

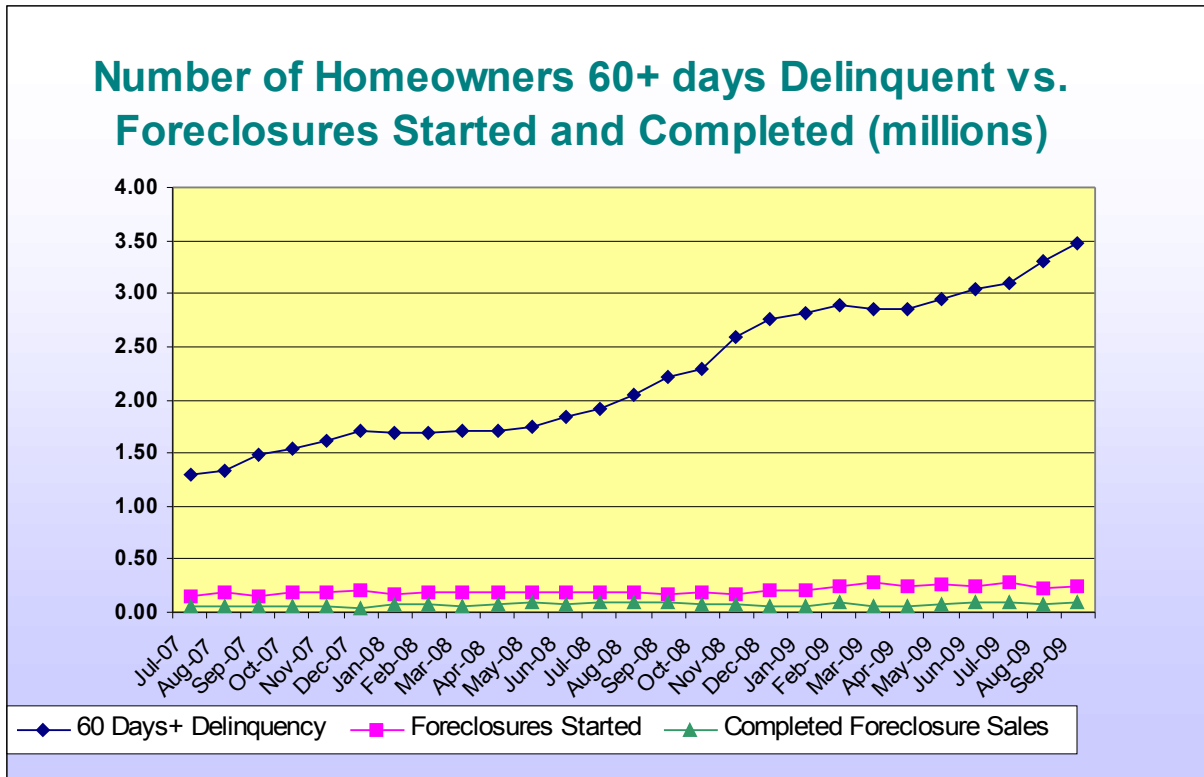
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Phase 1 National Data

July 2007 to September 2009

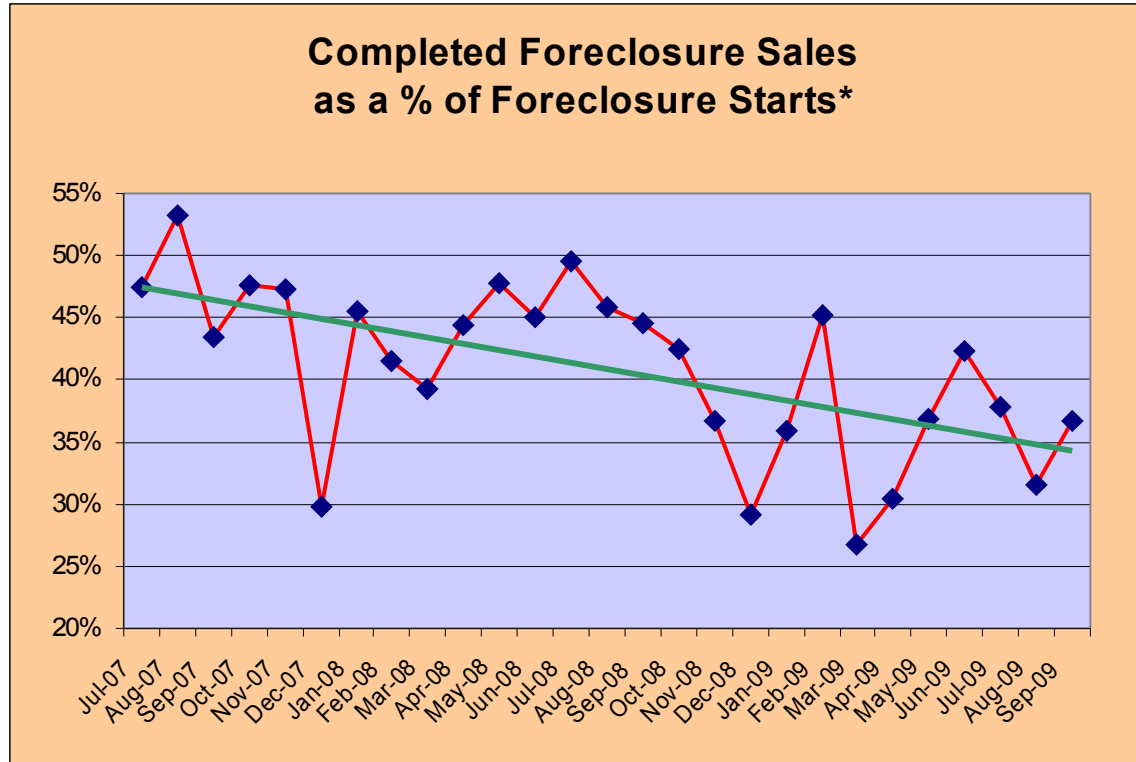
HOPE NOW

Tracking Foreclosures



HOPE NOW

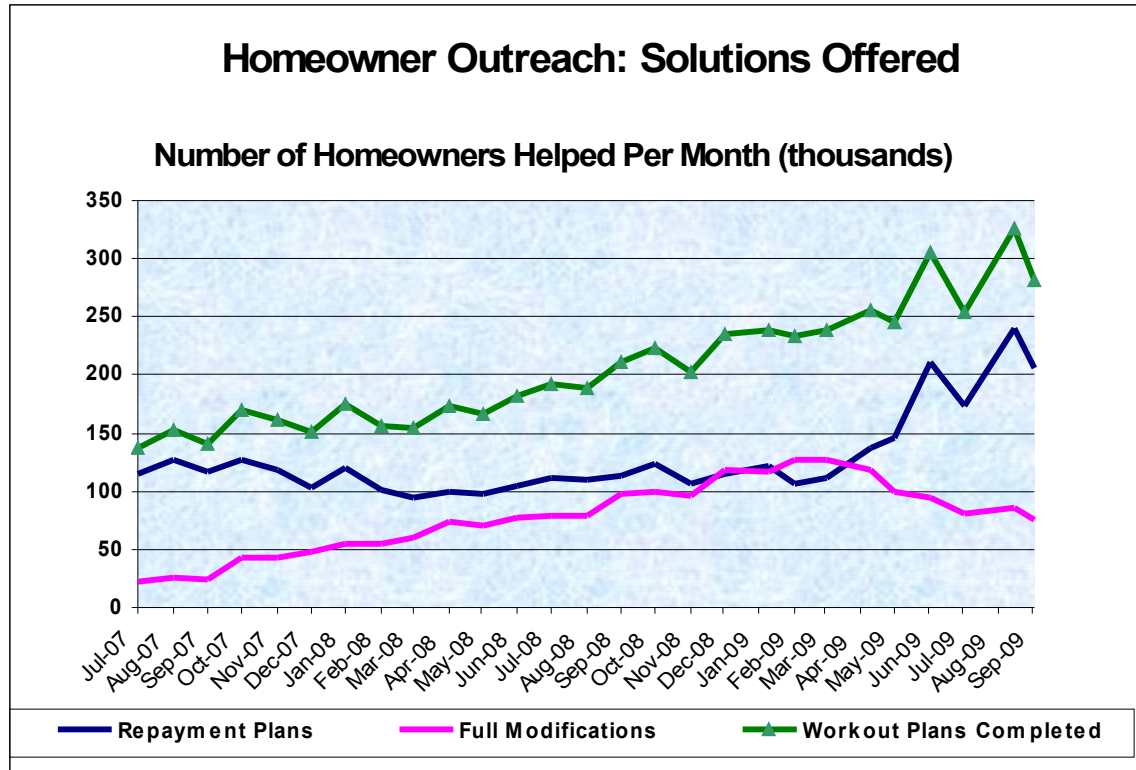
Tracking Foreclosures



*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 and are 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. The overall weighted average is approximately 5.4 months.

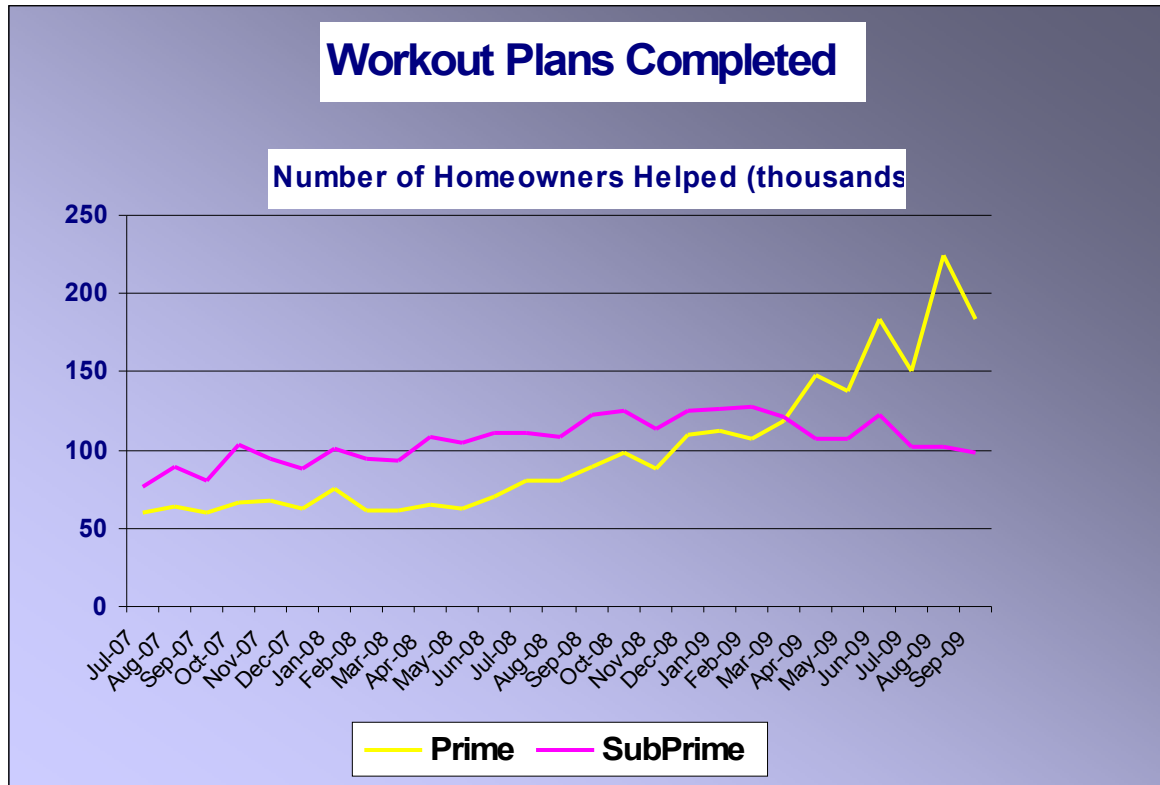
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Homeowners Assisted



HOPE NOW

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Workout Plans consist of Repayment Plans Initiated and Delinquent Modifications Completed.