakota	137	140	157	248	179	70%	67%	67%	63%	91%	195	210	236	393	196	197	8	21	102	52
Tennessee	3,417	3,461	3,893	4,670	3,281	74%	73%	73%	72%	95%	4,587	4,730	5,366	6,475	3,464	3,389	3	17	41	11
Texas	13,843	13,634	16,362	16,504	13,295	73%	71%	70%	72%	94%	18,987	19,204	23,263	23,032	14,193	13,974	1	23	21	10
Utah	1,247	1,164	1,180	1,168	867	77%	76%	77%	77%	92%	1,611	1,522	1,528	1,519	938	937	-6	-5	-6	-13
Vermont	90	114	99	270	180	72%	70%	70%	66%	93%	125	162	141	407	194	196	30	13	226	136
Virginia	2,218	2,328	3,003	3,208	2,533	77%	73%	73%	73%	95%	2,876	3,178	4,130	4,410	2,677	2,627	10	44	53	37
Washington	1,804	1,721	2,055	2,010	1,541	73%	73%	73%	73%	87%	2,455	2,356	2,807	2,751	1,781	1,728	-4	14	12	6
West Virginia	307	328	430	461	343	65%	58%	58%	59%	94%	472	561	739	779	364	352	19	57	65	12
Wisconsin	1,512	1,521	1,788	1,849	1,563	72%	69%	70%	68%	93%	2,099	2,201	2,553	2,721	1,689	1,648	5	22	30	18
Wyoming	104	99	132	123	99	74%	73%	71%	71%	94%	141	136	185	174	106	107	-4	31	23	13
Total	115,644	116,353	137,884	143,771	116,751						161,213	166,971	198,099	205,266	125,757	122,070				

Table 4

STATE PRIME and SUBPRIME REPAYMENT PLANS ESTABLISHED
(2007 Quarterly; 2008 Jan./Feb.)

Percent of Industry	44.7%	43.4%	43.4%	43.7%	57.4%	62.3%	62.3%	62.3%	62.3%	61.8%	60.0%
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* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 4

STATE PRIME and SUBPRIME REPAYMENT PLANS ESTABLISHED
(2007 Quarterly; 2008 Jan./Feb.)

Product = Prime	Reported Repayment Plans Established					Percentage of HOPE NOW Serviced Loans Reporting Repayment Plans					Repayment Plans Established Adjusted for all HOPE NOW Servicers					Repayment Plans Established Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	834	797	1,030	1,058	971	81%	79%	80%	80%	96%	1,027	1,010	1,294	1,321	1,016	1008	-2	26	29	47
Alaska	65	82	88	70	120	93%	92%	92%	92%	98%	70	89	96	76	122	106	28	36	8	127
Arizona	598	619	774	1,021	1,095	83%	85%	83%	83%	93%	721	732	937	1,233	1,179	1138	2	30	71	137
Arkansas	384	373	387	528	473	74%	75%	76%	76%	92%	517	496	510	693	517	532	-4	-1	34	54
California	1,442	1,680	2,278	3,437	3,227	71%	70%	71%	71%	84%	2,040	2,387	3,211	4,829	3,849	3656	17	57	137	169
Colorado	1,380	1,230	1,383	1,437	1,261	79%	79%	67%	80%	92%	1,741	1,561	2,078	1,803	1,374	1348	-10	19	4	16
Connecticut	360	313	330	406	386	73%	73%	74%	74%	79%	495	428	447	545	487	476	-14	-10	10	44
Delaware	172	161	193	254	202	77%	75%	76%	76%	92%	224	214	253	333	220	202	-5	13	48	35
District of Columbia	52	45	59	74	216	87%	87%	88%	86%	84%	59	52	67	86	257	268	-13	13	44	576
Florida	2,306	2,480	3,226	4,235	3,908	80%	79%	80%	80%	91%	2,877	3,133	4,046	5,282	4,278	4173	9	41	84	118
Georgia	4,079	3,898	4,666	5,208	4,324	84%	84%	84%	85%	95%	4,839	4,646	5,530	6,147	4,573	4524	-4	14	27	40
Hawaii	37	52	53	89	96	88%	88%	89%	89%	83%	42	59	60	100	115	110	40	42	139	293
Idaho	233	246	250	299	541	85%	85%	85%	85%	89%	273	290	293	351	611	600	6	7	29	230
Illinois	2,323	2,136	2,677	2,777	2,341	69%	66%	68%	68%	86%	3,359	3,213	3,960	4,082	2,709	2619	-4	18	22	17
Indiana	1,846	1,670	2,032	2,288	1,640	82%	80%	81%	81%	95%	2,250	2,094	2,519	2,821	1,729	1709	-7	12	25	14
Iowa	485	448	447	568	501	80%	78%	78%	79%	91%	608	576	571	722	550	546	-5	-6	19	35
Kansas	527	553	572	605	569	82%	80%	81%	81%	94%	646	689	708	750	607	601	7	10	16	40
Kentucky	688	591	706	759	676	80%	80%	81%	81%	91%	855	735	872	933	739	734	-14	2	9	29
Louisiana	865	737	790	851	680	75%	74%	75%	75%	92%	1,152	1,001	1,056	1,129	736	727	-13	-8	-2	-5
Maine	124	186	175	202	300	81%	81%	82%	82%	83%	152	229	214	247	362	353	51	40	62	248
Maryland	973	921	1,171	1,455	1,271	83%	82%	83%	83%	95%	1,176	1,118	1,413	1,754	1,337	1304	-5	20	49	66
Massachusetts	530	533	610	738	837	74%	73%	74%	74%	88%	721	728	826	996	948	923	1	15	38	92
Michigan	2,424	2,128	2,473	2,877	2,337	72%	64%	66%	66%	93%	3,346	3,308	3,772	4,363	2,506	2444	-1	13	30	10
Minnesota	774	741	861	951	994	81%	79%	79%	79%	93%	959	941	1,090	1,203	1,074	1058	-2	14	25	65
Mississippi	503	451	558	627	517	84%	82%	82%	83%	95%	600	552	677	757	544	537	-8	13	26	34
Missouri	1,078	1,003	1,166	1,269	1,138	77%	76%	77%	77%	94%	1,392	1,317	1,516	1,646	1,213	1199	-5	9	18	29
Montana	85	84	76	94	94	83%	82%	83%	83%	90%	103	102	91	113	104	103	-1	-11	10	51
Nebraska	436	409	431	470	491	75%	76%	76%	76%	92%	579	541	568	620	536	533	-7	-2	7	38
Nevada	324	387	433	605	555	83%	83%	84%	84%	88%	390	466	518	722	630	603	20	33	85	132
New Hampshire	139	149	173	199	270	74%	75%	76%	76%	84%	187	198	227	261	322	315	6	22	40	153
New Jersey	1,407	1,289	1,568	1,698	1,589	75%	76%	77%	77%	90%	1,864	1,693	2,040	2,197	1,766	1716	-9	9	18	38
New Mexico	289	295	336	377	352	87%	85%	85%	85%	95%	334	348	395	443	371	367	4	18	33	65
New York	1,582	1,428	1,547	1,678	1,879	68%	66%	67%	68%	89%	2,338	2,154	2,306	2,481	2,110	2030	-8	-1	6	30
North Carolina	2,574	2,467	2,854	3,198	2,721	84%	83%	84%	84%	96%	3,058	2,956	3,399	3,795	2,846	2820	-3	11	24	38
North Dakota	44	42	36	33	272	82%	84%	82%	82%	84%	54	50	44	40	325	322	-7	-18	-25	802
Ohio	2,467	2,246	2,562	2,826	2,186	77%	74%	74%	75%	95%	3,194	3,051	3,448	3,776	2,296	2268	-4	8	18	7
Oklahoma	723	681	701	856	758	87%	86%	86%	87%	91%	830	792	811	988	833	824	-5	-2	19	49
Oregon	317	282	304	369	566	76%	76%	77%	77%	80%	415	371	396	479	704	692	-11	-5	15	150
Pennsylvania	1,853	1,776	2,052	2,224	1,921	77%	75%	76%	76%	93%	2,406	2,357	2,696	2,908	2,059	2030	-2	12	21	27
Rhode Island	97	100	125	172	157	91%	89%	90%	90%	84%	107	112	139	191	186	180	5	31	80	153
South Carolina	1,000	888	1,046	1,128	1,106	84%	85%	85%	85%	96%	1,185	1,051	1,230	1,320	1,154	1140	-11	4	11	44
South Dakota	71	64	81	100	124	80%	79%	79%	79%	90%	89	81	103	126	138	137	-8	15	42	132
Tennessee	1,473	1,500	1,610	1,932	1,874	86%	85%	86%	86%	95%	1,709	1,757	1,876	2,253	1,967	1956	3	10	32	72
Texas	8,896	8,442	9,612	10,715	8,984	83%	82%	82%	82%	95%	10,690	10,353	11,721	13,031	9,457	9339	-3	10	22	31
Utah	496	396	500	522	462	85%	85%	85%	85%	90%	583	467	587	612	514	507	-20	1	5	30
Vermont	30	36	34	38	132	81%	81%	81%	82%	93%	37	45	42	47	142	139	20	13	26	461
Virginia	958	931	1,174	1,384	1,294	83%	82%	83%	83%	95%	1,148	1,133	1,419	1,669	1,356	1339	-1	24	45	75
Washington	729	652	717	805	717	74%	73%	74%	75%	82%	988	888	967	1,080	871	854	-10	-2	9	30
West Virginia	137	127	161	189	160	81%	77%	78%	79%	94%	170	165	206	241	170	167	-3	21	41	48
Wisconsin	620	578	714	712	793	81%	78%	82%	79%	90%	766	741	867	898	883	871	-3	13	17	71
Wyoming	41	48	49	44	55	80%	79%	80%	81%	93%	51	60	61	55	59	59	17	19	6	71

Total 51,870 49,371 57,851 66,451 60,133

Percent of Industry 49.6% 48.6% 48.8% 49.1% 56.2%

65,416 63,532 74,172 84,547 65,454 64,207

62.5% 62.5% 62.5% 62.5% 61.2% 60.1%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 4

**STATE PRIME and SUBPRIME REPAYMENT PLANS ESTABLISHED
(2007 Quarterly; 2008 Jan./Feb.)**

Product = Subprime	Reported Repayment Plans Established					Percentage of HOPE NOW Serviced Loans Reporting Repayment Plans					Repayment Plans Established Adjusted for all HOPE NOW Servicers					Repayment Plans Established Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	889	916	1,053	1,009	753	50%	48%	48%	47%	97%	1,772	1,889	2,192	2,135	778	767	7	24	21	-35
Alaska	60	64	78	67	55	61%	62%	62%	62%	86%	98	104	125	108	64	61	6	28	10	-6
Arizona	1,304	1,515	1,893	1,887	1,562	75%	59%	75%	75%	94%	1,746	2,548	2,533	2,516	1,653	1499	46	45	44	29
Arkansas	314	319	372	378	347	58%	57%	56%	56%	94%	539	557	659	673	368	344	3	22	25	-4
California	7,688	8,762	9,716	9,327	6,802	78%	78%	78%	78%	91%	9,822	11,212	12,455	11,982	7,453	7120	14	27	22	9
Colorado	1,481	1,417	1,596	1,387	935	72%	71%	71%	70%	92%	2,053	1,991	2,260	1,987	1,020	1004	-3	10	-3	-27
Connecticut	788	757	1,017	979	635	72%	72%	71%	71%	94%	1,093	1,057	1,426	1,379	672	668	-3	30	26	-8
Delaware	164	194	238	262	232	60%	59%	58%	58%	95%	273	329	408	454	243	224	21	49	67	23
District of Columbia	21	44	69	56	78	59%	57%	57%	55%	92%	36	77	122	101	85	68	115	242	183	185
Florida	4,698	5,433	6,773	7,096	5,324	71%	71%	71%	72%	94%	6,590	7,621	9,482	9,905	5,662	5368	16	44	50	22
Georgia	2,882	3,240	3,714	3,644	2,429	65%	64%	63%	61%	95%	4,441	5,099	5,923	5,926	2,549	2494	15	33	33	-16
Hawaii	112	133	121	157	108	80%	80%	80%	80%	94%	141	166	151	197	115	113	18	7	40	21
Idaho	250	327	340	284	208	75%	73%	73%	72%	96%	334	446	469	397	217	211	33	40	19	-5
Illinois	3,073	3,127	3,608	3,514	2,623	65%	63%	63%	62%	95%	4,692	4,951	5,747	5,689	2,766	2613	6	22	21	-16
Indiana	1,586	1,793	1,992	1,899	1,346	61%	59%	59%	58%	95%	2,595	3,042	3,402	3,268	1,413	1351	17	31	26	-22
Iowa	491	506	613	556	417	58%	54%	53%	52%	96%	843	930	1,151	1,077	436	418	10	36	28	-26
Kansas	416	421	496	443	381	63%	60%	58%	57%	96%	662	707	849	775	396	376	7	28	17	-15
Kentucky	852	810	905	794	601	65%	62%	61%	52%	96%	1,308	1,304	1,483	1,530	628	597	0	13	17	-32
Louisiana	873	864	1,001	944	862	56%	54%	54%	55%	94%	1,564	1,591	1,842	1,726	913	833	2	18	10	-20
Maine	232	250	308	302	192	76%	75%	74%	74%	95%	307	333	414	410	203	218	9	35	34	7
Maryland	1,260	1,576	2,116	2,105	1,664	66%	66%	66%	65%	93%	1,895	2,378	3,221	3,237	1,795	1655	25	70	71	31
Massachusetts	1,518	1,311	1,668	1,470	924	75%	74%	73%	73%	95%	2,025	1,775	2,275	2,027	972	1049	-12	12	0	-22
Michigan	3,027	3,022	3,838	3,457	2,374	66%	62%	62%	62%	95%	4,601	4,878	6,185	5,573	2,486	2497	6	34	21	-19
Minnesota	1,185	1,203	1,271	1,211	859	71%	69%	67%	66%	97%	1,663	1,755	1,883	1,838	886	841	6	13	11	-24
Mississippi	633	563	721	812	582	61%	60%	60%	60%	96%	1,033	936	1,205	1,357	607	566	-9	17	31	-18
Missouri	1,530	1,605	2,001	1,850	1,433	64%	61%	60%	59%	95%	2,404	2,616	3,312	3,117	1,502	1410	9	38	30	-12
Montana	88	82	93	90	52	65%	63%	62%	61%	93%	135	130	149	147	56	54	-4	10	9	-40
Nebraska	239	252	296	287	224	53%	52%	51%	50%	92%	449	485	583	580	244	230	8	30	29	-23
Nevada	951	993	1,069	1,033	844	81%	81%	81%	81%	95%	1,177	1,227	1,323	1,283	886	825	4	12	9	5
New Hampshire	297	275	375	373	203	73%	72%	72%	71%	95%	408	382	524	526	214	223	-6	29	29	-18
New Jersey	1,214	1,231	1,582	1,691	1,249	65%	65%	65%	65%	93%	1,859	1,891	2,433	2,615	1,342	1281	2	31	41	3
New Mexico	242	228	293	256	247	59%	58%	57%	57%	93%	407	394	510	453	265	234	-3	25	11	-14
New York	2,281	2,275	2,961	2,894	2,122	64%	63%	63%	62%	95%	3,547	3,631	4,736	4,654	2,232	2159	2	33	31	-9
North Carolina	2,001	1,929	2,389	2,340	1,763	59%	57%	56%	55%	94%	3,387	3,394	4,266	4,241	1,868	1821	0	26	25	-19
North Dakota	46	64	55	221	24	57%	54%	52%	50%	96%	80	118	105	440	25	25	48	31	449	-53
Ohio	3,321	3,177	3,526	3,042	2,604	63%	58%	58%	58%	96%	5,271	5,434	6,082	5,284	2,713	2553	3	15	0	-27
Oklahoma	562	605	664	584	498	56%	53%	53%	52%	94%	1,011	1,133	1,258	1,117	530	500	12	24	10	-26
Oregon	583	682	718	820	413	77%	76%	76%	75%	92%	760	897	947	1,090	449	434	18	25	43	-14
Pennsylvania	1,927	1,847	2,400	2,209	2,123	64%	62%	61%	61%	94%	3,014	2,989	3,906	3,611	2,249	2105	-1	30	20	5
Rhode Island	273	277	387	335	221	79%	79%	79%	79%	95%	346	349	487	424	233	246	1	41	23	7
South Carolina	1,194	1,157	1,260	1,185	1,019	57%	54%	54%	53%	95%	2,100	2,124	2,344	2,219	1,069	1022	1	12	6	-27
South Dakota	66	76	76	148	55	62%	59%	57%	55%	96%	106	129	133	267	57	60	21	26	152	-15
Tennessee	1,944	1,961	2,283	2,738	1,407	68%	66%	65%	65%	94%	2,878	2,973	3,490	4,222	1,497	1432	3	21	47	-25
Texas	4,947	5,192	6,750	5,789	4,311	60%	59%	58%	58%	91%	8,297	8,850	11,542	10,002	4,736	4635	7	39	21	-16
Utah	751	768	680	646	405	73%	73%	72%	71%	96%	1,028	1,055	941	907	423	430	3	-8	-12	-37
Vermont	60	78	65	232	48	68%	66%	65%	64%	91%	88	117	99	360	53	57	34	13	310	-2
Virginia	1,260	1,397	1,829	1,824	1,239	73%	68%	67%	67%	94%	1,728	2,045	2,711	2,741	1,321	1288	18	57	59	12
Washington	1,075	1,069	1,338	1,205	824	73%	73%	73%	72%	91%	1,468	1,468	1,840	1,671	909	874	0	25	14	-11
West Virginia	170	201	269	272	183	56%	51%	50%	50%	94%	301	396	533	539	194	184	31	77	79	-8
Wisconsin	892	943	1,074	1,137	770	67%	65%	64%	62%	96%	1,333	1,460	1,686	1,823	806	776	9	26	37	-13
Wyoming	63	51	83	79	44	70%	68%	67%	66%	95%	90	75	124	119	46	48	-16	39	33	-20
Total	63,774	66,982	80,033	77,320	56,618						95,797	103,439	123,927	120,720	60,303	57,863				
Percent of Industry	40.8%	39.6%	39.5%	39.2%	62.1%						61.2%	61.2%	61.2%	61.2%	66.1%	63.4%				

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 5

**STATE PRIME and SUBPRIME MODIFICATIONS COMPLETED
(2007 Quarterly; 2008 Jan./Feb.)**

Description: The table below provides an estimate of modifications completed by state for HOPE NOW servicers during each quarter of 2007 and January 2008. Not all survey participants were able to supply data for modifications completed. The data presented in this table are adjusted to estimate the number of modifications completed by all servicers that participated in the survey, not just those who provided actual modifications

Product = Total	Modifications Completed Adjusted for all HOPE NOW Servicers							Modifications Completed Percentage Change From Q1 2007			
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	
Alabama	1,069	1,220	1,318	2,188	639	631	14	23	105	-11	
Alaska	95	88	78	116	39	36	-8	-18	22	-43	
Arizona	257	416	501	1,390	1,297	1,191	62	95	440	594	
Arkansas	205	237	279	444	274	266	16	36	117	95	
California	685	1,280	1,938	6,265	6,198	5,916	87	183	814	1195	
Colorado	623	785	1,024	1,781	1,312	1,290	26	64	186	211	
Connecticut	252	323	372	831	616	610	28	48	229	262	
Delaware	141	157	182	302	159	146	11	29	114	55	
District of Columbia	30	22	15	46	84	79	-26	-50	51	288	
Florida	1,393	1,958	2,570	5,734	4,318	4,124	41	84	312	344	
Georgia	2,228	2,654	3,073	5,110	2,696	2,651	19	38	129	78	
Hawaii	22	34	45	96	103	101	54	107	337	590	
Idaho	141	147	158	323	281	275	4	12	129	192	
Illinois	1,223	1,614	1,873	3,479	2,176	2,072	32	53	184	154	
Indiana	1,143	1,309	1,493	2,551	1,293	1,251	15	31	123	64	
Iowa	373	448	512	844	348	338	20	37	126	36	
Kansas	332	330	393	660	303	293	-1	18	99	32	
Kentucky	571	675	782	1,361	551	532	18	37	138	40	
Louisiana	890	1,019	1,020	1,488	610	571	15	15	67	-4	
Maine	147	148	146	309	155	162	1	-1	110	65	
Maryland	433	549	709	1,465	1,049	985	27	64	238	241	
Massachusetts	379	465	544	1,341	951	995	23	44	254	294	
Michigan	1,679	2,337	2,665	5,614	2,837	2,826	39	59	234	152	
Minnesota	465	547	704	1,399	902	865	18	51	201	179	
Mississippi	605	684	697	1,255	496	470	13	15	107	17	
Missouri	781	907	1,191	2,275	1,149	1,094	16	52	191	110	
Montana	67	59	84	148	80	78	-12	26	122	77	
Nebraska	356	399	451	535	234	225	12	27	51	-5	
Nevada	141	235	295	858	876	820	67	110	510	774	
New Hampshire	112	146	199	413	263	269	31	78	270	262	
New Jersey	542	713	830	1,502	1,087	1,045	31	53	177	189	
New Mexico	268	276	312	420	202	185	3	16	57	4	
New York	1,027	1,245	1,383	2,438	1,560	1,506	21	35	137	120	
North Carolina	1,753	1,904	2,150	3,593	1,734	1,702	9	23	105	46	
North Dakota	107	97	144	178	131	131	-9	35	67	84	
Ohio	2,005	2,436	2,774	4,641	2,250	2,147	21	38	131	61	
Oklahoma	462	569	655	1,002	509	488	23	42	117	58	
Oregon	172	202	271	439	429	417	17	57	155	263	
Pennsylvania	1,625	1,819	2,003	3,400	1,715	1,632	12	23	109	51	
Rhode Island	63	73	86	231	165	169	16	38	269	305	
South Carolina	1,161	1,340	1,486	2,197	738	714	15	28	89	-8	
South Dakota	54	56	66	116	53	55	3	21	113	51	
Tennessee	974	1,234	1,356	2,506	1,251	1,214	27	39	157	87	
Texas	4,351	5,263	5,576	9,195	5,121	5,033	21	28	111	73	
Utah	202	234	234	468	341	343	16	16	131	154	
Vermont	63	53	85	126	57	59	-15	35	100	41	
Virginia	646	745	1,033	1,956	1,133	1,109	15	60	202	157	
Washington	322	420	512	1,070	796	769	30	59	233	259	
West Virginia	325	328	374	546	153	147	1	15	68	-32	
Wisconsin	421	524	645	1,133	595	578	24	53	169	106	
Wyoming	25	23	30	73	57	58	-8	20	195	252	

Table 5

STATE PRIME and SUBPRIME MODIFICATIONS COMPLETED
(2007 Quarterly; 2008 Jan./Feb.)

Total	33,407	40,747	47,315	87,852	52,366	50,662
Percent of Industry	62.3%	62.3%	62.3%	62.3%	61.8%	59.8%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 5

**STATE PRIME and SUBPRIME MODIFICATIONS COMPLETED
(2007 Quarterly; 2008 Jan./Feb.)**

Product = Prime	Modifications Completed Adjusted for all HOPE NOW Servicers							Modifications Completed Percentage Change From Q1 2007			
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	
Alabama	344	408	357	510	264	262	19	4	48	14	
Alaska	91	79	59	81	14	12	-14	-35	-12	-80	
Arizona	128	181	174	288	259	250	41	36	125	193	
Arkansas	106	127	121	136	109	112	20	14	29	59	
California	235	388	450	1,027	1,004	954	65	92	337	509	
Colorado	336	449	475	475	387	380	34	42	42	70	
Connecticut	109	132	125	160	142	139	21	15	47	91	
Delaware	47	60	70	80	42	38	29	50	71	24	
District of Columbia	26	19	8	26	48	50	-27	-69	-1	191	
Florida	540	764	854	1,159	1,100	1073	41	58	114	198	
Georgia	1,121	1,401	1,392	1,611	1,203	1190	25	24	44	59	
Hawaii	14	15	14	18	31	30	3	-4	28	215	
Idaho	80	75	69	86	131	129	-6	-13	7	142	
Illinois	620	803	807	1,018	734	710	29	30	64	72	
Indiana	521	679	683	820	448	443	30	31	57	27	
Iowa	217	250	251	275	121	120	15	15	27	-17	
Kansas	174	185	192	197	123	122	7	11	14	5	
Kentucky	197	269	283	342	191	190	37	44	74	45	
Louisiana	481	502	402	392	192	190	4	-16	-18	-41	
Maine	83	91	70	107	50	49	9	-16	28	-12	
Maryland	224	276	288	393	324	316	23	29	76	112	
Massachusetts	154	194	190	264	294	286	26	24	72	180	
Michigan	809	1,252	1,195	1,639	820	800	55	48	103	48	
Minnesota	222	234	259	363	252	248	5	16	63	68	
Mississippi	230	242	198	306	149	147	5	-14	33	-4	
Missouri	280	386	412	492	327	323	38	47	76	73	
Montana	36	30	29	41	28	28	-18	-21	13	14	
Nebraska	260	296	291	247	93	92	14	12	-5	-47	
Nevada	53	96	98	155	184	176	79	83	190	395	
New Hampshire	48	61	67	103	76	74	26	39	113	130	
New Jersey	300	371	412	501	435	423	24	37	67	111	
New Mexico	144	160	159	168	68	67	11	11	17	-30	
New York	445	588	585	655	553	532	32	32	47	79	
North Carolina	723	808	747	940	736	729	12	3	30	51	
North Dakota	75	73	90	98	98	97	-2	19	30	94	
Ohio	925	1,161	1,126	1,351	643	635	26	22	46	3	
Oklahoma	186	243	244	283	174	172	31	31	52	39	
Oregon	86	104	110	129	148	145	21	28	50	153	
Pennsylvania	645	834	802	973	532	525	29	24	51	22	
Rhode Island	32	31	29	46	58	56	-3	-9	43	161	
South Carolina	372	450	457	494	281	278	21	23	33	12	
South Dakota	20	22	28	24	15	15	12	41	21	12	
Tennessee	409	471	530	644	442	440	15	30	58	61	
Texas	2,485	3,033	2,782	3,025	2,321	2292	22	12	22	38	
Utah	105	143	117	163	117	115	37	12	56	65	
Vermont	22	19	30	41	25	24	-15	34	84	65	
Virginia	266	299	348	428	327	323	13	31	61	82	
Washington	164	193	206	291	219	215	18	26	78	97	
West Virginia	109	115	111	131	60	59	6	3	21	-18	
Wisconsin	168	234	224	296	194	191	39	34	76	71	
Wyoming	7	6	9	14	15	15	-15	37	111	241	

Total 15,472 19,299 19,033 23,506 16,601 16,280
Percent of Industry 62.3% 62.3% 62.3% 62.3% 61.2% 60.0%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 5

**STATE PRIME and SUBPRIME MODIFICATIONS COMPLETED
(2007 Quarterly; 2008 Jan./Feb.)**

Product = Subprime	Modifications Completed Adjusted for all HOPE NOW Servicers							Modifications Completed Percentage Change From Q1 2007			
	State	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb.	Jan./Feb.	Q2 2007	Q3 2007	Q4 2007	Jan./Feb.
						2008	2008 2007				Basis *
Alabama	726	812	961	1,678	375	370	12	33	131	-24	
Alaska	4	9	19	36	25	24	130	354	765	774	
Arizona	129	236	327	1,102	1,038	941	82	153	753	992	
Arkansas	99	110	158	308	165	154	12	60	211	134	
California	450	892	1,488	5,238	5,194	4962	98	230	1064	1554	
Colorado	287	336	548	1,305	925	910	17	91	354	375	
Connecticut	143	191	247	670	474	471	34	73	368	393	
Delaware	94	97	112	222	117	108	3	19	135	71	
District of Columbia	5	4	7	20	36	29	-24	54	330	813	
Florida	852	1,194	1,715	4,575	3,218	3051	40	101	437	437	
Georgia	1,107	1,253	1,681	3,499	1,493	1461	13	52	216	98	
Hawaii	8	19	32	78	72	71	146	307	895	1269	
Idaho	61	72	89	238	150	146	17	45	288	257	
Illinois	603	812	1,066	2,462	1,442	1362	35	77	308	239	
Indiana	621	631	810	1,730	845	808	1	30	178	95	
Iowa	156	198	261	569	227	218	27	67	264	109	
Kansas	158	145	201	463	180	171	-9	27	193	62	
Kentucky	374	406	500	1,019	360	342	8	34	172	37	
Louisiana	409	517	618	1,096	418	381	27	51	168	40	
Maine	64	57	75	202	105	113	-10	18	218	167	
Maryland	209	273	421	1,071	725	669	30	101	411	379	
Massachusetts	225	272	354	1,077	657	709	21	57	379	372	
Michigan	870	1,085	1,470	3,975	2,017	2026	25	69	357	249	
Minnesota	242	312	445	1,037	650	617	29	84	328	282	
Mississippi	375	442	498	950	347	323	18	33	153	29	
Missouri	502	521	779	1,783	822	771	4	55	255	131	
Montana	30	29	55	107	52	51	-4	84	256	153	
Nebraska	96	102	159	289	141	133	7	66	201	108	
Nevada	87	139	197	703	692	644	60	126	705	1005	
New Hampshire	63	85	132	310	187	195	35	108	390	362	
New Jersey	242	341	417	1,001	652	622	41	73	314	286	
New Mexico	124	116	153	252	134	118	-7	23	103	43	
New York	582	658	797	1,783	1,007	974	13	37	206	151	
North Carolina	1,030	1,096	1,402	2,653	998	973	6	36	158	42	
North Dakota	31	23	54	81	33	33	-25	73	158	60	
Ohio	1,081	1,276	1,648	3,290	1,607	1512	18	52	204	110	
Oklahoma	276	325	411	718	335	316	18	49	160	72	
Oregon	86	98	161	310	281	271	14	87	261	374	
Pennsylvania	980	985	1,201	2,427	1,183	1107	0	22	148	69	
Rhode Island	31	42	57	186	107	113	36	87	508	455	
South Carolina	788	890	1,029	1,704	457	437	13	31	116	-17	
South Dakota	34	34	38	91	38	40	-2	10	166	73	
Tennessee	566	763	826	1,862	809	774	35	46	229	105	
Texas	1,866	2,230	2,794	6,171	2,800	2741	19	50	231	120	
Utah	97	91	117	304	224	227	-7	20	212	250	
Vermont	41	34	55	85	32	35	-16	35	109	28	
Virginia	381	447	685	1,528	806	786	17	80	301	209	
Washington	158	227	306	779	577	555	43	94	393	427	
West Virginia	217	214	263	415	93	88	-1	21	92	-39	
Wisconsin	253	290	421	836	401	386	15	66	230	129	
Wyoming	18	17	21	59	42	43	-6	14	225	256	

Total (Monthly Average)	17,935	21,448	28,283	64,346	35,765	34,382
Percent of Industry	62.3%	62.3%	62.3%	62.3%	66.1%	63.6%

(1) - One provider was unable to provide complete information for the first quarter Modifications Completed and Active Formal Repayment Plan Inventory. To provide a consistent basis for trend analysis, these numbers were approximated based on subsequent month's information.

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 6

**STATE PRIME and SUBPRIME ACTIVE FORMAL REPAYMENT PLAN INVENTORY
(2007 Quarterly; 2008 Jan./Feb.)**

Description: The table below provides a monthly average estimate of formal repayment plan inventory by state for HOPE NOW servicers for each quarter of 2007 and the January, 2008. As not all HOPE NOW servicers have submitted data for formal repayment plan inventories, the third set of columns estimates the number of formal repayment plans in inventory for all HOPE NOW servicers.

Product = Total	Reported Formal Repayment Plan Inventory (1)					Percentage of HOPE NOW Serviced Loans Reporting Formal Repayment Plan Inventory					Formal Repayment Plan Inventory Adjusted for all HOPE NOW Servicers					Formal Repayment Plan Inventory Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	1,914	1,865	2,042	2,142	2,827	70%	66%	67%	67%	100%	2,753	2,809	3,063	3,215	2,829	2,796	2	11	17	2
Alaska	137	151	169	181	227	88%	86%	86%	86%	99%	157	177	198	210	229	206	13	26	34	31
Arizona	1,506	1,653	1,968	2,417	3,546	84%	71%	83%	83%	99%	1,799	2,312	2,385	2,903	3,598	3,343	29	33	61	86
Arkansas	823	807	847	946	1,329	75%	74%	74%	74%	99%	1,092	1,090	1,150	1,278	1,345	1,322	0	5	17	21
California	5,858	6,740	7,794	9,365	12,427	87%	87%	87%	87%	99%	6,709	7,762	8,978	10,792	12,540	11,957	16	34	61	78
Colorado	2,609	2,577	2,644	2,846	3,441	85%	84%	75%	83%	99%	3,055	3,080	3,502	3,423	3,473	3,412	1	15	12	12
Connecticut	1,022	1,002	1,109	1,315	1,638	80%	79%	79%	79%	99%	1,272	1,268	1,408	1,671	1,660	1,639	0	11	31	29
Delaware	320	350	382	448	614	73%	71%	70%	70%	98%	435	495	543	640	624	573	14	25	47	32
District of Columbia	72	89	108	118	819	86%	81%	79%	80%	92%	84	110	137	148	888	895	32	64	77	971
Florida	5,814	6,397	7,481	9,392	13,123	83%	81%	81%	82%	99%	7,032	7,871	9,188	11,442	13,258	12,720	12	31	63	81
Georgia	7,157	6,925	7,449	8,475	9,659	83%	81%	80%	80%	99%	8,660	8,586	9,279	10,612	9,722	9,574	-1	7	23	11
Hawaii	131	158	164	199	292	87%	88%	88%	88%	95%	150	181	187	227	308	300	21	25	52	101
Idaho	440	444	481	532	1,594	86%	83%	82%	82%	100%	513	535	584	646	1,600	1,568	4	14	26	206
Illinois	4,870	4,884	5,151	6,168	8,173	78%	74%	74%	74%	100%	6,206	6,602	6,964	8,365	8,201	7,831	6	12	35	26
Indiana	3,080	3,036	3,260	3,887	4,682	77%	73%	73%	74%	99%	4,021	4,161	4,444	5,241	4,736	4,599	3	11	30	14
Iowa	928	905	959	1,086	1,467	73%	69%	68%	67%	99%	1,268	1,316	1,413	1,610	1,483	1,447	4	11	27	14
Kansas	966	956	1,002	1,090	1,544	79%	75%	74%	74%	99%	1,226	1,276	1,359	1,477	1,560	1,518	4	11	20	24
Kentucky	1,428	1,358	1,417	1,619	2,033	79%	76%	75%	70%	99%	1,816	1,798	1,881	2,310	2,061	2,002	-1	4	27	10
Louisiana	2,060	1,946	1,978	2,023	2,818	70%	67%	67%	68%	98%	2,956	2,901	2,951	2,971	2,880	2,706	-2	0	1	-8
Maine	314	378	405	453	956	83%	82%	82%	81%	99%	378	461	495	559	964	972	22	31	48	157
Maryland	2,030	2,075	2,446	3,110	4,108	81%	79%	79%	79%	99%	2,511	2,617	3,111	3,937	4,151	3,919	4	24	57	56
Massachusetts	1,674	1,693	1,824	2,058	2,803	82%	80%	80%	79%	99%	2,049	2,117	2,290	2,590	2,823	2,897	3	12	26	41
Michigan	5,326	5,075	5,506	6,139	7,805	76%	69%	69%	69%	99%	7,030	7,405	7,977	8,858	7,861	7,795	5	13	26	11
Minnesota	1,775	1,754	1,902	2,120	2,595	80%	77%	77%	76%	100%	2,216	2,269	2,471	2,782	2,606	2,519	2	12	26	14
Mississippi	1,202	1,121	1,200	1,314	1,940	72%	70%	70%	70%	98%	1,674	1,607	1,710	1,866	1,973	1,884	-4	2	11	13
Missouri	2,601	2,508	2,767	3,068	4,022	76%	72%	72%	71%	99%	3,437	3,459	3,857	4,294	4,064	3,890	1	12	25	13
Montana	188	186	191	193	236	82%	80%	78%	78%	98%	230	234	243	248	240	236	2	6	8	3
Nebraska	709	676	702	765	1,053	77%	75%	73%	72%	98%	923	908	959	1,059	1,071	1,043	-2	4	15	13
Nevada	839	946	1,051	1,219	1,712	87%	87%	87%	87%	99%	964	1,090	1,209	1,398	1,732	1,629	13	25	45	69
New Hampshire	455	437	482	533	902	79%	79%	78%	78%	95%	573	555	615	683	950	950	-3	7	19	66
New Jersey	2,353	2,324	2,543	3,093	3,990	81%	80%	80%	80%	99%	2,893	2,912	3,188	3,878	4,019	3,871	1	10	34	34
New Mexico	601	559	594	646	963	80%	77%	76%	77%	99%	753	728	777	843	978	918	-3	3	12	22
New York	3,633	3,647	3,867	4,409	6,557	75%	72%	72%	71%	99%	4,871	5,078	5,402	6,171	6,634	6,403	4	11	27	31
North Carolina	4,926	4,659	5,066	5,611	6,709	78%	76%	75%	76%	99%	6,291	6,166	6,714	7,431	6,777	6,663	-2	7	18	6
North Dakota	91	94	92	99	1,046	76%	71%	69%	67%	100%	119	132	133	147	1,047	1,041	11	11	24	773
Ohio	5,098	4,916	5,167	5,916	7,981	74%	69%	69%	70%	99%	6,844	7,105	7,465	8,479	8,082	7,750	4	9	24	13
Oklahoma	1,417	1,384	1,429	1,525	2,092	76%	73%	73%	73%	99%	1,872	1,902	1,968	2,075	2,123	2,052	2	5	11	10
Oregon	767	768	812	954	1,760	88%	87%	87%	86%	99%	870	885	938	1,106	1,769	1,726	2	8	27	98
Pennsylvania	3,728	3,671	3,963	4,619	6,488	78%	74%	74%	74%	98%	4,804	4,960	5,377	6,227	6,601	6,303	3	12	30	31
Rhode Island	304	305	356	408	641	87%	86%	86%	87%	99%	351	355	416	471	647	652	1	19	34	86
South Carolina	2,233	2,112	2,226	2,448	3,265	74%	71%	71%	72%	99%	3,030	2,959	3,119	3,417	3,307	3,207	-2	3	13	6
South Dakota	153	156	167	198	343	82%	77%	75%	75%	97%	186	203	221	264	353	356	9	19	42	92
Tennessee	3,210	3,022	3,203	3,574	5,272	82%	80%	80%	79%	99%	3,907	3,775	4,021	4,501	5,326	5,208	-3	3	15	33
Texas	14,975	13,810	15,126	17,041	20,211	82%	79%	79%	78%	98%	18,333	17,491	19,238	21,727	20,545	20,216	-5	5	19	10
Utah	1,010	940	928	1,083	1,220	86%	84%	84%	84%	99%	1,178	1,116	1,101	1,292	1,227	1,226	-5	-7	10	4
Vermont	95	103	97	116	566	78%	76%	75%	74%	99%	121	136	129	156	571	567	12	6	28	367
Virginia	2,189	2,192	2,529	3,037	3,593	83%	79%	78%	78%	98%	2,626	2,783	3,240	3,885	3,652	3,583	6	23	48	36
Washington	1,636	1,640	1,821	2,124	2,322	87%	86%	86%	85%	99%	1,871	1,907	2,126	2,488	2,350	2,278	2	14	33	22
West Virginia	342	336	402	481	631	69%	62%	62%	64%	98%	495	543	644	755	642	618	10	30	53	25
Wisconsin	1,377	1,425	1,565	1,752	2,296	79%	76%	77%	74%	99%	1,737	1,885	2,039	2,358	2,315	2,254	9	17	36	30
Wyoming	106	106	126	135	157	80%	78%	77%	76%	98%	133	137	164	178	161	163	3	24	34	22

Table 6

STATE PRIME and SUBPRIME ACTIVE FORMAL REPAYMENT PLAN INVENTORY
(2007 Quarterly; 2008 Jan./Feb.)

Total (Monthly Average)	108,490	107,264	116,960	134,490	178,499	136,472	140,213	152,969	175,303	180,552	175,199
Percent of Industry	49.5%	47.7%	47.7%	47.8%	62.3%	62.3%	62.3%	62.3%	62.3%	63.0%	61.2%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 6

**STATE PRIME and SUBPRIME ACTIVE FORMAL REPAYMENT PLAN INVENTORY
(2007 Quarterly; 2008 Jan./Feb.)**

Product = Prime	Reported Formal Repayment Plan Inventory (1)					Percentage of HOPE NOW Serviced Loans Reporting Formal Repayment Plan Inventory					Formal Repayment Plan Inventory Adjusted for all HOPE NOW Servicers					Formal Repayment Plan Inventory Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	1,108	1,057	1,187	1,278	1,424	88%	84%	84%	85%	100%	1,264	1,258	1,405	1,508	1,425	1413	-1	11	19	12
Alaska	91	94	102	117	150	94%	93%	93%	93%	99%	97	101	110	126	152	132	5	14	30	36
Arizona	658	646	748	1,039	1,384	92%	92%	90%	90%	100%	719	699	831	1,152	1,384	1336	-3	16	60	86
Arkansas	515	509	532	614	696	86%	85%	85%	85%	100%	598	602	627	724	696	716	1	5	21	20
California	1,301	1,523	1,934	3,038	4,220	90%	88%	88%	88%	100%	1,451	1,729	2,189	3,436	4,220	4009	19	51	137	176
Colorado	1,514	1,467	1,505	1,681	1,841	90%	88%	74%	88%	100%	1,687	1,669	2,037	1,905	1,841	1807	-1	21	13	7
Connecticut	389	365	380	482	569	88%	86%	86%	87%	100%	442	425	440	557	569	555	-4	0	26	26
Delaware	177	181	191	230	264	86%	83%	84%	84%	100%	205	217	228	275	265	243	6	11	34	18
District of Columbia	54	52	58	72	703	93%	93%	93%	92%	91%	58	56	63	78	770	802	-3	8	35	1287
Florida	2,745	2,814	3,265	4,502	5,470	91%	89%	89%	89%	100%	3,011	3,164	3,658	5,031	5,471	5337	5	21	67	77
Georgia	4,822	4,584	4,920	5,654	5,706	91%	90%	90%	90%	100%	5,272	5,110	5,467	6,271	5,707	5646	-3	4	19	7
Hawaii	46	53	52	73	132	94%	94%	94%	94%	90%	49	57	55	78	147	140	15	12	58	185
Idaho	258	220	229	274	1,279	93%	92%	92%	92%	100%	278	240	250	299	1,279	1256	-14	-10	7	351
Illinois	2,593	2,483	2,620	3,335	3,729	86%	80%	81%	81%	100%	3,025	3,111	3,253	4,132	3,729	3606	3	8	37	19
Indiana	1,778	1,674	1,849	2,360	2,189	89%	85%	86%	86%	100%	2,004	1,969	2,156	2,742	2,190	2165	-2	8	37	8
Iowa	526	497	516	613	725	86%	83%	83%	83%	100%	610	600	620	735	725	720	-2	2	21	18
Kansas	618	592	599	687	895	90%	87%	87%	87%	100%	690	684	691	794	895	887	-1	0	15	28
Kentucky	792	741	796	960	1,015	91%	89%	89%	89%	100%	871	836	896	1,078	1,015	1008	-4	3	24	16
Louisiana	1,097	986	977	1,064	1,041	83%	81%	82%	82%	100%	1,315	1,216	1,194	1,296	1,041	1029	-8	-9	-1	-22
Maine	149	179	195	206	654	89%	87%	88%	88%	100%	168	205	223	235	654	639	22	33	40	281
Maryland	1,058	983	1,082	1,554	1,711	90%	88%	89%	89%	100%	1,179	1,114	1,222	1,755	1,711	1669	-6	4	49	42
Massachusetts	569	588	637	813	1,405	88%	85%	85%	85%	100%	646	691	747	953	1,406	1369	7	16	48	112
Michigan	2,648	2,576	2,784	3,319	3,452	83%	72%	73%	73%	100%	3,197	3,589	3,820	4,537	3,453	3367	12	19	42	5
Minnesota	920	929	1,029	1,166	1,260	87%	84%	84%	84%	100%	1,056	1,106	1,222	1,383	1,260	1242	5	16	31	18
Mississippi	526	473	533	596	820	89%	86%	86%	87%	100%	592	550	617	688	821	810	-7	4	16	37
Missouri	1,305	1,222	1,311	1,535	1,538	86%	83%	83%	83%	100%	1,513	1,473	1,572	1,839	1,539	1521	-3	4	22	1
Montana	108	108	105	110	140	92%	90%	90%	90%	99%	116	120	117	121	142	141	3	0	4	21
Nebraska	528	488	488	528	652	84%	83%	83%	83%	98%	627	590	589	639	663	659	-6	-6	2	5
Nevada	299	338	396	527	642	93%	92%	92%	92%	100%	323	369	431	572	642	615	14	34	77	91
New Hampshire	162	181	189	222	556	87%	85%	86%	86%	93%	186	212	221	259	595	581	14	18	39	212
New Jersey	1,467	1,390	1,499	1,860	2,008	89%	88%	88%	88%	100%	1,641	1,584	1,702	2,109	2,009	1953	-3	4	29	19
New Mexico	383	343	361	409	526	92%	90%	90%	90%	100%	415	382	401	455	527	520	-8	-3	10	26
New York	1,963	1,875	1,867	2,127	2,726	82%	79%	79%	79%	100%	2,397	2,384	2,360	2,680	2,726	2623	-1	-2	12	9
North Carolina	3,199	2,948	3,253	3,696	3,678	90%	88%	89%	89%	100%	3,545	3,336	3,668	4,159	3,679	3645	-6	3	17	3
North Dakota	57	53	51	54	990	91%	89%	89%	89%	100%	62	59	57	61	990	983	-5	-8	-2	1482
Ohio	2,678	2,524	2,687	3,282	3,088	85%	80%	80%	80%	100%	3,159	3,172	3,356	4,079	3,089	3052	0	6	29	-3
Oklahoma	868	825	861	971	1,056	91%	89%	89%	90%	100%	952	925	962	1,083	1,057	1046	-3	1	14	10
Oregon	400	378	381	467	1,124	92%	90%	91%	91%	100%	436	418	421	515	1,125	1104	-4	-3	18	153
Pennsylvania	2,171	2,027	2,130	2,633	2,498	87%	83%	84%	84%	100%	2,496	2,437	2,548	3,142	2,499	2464	-2	2	26	-1
Rhode Island	102	91	92	154	346	97%	94%	94%	94%	100%	105	96	97	163	346	334	-8	-7	55	217
South Carolina	1,238	1,161	1,253	1,414	1,444	91%	89%	90%	90%	100%	1,366	1,300	1,398	1,573	1,445	1427	-5	2	15	4
South Dakota	111	105	108	132	260	91%	87%	87%	87%	99%	122	120	124	151	262	260	-1	2	24	114
Tennessee	1,749	1,643	1,732	1,973	2,991	93%	90%	91%	90%	100%	1,889	1,817	1,912	2,181	2,992	2975	-4	1	15	58
Texas	10,945	9,743	10,473	11,865	12,154	90%	87%	87%	88%	100%	12,199	11,178	11,978	13,556	12,161	12010	-8	-2	11	-2
Utah	587	511	527	626	640	93%	92%	92%	92%	100%	631	556	572	680	640	631	-12	-9	8	0
Vermont	40	43	42	50	493	89%	87%	87%	88%	100%	45	49	48	57	494	483	8	6	26	970
Virginia	1,140	1,042	1,162	1,539	1,734	90%	87%	88%	88%	100%	1,269	1,191	1,323	1,750	1,735	1714	-6	4	38	35
Washington	880	836	875	1,041	1,010	93%	91%	92%	92%	100%	947	916	956	1,136	1,011	991	-3	1	20	5
West Virginia	158	139	174	230	260	87%	82%	83%	83%	100%	182	170	210	277	260	257	-7	16	52	41
Wisconsin	724	731	802	884	1,028	89%	84%	89%	85%	100%	812	866	903	1,037	1,028	1014	7	11	28	25
Wyoming	52	55	62	63	72	87%	85%	86%	86%	98%	60	64	73	73	74	73	7	22	22	22

Total (Monthly Average) 60,265 57,064 61,605 74,114 86,398

Percent of Industry 55.4% 53.4% 53.5% 53.8% 62.6%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

67,976 66,784 72,021 86,113 86,559 84,977

62.5% 62.5% 62.5% 62.5% 62.7% 61.5%

Table 6

**STATE PRIME and SUBPRIME ACTIVE FORMAL REPAYMENT PLAN INVENTORY
(2007 Quarterly; 2008 Jan./Feb.)**

Product = Subprime	Reported Formal Repayment Plan Inventory (1)					Percentage of HOPE NOW Serviced Loans Reporting Formal Repayment Plan Inventory					Formal Repayment Plan Inventory Adjusted for all HOPE NOW Servicers					Formal Repayment Plan Inventory Percentage Change From Q1 2007				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008	Jan./Feb. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan./Feb. 2008
Alabama	806	808	855	864	1,402	54%	52%	52%	51%	100%	1,488	1,552	1,658	1,708	1,404	1383	4	11	15	-7
Alaska	46	58	67	64	77	78%	76%	77%	76%	100%	60	76	87	84	77	74	26	46	41	23
Arizona	847	1,007	1,220	1,378	2,162	78%	62%	78%	79%	98%	1,080	1,613	1,554	1,751	2,213	2007	49	44	62	86
Arkansas	308	298	315	332	633	62%	61%	60%	60%	98%	494	488	523	554	649	606	-1	6	12	23
California	4,557	5,217	5,860	6,326	8,207	87%	86%	86%	86%	99%	5,258	6,034	6,789	7,356	8,320	7948	15	29	40	51
Colorado	1,095	1,110	1,139	1,165	1,600	80%	79%	78%	77%	98%	1,368	1,411	1,465	1,518	1,632	1605	3	7	11	17
Connecticut	632	637	729	833	1,069	76%	76%	75%	75%	98%	830	843	968	1,114	1,091	1084	2	17	34	31
Delaware	143	169	191	218	349	62%	61%	61%	60%	97%	230	278	315	365	360	331	21	37	59	44
District of Columbia	18	37	50	46	116	70%	68%	67%	66%	99%	26	54	74	70	117	94	108	187	170	263
Florida	3,069	3,583	4,216	4,891	7,653	76%	76%	76%	76%	98%	4,021	4,707	5,530	6,410	7,787	7384	17	38	59	84
Georgia	2,335	2,340	2,530	2,821	3,953	69%	67%	66%	65%	98%	3,388	3,476	3,811	4,342	4,015	3928	3	13	28	16
Hawaii	84	105	112	126	160	84%	85%	85%	85%	99%	100	124	132	149	162	160	24	31	48	59
Idaho	181	224	251	258	315	77%	76%	75%	74%	98%	235	295	334	347	320	311	26	42	48	33
Illinois	2,276	2,401	2,531	2,833	4,444	72%	69%	68%	67%	99%	3,181	3,491	3,711	4,232	4,472	4225	10	17	33	33
Indiana	1,302	1,362	1,411	1,527	2,493	65%	62%	62%	61%	98%	2,017	2,192	2,288	2,499	2,546	2434	9	13	24	21
Iowa	402	408	443	473	742	61%	57%	56%	54%	98%	659	716	793	875	758	727	9	20	33	10
Kansas	348	364	403	403	649	65%	61%	60%	59%	98%	536	592	669	684	665	631	10	25	28	18
Kentucky	636	617	620	659	1,018	67%	64%	63%	54%	97%	945	962	985	1,231	1,046	994	2	4	30	5
Louisiana	963	961	1,001	959	1,777	59%	57%	57%	57%	97%	1,641	1,685	1,756	1,675	1,838	1677	3	7	2	2
Maine	164	199	210	247	302	78%	78%	77%	76%	98%	210	256	272	325	309	333	22	29	54	58
Maryland	972	1,092	1,364	1,556	2,397	73%	73%	72%	71%	98%	1,333	1,503	1,889	2,181	2,440	2250	13	42	64	69
Massachusetts	1,104	1,105	1,187	1,245	1,397	79%	77%	77%	76%	99%	1,403	1,426	1,542	1,636	1,417	1528	2	10	17	9
Michigan	2,678	2,499	2,722	2,819	4,353	70%	65%	65%	65%	99%	3,833	3,816	4,157	4,321	4,408	4427	0	8	13	16
Minnesota	855	825	873	954	1,335	74%	71%	70%	68%	99%	1,160	1,163	1,249	1,399	1,345	1276	0	8	21	10
Mississippi	676	649	667	718	1,119	63%	61%	61%	61%	97%	1,081	1,057	1,093	1,178	1,153	1074	-2	1	9	-1
Missouri	1,296	1,286	1,456	1,533	2,483	67%	65%	64%	62%	98%	1,924	1,986	2,286	2,455	2,525	2369	3	19	28	23
Montana	81	78	85	84	95	71%	68%	67%	66%	98%	114	115	127	127	98	95	1	11	11	-16
Nebraska	181	188	214	237	400	61%	59%	58%	56%	98%	296	318	369	420	408	384	7	25	42	30
Nevada	540	608	655	692	1,070	84%	84%	84%	84%	98%	641	721	778	826	1,090	1014	12	21	29	58
New Hampshire	293	256	293	312	346	76%	75%	74%	74%	98%	387	343	395	424	355	370	-12	2	9	-5
New Jersey	886	934	1,044	1,234	1,981	71%	70%	70%	70%	99%	1,252	1,327	1,485	1,769	2,010	1918	6	19	41	53
New Mexico	218	217	234	237	437	64%	63%	62%	61%	97%	338	346	376	388	451	398	2	11	15	18
New York	1,670	1,772	2,000	2,282	3,831	68%	66%	66%	65%	98%	2,473	2,694	3,042	3,491	3,908	3780	9	23	41	53
North Carolina	1,728	1,711	1,813	1,916	3,030	63%	60%	60%	59%	98%	2,746	2,830	3,046	3,271	3,097	3018	3	11	19	10
North Dakota	34	41	41	45	56	60%	56%	55%	52%	99%	57	73	76	87	57	58	27	33	52	1
Ohio	2,419	2,392	2,479	2,634	4,893	66%	61%	60%	60%	98%	3,685	3,933	4,109	4,400	4,993	4698	7	12	19	27
Oklahoma	549	559	568	554	1,036	60%	57%	57%	56%	97%	920	977	1,006	992	1,067	1006	6	9	8	9
Oregon	368	391	431	487	635	85%	84%	83%	82%	99%	434	466	517	591	644	622	7	19	36	43
Pennsylvania	1,558	1,644	1,833	1,986	3,990	67%	65%	65%	64%	97%	2,308	2,523	2,829	3,084	4,101	3839	9	23	34	66
Rhode Island	202	214	264	254	295	82%	83%	83%	82%	98%	246	259	319	308	301	319	5	30	26	30
South Carolina	996	951	973	1,034	1,820	60%	57%	57%	56%	98%	1,664	1,659	1,721	1,844	1,862	1780	0	3	11	7
South Dakota	42	51	58	66	83	66%	62%	60%	58%	91%	64	82	97	113	92	96	29	52	77	50
Tennessee	1,461	1,379	1,471	1,601	2,281	72%	70%	70%	69%	98%	2,019	1,958	2,109	2,321	2,334	2234	-3	4	15	11
Texas	4,029	4,067	4,653	5,176	8,057	66%	64%	64%	63%	96%	6,134	6,313	7,260	8,171	8,384	8206	3	18	33	34
Utah	423	429	401	457	580	77%	77%	76%	75%	99%	548	560	529	612	587	595	2	-3	12	9
Vermont	54	60	55	66	73	71%	69%	68%	67%	95%	76	87	81	99	77	84	14	7	29	10
Virginia	1,049	1,150	1,367	1,498	1,859	77%	72%	71%	70%	97%	1,357	1,593	1,917	2,135	1,917	1869	17	41	57	38
Washington	756	804	946	1,082	1,311	82%	81%	81%	80%	98%	924	991	1,170	1,352	1,339	1287	7	27	46	39
West Virginia	184	197	228	251	371	59%	53%	53%	52%	97%	313	373	433	478	382	361	19	38	53	15
Wisconsin	653	694	763	868	1,268	71%	68%	67%	66%	99%	925	1,019	1,136	1,321	1,287	1240	10	23	43	34
Wyoming	54	52	64	73	85	74%	71%	70%	69%	98%	73	73	91	105	87	90	0	25	44	23

Total (Monthly Average) 48,225 50,201 55,355 60,377 92,101

Percent of Industry 43.1% 41.9% 41.9% 41.4% 64.0%

68,497 73,429 80,948 89,190 93,993 90,222

61.2% 61.2% 61.2% 61.2% 65.3% 62.7%

(1) - One provider was unable to provide complete information for the first quarter Modifications Completed and Active Formal Repayment Plan Inventory. To provide a consistent basis for trend analysis, these numbers were approximated based on subsequent month's information.

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 7

STATE TIMELINES FOR FORECLOSURE STARTS AND COMPLETIONS

State	Time Limit from Last Payment to Completion First Lien	Time Limit From Initiation to Completion	Maximum Delinquency Period
Alabama	235	85	150
Alaska	290	140	150
Arizona	275	125	150
Arkansas	280	130	150
California	285	135	150
Colorado	315	165	150
Connecticut	370	220	150
Delaware	400	250	150
District of Columbia	250	100	150
Florida	320	170	150
Georgia	230	80	150
Hawaii	290	140	150
Idaho	340	190	150
Illinois	425	275	150
Indiana	415	265	150
Iowa	465	315	150
Kansas	330	180	150
Kentucky	415	265	150
Louisiana	370	220	150
Maine	505	355	150
Maryland	235	85	150
Massachusetts	285	135	150
Michigan	225	75	150
Minnesota	260	110	150
Mississippi	280	130	150
Missouri	235	85	150
Montana	355	205	150
Nebraska	305	155	150
Nevada	305	155	150
New Hampshire	260	110	150
New Jersey	450	300	150
New Mexico	400	250	150
New York	430	280	150
North Carolina	270	120	150
North Dakota	340	190	150
Ohio	415	265	150
Oklahoma	400	250	150
Oregon	330	180	150
Pennsylvania	450	300	150
Rhode Island	235	85	150
South Carolina	365	215	150
South Dakota	355	205	150
Tennessee	240	90	150
Texas	240	90	150
Utah	315	165	150
Vermont	510	360	150
Virginia	210	60	150
Washington	310	160	150
West Virginia	295	145	150
Wisconsin	460	310	150
Wyoming	250	100	150
Weighted Average		150	
Minimum		60	
Maximum		360	

Table 8

**STATE PRIME and SUBPRIME Loans Submitted by Survey Participants
(Methodology for Adjusting Jan./Feb. 2008 data to be comparable to 2007 Data)**

Description: The table below provides counts for comparison of providers who were included in the 2007 statistics vs. those that are included in the January, 2008 data. January loan counts were used as a basis for comparison except for one provider who was included in the 2007 statistics but not in the January 2008 data; in this case December 2007 loan counts were used.

Product = Total State	Loan Count				January Deflator
	January Counts for 2007 Participants	December counts for one participant included in 2007 but not in 2008	Total Count for 2007 Participants	Total Count for 2008 Participants	
Alabama	429,846	3,024	432,870	436,915	99.1%
Alaska	52,641	166	52,807	60,335	87.5%
Arizona	889,839	5,767	895,606	934,816	95.8%
Arkansas	238,499	1,059	239,558	235,761	101.6%
California	4,437,017	39,191	4,476,208	4,709,529	95.0%
Colorado	786,669	6,362	793,031	808,006	98.1%
Connecticut	368,070	5,990	374,060	382,468	97.8%
Delaware	100,377	708	101,085	110,251	91.7%
District of Columbia	71,061	312	71,373	70,023	101.9%
Florida	2,695,228	32,059	2,727,287	2,807,954	97.1%
Georgia	1,243,238	10,227	1,253,465	1,268,796	98.8%
Hawaii	120,748	1,709	122,457	127,473	96.1%
Idaho	192,931	1,193	194,124	197,840	98.1%
Illinois	1,347,237	8,001	1,355,238	1,405,913	96.4%
Indiana	585,984	5,709	591,693	602,150	98.3%
Iowa	254,471	1,150	255,621	258,531	98.9%
Kansas	253,507	958	254,465	258,111	98.6%
Kentucky	317,720	2,879	320,599	324,777	98.7%
Louisiana	332,446	2,959	335,405	344,511	97.4%
Maine	95,147	2,902	98,049	99,066	99.0%
Maryland	781,390	4,316	785,706	810,811	96.9%
Massachusetts	581,955	12,217	594,172	603,815	98.4%
Michigan	1,084,539	15,278	1,099,817	1,122,256	98.0%
Minnesota	674,344	2,812	677,156	689,429	98.2%
Mississippi	158,301	1,304	159,605	164,093	97.3%
Missouri	636,910	3,774	640,684	652,935	98.1%
Montana	99,682	376	100,058	101,199	98.9%
Nebraska	166,537	581	167,118	169,111	98.8%
Nevada	422,799	3,803	426,602	447,079	95.4%
New Hampshire	132,125	2,841	134,966	137,249	98.3%
New Jersey	928,479	8,221	936,700	965,249	97.0%
New Mexico	203,707	227	203,934	208,703	97.7%
New York	1,327,011	21,638	1,348,649	1,400,806	96.3%
North Carolina	1,007,391	8,082	1,015,473	1,027,048	98.9%
North Dakota	44,626	126	44,752	45,023	99.4%
Ohio	991,931	11,972	1,003,903	1,025,374	97.9%
Oklahoma	309,568	2,223	311,791	317,558	98.2%
Oregon	521,299	2,228	523,527	534,050	98.0%
Pennsylvania	1,082,920	12,493	1,095,413	1,119,287	97.9%
Rhode Island	91,458	2,652	94,110	96,315	97.7%
South Carolina	470,501	3,827	474,328	482,358	98.3%
South Dakota	71,892	264	72,156	72,337	99.7%
Tennessee	628,213	5,024	633,237	640,980	98.8%
Texas	2,539,018	37,607	2,576,625	2,612,876	98.6%
Utah	335,433	1,979	337,412	341,225	98.9%
Vermont	41,617	1,097	42,714	43,171	98.9%
Virginia	1,008,067	8,119	1,016,186	1,029,794	98.7%
Washington	925,282	4,823	930,105	950,529	97.9%
West Virginia	85,365	164	85,529	87,448	97.8%
Wisconsin	439,082	2,883	441,965	449,220	98.4%
Wyoming	50,725	617	51,342	51,615	99.5%

Table 8

**STATE PRIME and SUBPRIME Loans Submitted by Survey Participants
(Methodology for Adjusting Jan./Feb. 2008 data to be comparable to 2007 Data)**

Table 8

**STATE PRIME and SUBPRIME Loans Submitted by Survey Participants
(Methodology for Adjusting Jan./Feb. 2008 data to be comparable to 2007 Data)**

Product = Prime	Loan Count				
	January Counts for 2007 Participants	December counts for one participant included in 2007 but not in 2008	Total Count for 2007 Participants	Total Count for 2008 Participants	Total Count for 2008 Participants
Alabama	368,040	0	368,040	371,124	99.2%
Alaska	48,182	0	48,182	55,507	86.8%
Arizona	791,942	0	791,942	820,505	96.5%
Arkansas	210,618	0	210,618	204,813	102.8%
California	3,994,020	0	3,994,020	4,204,824	95.0%
Colorado	716,975	0	716,975	730,696	98.1%
Connecticut	328,571	0	328,571	336,695	97.6%
Delaware	89,269	0	89,269	97,412	91.6%
District of Columbia	66,453	0	66,453	63,870	104.0%
Florida	2,325,973	0	2,325,973	2,384,732	97.5%
Georgia	1,096,718	0	1,096,718	1,108,585	98.9%
Hawaii	110,189	0	110,189	115,070	95.8%
Idaho	175,850	0	175,850	179,046	98.2%
Illinois	1,174,188	0	1,174,188	1,214,296	96.7%
Indiana	488,594	0	488,594	494,301	98.8%
Iowa	225,297	0	225,297	226,937	99.3%
Kansas	227,033	0	227,033	229,216	99.0%
Kentucky	276,969	0	276,969	278,862	99.3%
Louisiana	274,882	0	274,882	278,162	98.8%
Maine	84,107	0	84,107	86,110	97.7%
Maryland	699,705	0	699,705	717,562	97.5%
Massachusetts	529,516	0	529,516	543,880	97.4%
Michigan	916,657	0	916,657	939,908	97.5%
Minnesota	616,347	0	616,347	625,340	98.6%
Mississippi	120,760	0	120,760	122,425	98.6%
Missouri	552,757	0	552,757	559,217	98.8%
Montana	92,946	0	92,946	93,915	99.0%
Nebraska	149,077	0	149,077	149,949	99.4%
Nevada	372,766	0	372,766	389,223	95.8%
New Hampshire	118,584	0	118,584	121,534	97.6%
New Jersey	845,821	0	845,821	870,027	97.2%
New Mexico	184,806	0	184,806	187,010	98.8%
New York	1,163,106	0	1,163,106	1,208,974	96.2%
North Carolina	896,774	0	896,774	905,243	99.1%
North Dakota	40,905	0	40,905	41,213	99.3%
Ohio	822,952	0	822,952	833,074	98.8%
Oklahoma	263,523	0	263,523	266,388	98.9%
Oregon	478,752	0	478,752	487,661	98.2%
Pennsylvania	940,926	0	940,926	954,251	98.6%
Rhode Island	80,399	0	80,399	83,342	96.5%
South Carolina	411,565	0	411,565	416,680	98.8%
South Dakota	67,150	0	67,150	67,542	99.4%
Tennessee	527,013	0	527,013	529,983	99.4%
Texas	2,164,966	0	2,164,966	2,192,281	98.8%
Utah	301,633	0	301,633	305,959	98.6%
Vermont	38,168	0	38,168	39,011	97.8%
Virginia	926,498	0	926,498	937,784	98.8%
Washington	851,345	0	851,345	868,620	98.0%
West Virginia	68,986	0	68,986	69,966	98.6%
Wisconsin	389,667	0	389,667	394,920	98.7%
Wyoming	45,810	0	45,810	46,245	99.1%

Table 8

**STATE PRIME and SUBPRIME Loans Submitted by Survey Participants
(Methodology for Adjusting Jan./Feb. 2008 data to be comparable to 2007 Data)**

Product = Subprime	Loan Count				
	January Counts for 2007 Participants	December counts for one participant included in 2007 but not in 2008	Total Count for 2007 Participants	Total Count for 2008 Participants	Total Count for 2008 Participants
Alabama	61,806	3,024	64,830	65,791	98.5%
Alaska	4,459	166	4,625	4,827	95.8%
Arizona	97,897	5,767	103,664	114,311	90.7%
Arkansas	27,881	1,059	28,940	30,948	93.5%
California	442,997	39,191	482,188	504,705	95.5%
Colorado	69,694	6,362	76,056	77,310	98.4%
Connecticut	39,499	5,990	45,489	45,773	99.4%
Delaware	11,108	708	11,816	12,838	92.0%
District of Columbia	4,608	312	4,920	6,153	80.0%
Florida	369,255	32,059	401,314	423,222	94.8%
Georgia	146,520	10,227	156,747	160,211	97.8%
Hawaii	10,559	1,709	12,268	12,402	98.9%
Idaho	17,081	1,193	18,274	18,794	97.2%
Illinois	173,049	8,001	181,050	191,617	94.5%
Indiana	97,390	5,709	103,099	107,849	95.6%
Iowa	29,174	1,150	30,324	31,594	96.0%
Kansas	26,474	958	27,432	28,895	94.9%
Kentucky	40,751	2,879	43,630	45,915	95.0%
Louisiana	57,564	2,959	60,523	66,348	91.2%
Maine	11,040	2,902	13,942	12,956	107.6%
Maryland	81,685	4,316	86,001	93,249	92.2%
Massachusetts	52,439	12,217	64,656	59,935	107.9%
Michigan	167,882	15,278	183,160	182,348	100.4%
Minnesota	57,997	2,812	60,809	64,089	94.9%
Mississippi	37,541	1,304	38,845	41,668	93.2%
Missouri	84,153	3,774	87,927	93,718	93.8%
Montana	6,736	376	7,112	7,283	97.6%
Nebraska	17,460	581	18,041	19,161	94.2%
Nevada	50,033	3,803	53,836	57,856	93.1%
New Hampshire	13,541	2,841	16,382	15,715	104.2%
New Jersey	82,658	8,221	90,879	95,222	95.4%
New Mexico	18,901	227	19,128	21,693	88.2%
New York	163,905	21,638	185,543	191,832	96.7%
North Carolina	110,617	8,082	118,699	121,805	97.5%
North Dakota	3,721	126	3,847	3,810	101.0%
Ohio	168,979	11,972	180,951	192,300	94.1%
Oklahoma	46,045	2,223	48,268	51,170	94.3%
Oregon	42,547	2,228	44,775	46,389	96.5%
Pennsylvania	141,994	12,493	154,487	165,036	93.6%
Rhode Island	11,059	2,652	13,711	12,973	105.7%
South Carolina	58,936	3,827	62,763	65,678	95.6%
South Dakota	4,742	264	5,006	4,795	104.4%
Tennessee	101,200	5,024	106,224	110,997	95.7%
Texas	374,052	37,607	411,659	420,595	97.9%
Utah	33,800	1,979	35,779	35,266	101.5%
Vermont	3,449	1,097	4,546	4,160	109.3%
Virginia	81,569	8,119	89,688	92,009	97.5%
Washington	73,937	4,823	78,760	81,909	96.2%
West Virginia	16,379	164	16,543	17,482	94.6%
Wisconsin	49,415	2,883	52,298	54,300	96.3%
Wyoming	4,915	617	5,532	5,370	103.0%