



HOPE NOW

Industry Extrapolations and Metrics (September 2010)

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October 31, 2010



HOPE NOW

Industry Market Coverage

INDUSTRY MARKET COVERAGE

Millions of Residential Mortgage Loans

	Loan Count			Hope Now Estimated Percent of Industry	# of Hope Now Companies Reporting
	Hope Now Alliance Survey (Sep 2010)	MBA Delinquency Survey (Q2-2010)*	MBA Survey Extrapolated to Total Industry		
Total	36.3	44.5	50.6	71.8%	22
Prime	31.8	40.0	45.5	70.0%	16
Subprime	4.5	4.5	5.1	88.0%	20

*"MBA Delinquency Survey" data is for Q2-2010, while "HOPE NOW Alliance Survey" data is for September 2010. MBA estimates that its survey covers approximately 88% of the total industry. "Hope Now Estimated Percent of Industry" is derived by dividing "Hope Now Alliance Survey" (September 2010) by "MBA Survey Extrapolated to Total Industry" (Q2-2010). "Hope Now Estimated Percent of Industry" estimates may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q3-2010.

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HOPE NOW
 Total Solutions
 Industry Extrapolations and HAMP Metrics (July 2007 - September 2010)

"LIFE TO DATE" TOTAL SOLUTIONS

	Q3-Q4 2007	2008	2009	Q1-2010	Q2-2010	Jul-10	Aug-10	Sep-10	Total
Total Solutions	912,671	2,258,603	4,253,921	1,360,840	1,213,819	383,316	370,718	378,489	11,132,376
HAMP Permanent Modifications ¹	N/A	N/A	66,938	163,863	167,220	36,695	33,342	27,840	495,898
HAMP Trial Modifications ¹	N/A	N/A	956,843	250,728	92,955	22,743	21,103	25,042	1,369,414
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	305,518	331,883	120,351	115,756	119,585	3,333,179
Other Workout Plans Completed (Non-HAMP) ³	706,431	1,297,248	2,057,649	640,730	621,761	203,527	200,517	206,021	5,933,885

¹Source - Making Home Affordable.

²Based on "MBA Delinquency Survey" for Q2-2010. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for Q3-2010 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q3-2010.

³Extrapolated. Other Workout Plans Completed is comprised of Repayment Plans Initiated (tracked from Q3-2007), Other Retention Plans Completed and Liquidation Plans (tracked from December 2009).

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HOPE NOW
 "Life to Date" Completed Modifications
 Industry Extrapolations and HAMP Metrics (July 2007 - September 2010)

"LIFE TO DATE" COMPLETED MODIFICATIONS

	Q3-Q4 2007	2008	2009	Q1-2010	Q2-2010	Jul-2010	Aug-2010	Sep-2010	Total
Total Completed Modifications	206,240	961,355	1,239,428	469,381	499,103	157,046	149,098	147,425	3,829,077
HAMP Permanent Modifications ¹	N/A	N/A	66,938	163,863	167,220	36,695	33,342	27,840	495,898
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	305,518	331,883	120,351	115,756	119,585	3,333,179

¹Source - Making Home Affordable.

²Extrapolated. Modifications Completed was revised in December 2009 to include Current Modifications and specifically exclude HAMP.



HOPE NOW
Total Solutions
Industry Extrapolations

WORKOUT PLANS (Non-HAMP)

	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Total Jul-07 to Sep-10
Total Workout Plans (Non-HAMP)	278,198	286,423	290,655	289,278	285,788	296,455	8,972,390
Prime	173,468	178,364	177,904	181,116	165,505	186,155	4,848,316
Subprime	104,729	108,059	112,751	108,162	120,284	110,300	4,124,073
Owner-Occupied	256,542	270,384	277,251	273,218	268,121	278,146	2,671,647
Non-Owner Occupied	18,309	18,788	20,127	23,450	17,719	18,378	201,480
Repayment Plans Initiated¹	106,848	104,038	88,449	89,165	91,240	92,151	4,926,343
Prime	83,987	77,040	63,947	62,870	62,204	67,676	3,080,797
Subprime	22,861	26,997	24,503	26,295	29,036	24,475	1,845,545
Owner-Occupied	101,420	98,881	84,866	86,322	86,585	87,442	994,781
Non-Owner Occupied	6,537	6,342	5,431	4,901	4,702	4,765	64,719
Proprietary Modifications Completed²	101,161	109,911	120,811	120,351	115,756	119,585	3,333,179
Prime	51,364	59,398	63,693	67,484	62,909	71,198	1,356,984
Subprime	49,797	50,513	57,119	52,867	52,847	48,387	1,976,195
Owner-Occupied	89,946	105,213	117,763	115,295	108,269	111,816	1,024,595
Non-Owner Occupied	6,079	5,578	7,226	9,683	7,492	7,782	75,046
Other Retention Plans Completed³	70,188	72,474	81,394	79,762	78,792	84,719	712,867
Prime	38,117	41,926	50,264	50,762	40,392	47,281	410,535
Subprime	32,071	30,548	31,130	29,000	38,401	37,439	302,333
Owner-Occupied	65,177	66,290	74,622	71,601	73,267	78,888	652,271
Non-Owner Occupied	5,693	6,868	7,471	8,866	5,525	5,832	61,715

¹Definition of this field was revised in December 2009. HOPE NOW also began collecting Occupancy data at this time.

²Proprietary Modifications Completed was revised in December 2009 to include Current Modifications and specifically exclude HAMP.

³Other Retention Plans Completed is a new field added in December 2009. It is defined as the number of loans where the customer completed the terms of other retention plan such as: FHA Partial Claim, FHA Secured, VA Refund, Stipulated Repayment / Stip-to-Mod, Forbearance Plans, MI Claim Advance, Reaged / Deferred / Extended, FNMA Home Saver Forbearance, Payment Reduction Plan, or other GSE-sponsored forbearance program.

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HOPE NOW
 Proprietary Modifications (Non-HAMP)
 Industry Extrapolations (April 2010 - September 2010)

PROPRIETARY MODIFICATIONS (Non-HAMP)¹

	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Total Dec-09 to Sep-10
Proprietary Modifications ²	101,161	109,911	120,811	120,351	115,756	119,585	1,094,652

Proprietary Reduced P&I Modifications	81,252	85,266	96,440	103,029	104,988	93,411	872,941
<i>% of Proprietary Modifications</i>	80%	78%	80%	86%	91%	78%	80%
Proprietary Fixed Rate Modifications ³ (initial fixed period of 5 years or more)	N/A	N/A	89,565	91,569	101,303	98,190	380,627
<i>% of Proprietary Modifications</i>	N/A	N/A	74%	76%	88%	82%	80%
Proprietary Reduced P&I Modifications ³ (10% or greater)	N/A	N/A	65,354	59,028	64,481	65,758	254,620
<i>% of Proprietary Modifications</i>	N/A	N/A	54%	49%	56%	55%	53%

¹Based on "MBA Delinquency Survey" for Q2-2010. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for Q3-2010 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q3-2010.

²Definition of Modification Field was adjusted in December 2009 to reflect Proprietary Modifications (specifically excluding HAMP) and include Current Modifications.

³Total for this field begins in June 2010.

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HOPE NOW
60+ Delinquency
Industry Extrapolations

60+ DELINQUENCY (All Loans)

<i>In thousands except for ratios</i>	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10
Number of Estimated Industry Loans¹	50,568	50,568	50,568	50,568	50,568	50,568
Prime	45,455	45,455	45,455	45,455	45,455	45,455
Subprime	5,114	5,114	5,114	5,114	5,114	5,114
Owner-Occupied	45,749	45,774	45,818	45,846	45,827	45,813
Non-Owner Occupied	4,814	4,794	4,760	4,739	4,740	4,755
60+ Days Delinquency	3,646	3,682	3,488	3,298	3,257	3,256
Prime	2,532	2,573	2,393	2,223	2,179	2,158
Subprime	1,114	1,109	1,094	1,075	1,078	1,097
Owner-Occupied	3,244	3,287	3,198	3,030	2,912	2,899
Non-Owner Occupied	394	421	388	342	338	350
60 Days+ Delinquency (Percentage of Total Loans)	7%	7%	7%	7%	6%	6%
Prime	6%	6%	5%	5%	5%	5%
Subprime	22%	22%	21%	21%	21%	21%
Owner-Occupied	7%	7%	7%	7%	6%	6%
Non-Owner Occupied	8%	9%	8%	7%	7%	7%

¹Based on "MBA Delinquency Survey" for Q2-2010. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for Q3-2010 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q3-2010.

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Foreclosure Starts and Sales

Industry Extrapolations (April 2010 - September 2010)

FORECLOSURE STARTS (All Loans)

	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10
Total	179,682	199,936	186,395	226,664	245,015	249,609
Prime	129,807	154,177	149,621	178,283	190,344	187,308
Subprime	49,875	45,759	36,774	48,381	54,671	62,302
Owner-Occupied	152,012	172,590	159,907	201,295	214,534	218,718
Non-Owner Occupied	27,258	26,903	26,101	24,770	29,958	30,663

FORECLOSURE SALES (All Loans)

	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10
Total	102,508	96,362	87,842	97,951	101,780	119,688
Prime	76,464	72,249	69,841	76,582	78,929	88,550
Subprime	26,044	24,113	18,001	21,369	22,851	31,139
Owner-Occupied	75,513	70,612	65,830	74,577	76,804	93,237
Non-Owner Occupied	26,597	25,529	23,271	24,586	23,565	25,146

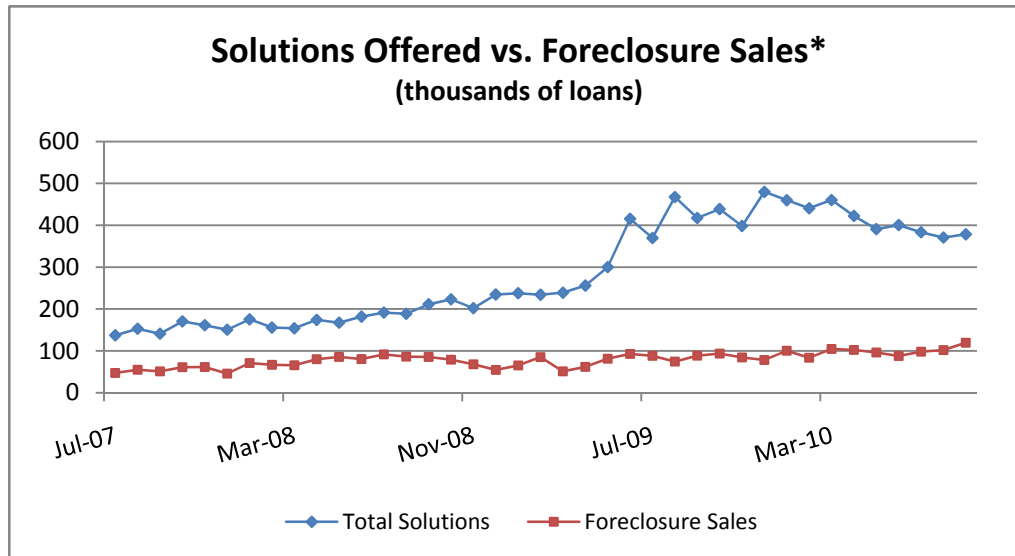
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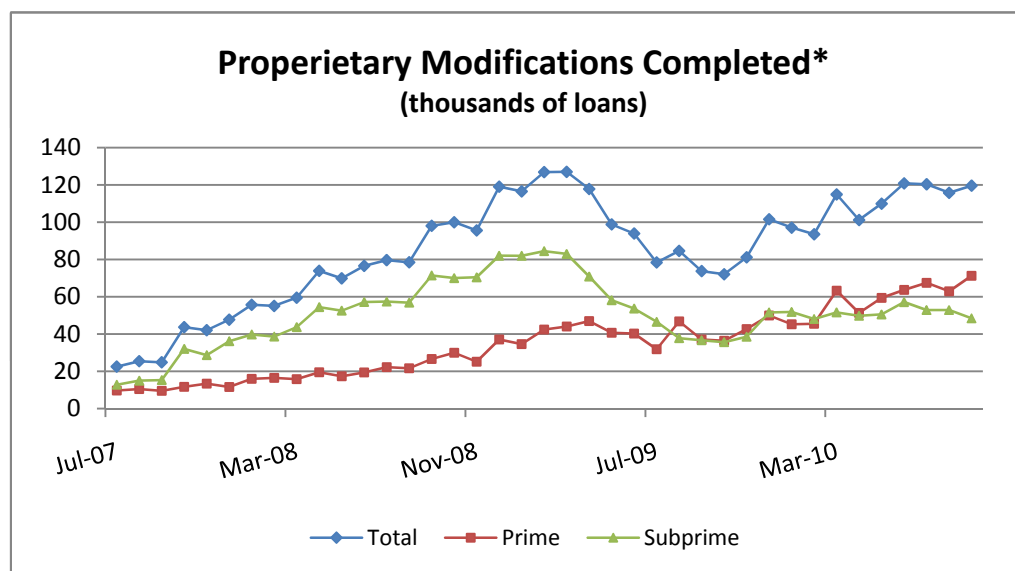
HOPE NOW

Industry Extrapolations and HAMP Metrics
September 2010



Source: Making Home Affordable and HOPE NOW

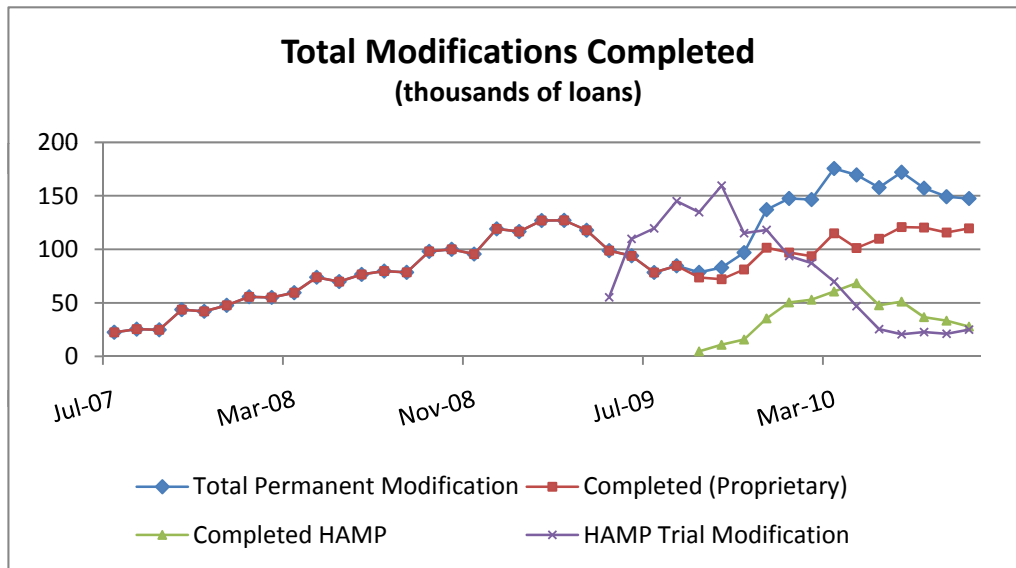
*Total Solutions is comprised of HAMP Permanent and Trial Loans, Proprietary Modifications Completed, Repayment Plans Initiated, Other Retention Plans Completed, Short Sales and Deed-in-Lieu



*Non-HAMP

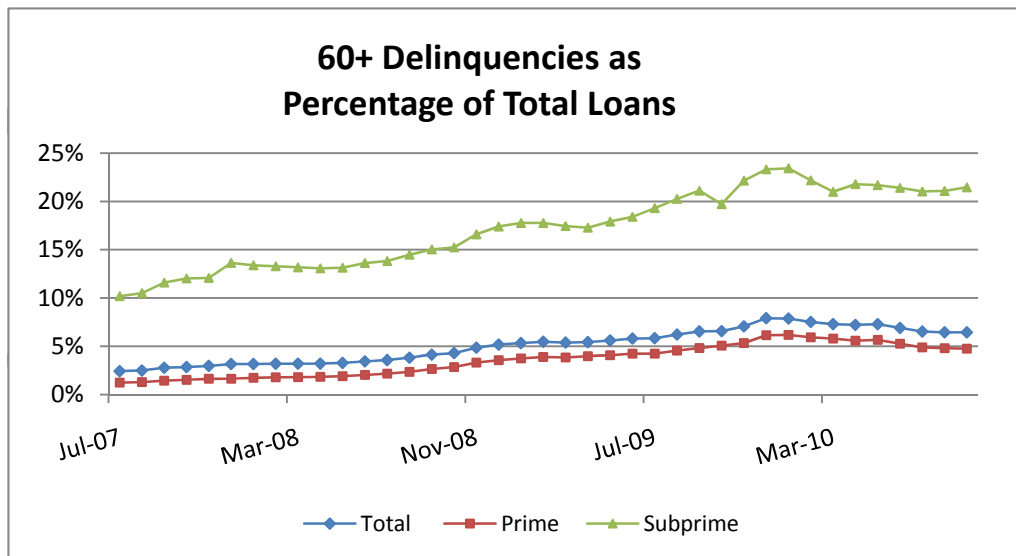
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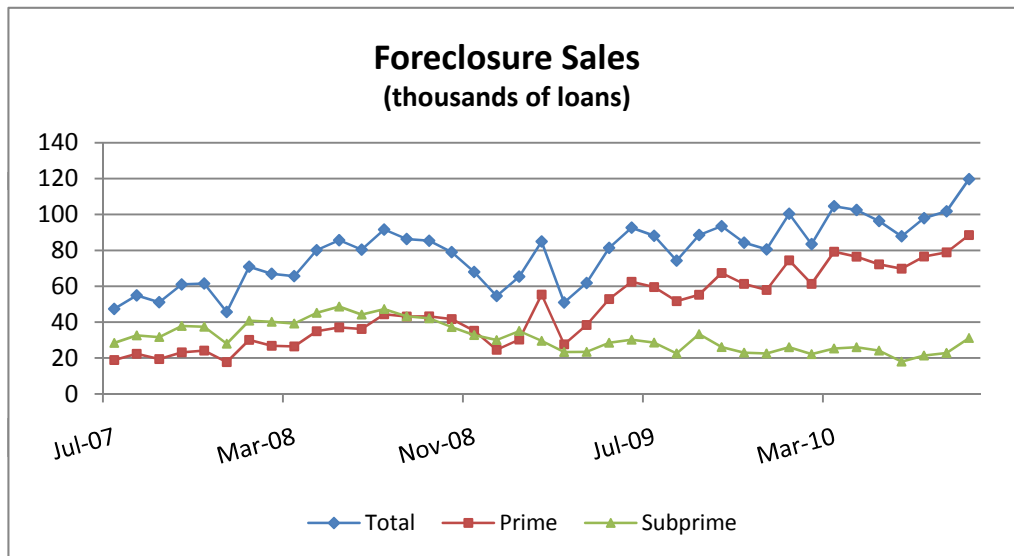
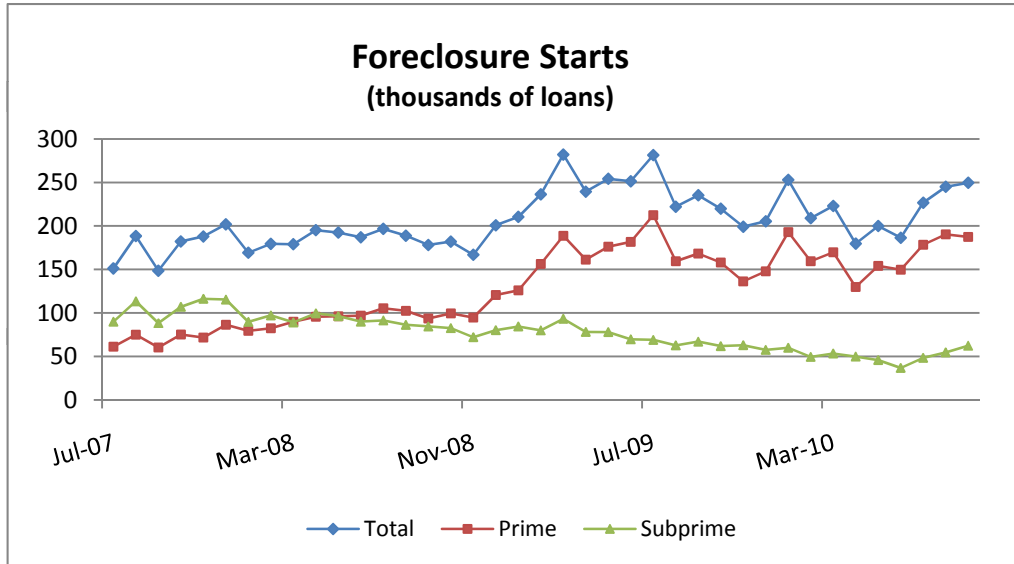
Source: Making Home Affordable and HOPE NOW

Total Permanent Modifications is the sum of Completed HAMP and Completed (Proprietary). HOPE NOW has collected data on Completed (Proprietary) Modifications since 2007. Data for HAMP Trial Modifications began in May 2009 while data for Completed HAMP loans began in September 2009.



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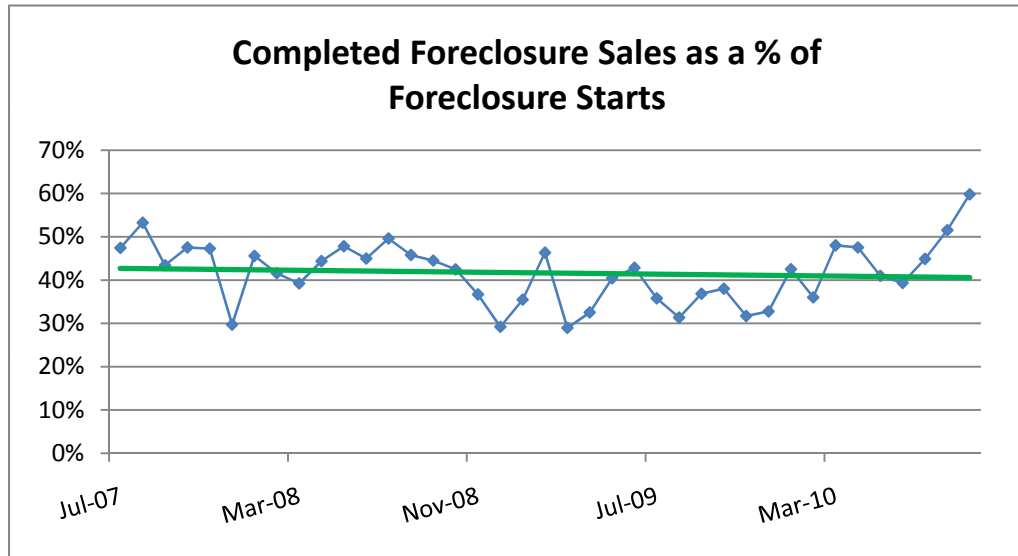
Industry Extrapolations and HAMP Metrics
September 2010





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Industry Extrapolations and HAMP Metrics
September 2010



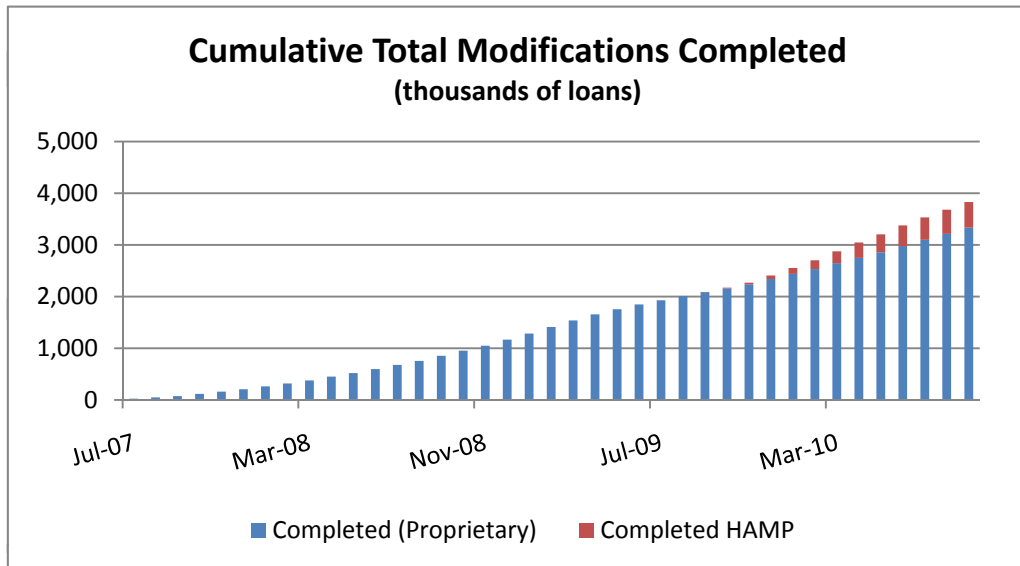
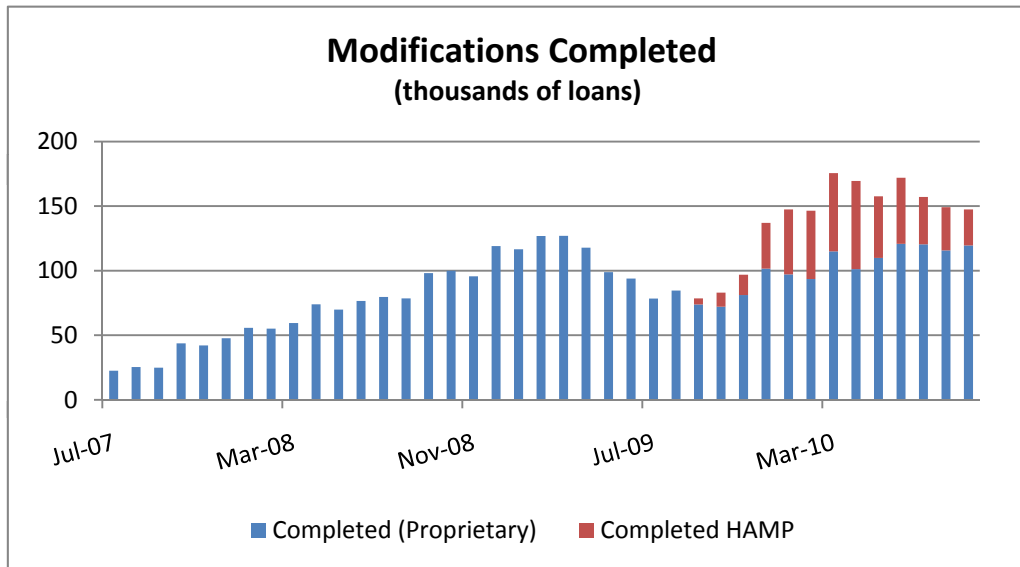
Source: Freddie Mac State Foreclosure Timelines and HOPE NOW

*There is a time lag between a foreclosure start and its completion. During this time many foreclosure starts drop out for a variety of reasons. The time lag varies for individual states, ranging between 2 and 12 months. The percentages in this graph adjust for this lag. The weighted average time between foreclosure start to completion is approximately 6 months. This is calculated by multiplying the number of loans for each state by the average time from foreclosure initiation to completed foreclosure sale, summing the results for all states, and then dividing the aggregate by the total number of loans for all states.



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Industry Extrapolations and HAMP Metrics
September 2010



Source: Making Home Affordable and HOPE NOW
HOPE NOW has collected data on Completed (Proprietary) Modifications since 2007. Data for Completed HAMP loans began in September 2009.

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