

BORROWER WORKOUT PLANS

		2007 Q3	2007 Q4	2008 Q1 to Date	Total
Repayment Plans		319,793	331,746	106,136	757,675
	Prime	119,808	136,567	57,982	314,357
	Subprime	199,985	195,179	48,155	443,319
Modifications		75,646	141,437	60,714	277,797
	Prime	30,084	37,174	15,394	82,652
	Subprime	45,562	104,263	45,320	195,145
Workout Plans		395,439	473,183	166,850	1,035,472
	Prime	149,892	173,741	73,376	397,009
	Subprime	245,547	299,442	93,475	638,464

FORECLOSURE SALES

		2007 Q3	2007 Q4	2008 Q1 to Date	Total
Foreclosure Sales		136,102	146,959	67,195	350,256
	Prime	53,706	54,882	27,665	136,253
	Subprime	82,396	92,077	39,530	214,003

Workout Plans = Repayment Plans + Modifications

Repayment Plans:

A plan that allows the borrower to become current and catch up on missed payments that are appropriate to the borrower's circumstances, which involves deferring or rescheduling payments but the full amount of the loan is expected ultimately to be paid and within the original contractual maturity of the loan.

Modifications: A modification occurs any time any term of the original loan contract is permanently altered. This can involve a reduction in the interest rate, forgiveness of a portion of principal or extension of the maturity date of the loan.

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
Total Loan Count as of September 2007	33.7	45.4	53.4	63.0%
Prime Loan Count	29.1	39.4	46.4	62.7%
Subprime Loan Count	4.6	6.0	7.0	65.3%

Industry market coverage statistics are based on MBA Delinquency Survey data from September 2007, industry percentages are derived using Hope Now Alliance data from September 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. 2008
Number of Loans					
Total	50,244	52,661	53,429	53,423	52,934
Prime	43,062	45,286	46,305	46,509	46,023
Subprime	7,182	7,375	7,124	6,914	6,911
60 Days + Delinquency					
Total	1,082	1,158	1,339	1,553	1,755
Prime	492	505	585	698	779
Subprime	590	653	754	855	976
60 Days+ Delinquency (Percent of Total Loans)					
Total	2.15%	2.20%	2.51%	2.91%	3.32%
Prime	1.14%	1.12%	1.26%	1.50%	1.69%
Subprime	8.23%	8.85%	10.58%	12.37%	14.12%

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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.**

	Q1-2007	Q2-2007	Q3-2007	Q4-2007	Jan. 2008
Foreclosure Starts					
Total	316	315	414	458	165
Prime	139	128	166	182	67
Subprime	177	187	248	276	98

Completed Foreclosure Sales					
Total	108	118	136	147	67
Prime	46	49	54	55	28
Subprime	62	69	82	92	40

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 January 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%	48.2%
Prime		36.5%	39.1%	35.0%	49.9%
Subprime		39.6%	42.4%	40.3%	47.1%

Modifications as a Percentage of Foreclosures Completed

Total	50.0%	55.1%	55.9%	95.9%	90.4%
Prime	54.3%	61.2%	55.6%	67.3%	55.6%
Subprime	46.8%	50.7%	56.1%	113.0%	114.6%

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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.**

	Q1-2007	Q2-2007	Q3-2007	Q4-2007	Jan. 2008
Formal Repayment Plans Initiated					
Total	261	270	320	332	106
Prime	106	103	120	137	58
Subprime	155	167	200	195	48
Modifications Completed					
Total	54	65	76	141	61
Prime	25	30	30	37	15
Subprime	29	35	46	104	45
Borrower Workout Plans (Repayment Plans Initiated + Modifications Completed)					
Total	314	335	396	473	167
Prime	130	133	150	174	73
Subprime	184	202	246	299	93
Modifications as a Percentage of Workout Plans					
Total	17.2%	19.4%	19.2%	29.8%	36.4%
Prime	19.2%	22.6%	20.0%	21.3%	21.0%
Subprime	15.8%	17.3%	18.7%	34.8%	48.5%

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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. 2008
Formal Repayment Plans Initiated as a Percentage of Foreclosure Sales					
Total	242%	229%	235%	226%	158%
Prime	230%	210%	222%	249%	210%
Subprime	250%	242%	244%	212%	122%
Modifications Completed as a Percentage of Foreclosure Sales					
Total	50%	55%	56%	96%	90%
Prime	54%	61%	56%	67%	56%
Subprime	47%	51%	56%	113%	115%
Borrower Workout Plans (Repayment Plans + Modifications as a Percentage of Foreclosure Sales)					
Total	291%	284%	291%	322%	248%
Prime	283%	271%	278%	316%	265%
Subprime	297%	293%	300%	325%	236%

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Industry Market Coverage (millions of residential mortgage loans)

	Hope Now Alliance Survey	MBA Delinquency Survey	Extrapolated MBA Survey	Hope Now Estimated Percent of Industry
Total Loan Count as of September 2007	33.7	45.4	53.4	63.0%
Prime Loan Count	29.1	39.4	46.4	62.7%
Subprime Loan Count	4.6	6.0	7.0	65.3%

Industry market coverage statistics are based on MBA Delinquency Survey data from September 2007, industry percentages are derived using Hope Now Alliance data from September 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.

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.**

	Oct-07	Nov-07	Dec-07	Jan-08	Pct. Change Dec. to Jan.
Number of Loans					
Total	53,558	53,853	52,859	52,934	
Prime	46,618	46,906	46,003	46,023	
Subprime	6,940	6,947	6,856	6,911	
60 Days + Delinquency					
Total	1,492	1,531	1,636	1,755	7.3%
Prime	668	716	710	779	9.7%
Subprime	824	815	926	976	5.4%
60 Days+ Delinquency (Percent of Total Loans)					
Total	2.79%	2.84%	3.10%	3.32%	
Prime	1.43%	1.53%	1.54%	1.69%	
Subprime	11.88%	11.73%	13.51%	14.12%	

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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.

	Oct-07	Nov-07	Dec-07	Jan-08	Pct. Change Dec. to Jan.
Foreclosure Starts					
Total	137	164	158	165	4.5%
Prime	56	59	67	67	0.3%
Subprime	81	105	91	98	7.6%

Completed Foreclosure Sales

Total	53	53	40	67	68.0%
Prime	20	21	14	28	97.6%
Subprime	34	32	26	40	52.0%

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	43.0%	41.5%	30.5%	48.2%
Prime	38.8%	39.7%	26.7%	49.9%
Subprime	45.9%	42.7%	33.0%	47.1%

Modifications as a Percentage of Foreclosures Completed

Total	88.4%	82.9%	127.5%	90.4%
Prime	59.8%	65.4%	85.7%	55.6%
Subprime	105.2%	94.2%	150.0%	114.6%

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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.

	Oct-07	Nov-07	Dec-07	Jan-08	Pct. Change Dec. to Jan.
Formal Repayment Plans Initiated					
Total	120	112	99	106	7.2%
Prime	47	46	43	58	34.8%
Subprime	73	66	56	48	-14.0%
Modifications Completed					
Total	47	44	51	61	19.0%
Prime	12	14	12	15	28.3%
Subprime	35	30	39	45	16.2%
Borrower Workout Plans (Repayment Plans Initiated + Modifications Completed)					
Total	168	156	150	167	11.2%
Prime	59	60	55	73	33.4%
Subprime	108	97	95	93	-1.6%
Modifications as a Percentage of Workout Plans					
Total	28.2%	28.1%	34.0%	36.4%	
Prime	19.9%	22.8%	21.8%	21.0%	
Subprime	32.7%	31.4%	41.1%	48.5%	

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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 monthly basis and are extrapolated to an industry estimated aggregate. **Monthly statistics presented below represent TOTAL loss mitigation actions during the month as a percentage of foreclosure sales during the month. Foreclosure sales were depressed during December because of the holidays; catch up occurred during January.**

	Oct-07	Nov-07	Dec-07	Jan-08
Formal Repayment Plans Initiated as a Percentage of Foreclosure Sales				
Total	226%	212%	248%	158%
Prime	241%	221%	307%	210%
Subprime	217%	206%	215%	122%
Modifications Completed as a Percentage of Foreclosure Sales				
Total	88%	83%	128%	90%
Prime	60%	65%	86%	56%
Subprime	105%	94%	150%	115%
Borrower Workout Plans (Repayment Plans + Modifications as a Percentage of Foreclosure Sales)				
Total	314%	295%	375%	248%
Prime	301%	287%	393%	265%
Subprime	322%	300%	365%	236%