

**APPENDIX  
MORTGAGE LOSS MITIGATION STATISTICS  
INDUSTRY EXTRAPOLATIONS  
(Monthly for July 2007 to July 2008)**

**Industry Market Coverage (millions of residential mortgage loans)**

	Hope Now Alliance Survey	MBA Delinquency Survey Q1 2008 (85% of total industry)	MBA Survey Extrapolated to Total Industry	Hope Now Estimated Percent of Industry	# of Hope Now Companies Reporting
<b>Total Loan Count as of July 2008</b>	38.2	45.2	53.2	71.8%	23
Prime Loan Count	32.0	39.7	46.7	68.6%	15
Subprime Loan Count	6.2	5.5	6.5	94.8%	20

"MBA Delinquency Survey" data is for the first quarter of 2008, while "HOPE NOW Alliance Survey" data is for July 2008. MBA estimates that its survey covers approximately 85% of the total industry. "Hope Now Estimated Percent of Industry" is derived by dividing "Hope Now Alliance Survey" (Q2 2008) by "MBA Survey Extrapolated to Total Industry" (Q1 2008). "Hope Now Estimated Percent of Industry" estimates for July 2008 may increase or decrease slightly when the MBA releases its Delinquency Survey data for the second quarter of 2008.

**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 monthly basis and are extrapolated to an industry estimated aggregate.

	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08
<b>Number of Loans</b>													
Total	53,432	53,432	53,432	54,103	54,103	54,103	53,205	53,205	53,205	53,205	53,205	53,205	53,205
Prime	46,385	46,385	46,385	47,222	47,222	47,222	46,684	46,684	46,684	46,684	46,684	46,684	46,684
Subprime	7,047	7,047	7,047	6,881	6,881	6,881	6,521	6,521	6,521	6,521	6,521	6,521	6,521
<b>60 Days + Delinquency</b>													
Total	1,259	1,306	1,446	1,522	1,562	1,692	1,684	1,699	1,703	1,710	1,747	1,834	1,910
Prime	550	570	637	699	747	758	811	833	844	858	891	946	1,009
Subprime	708	736	809	823	815	933	873	866	859	852	856	888	901
<b>60 Days+ Delinquency (Percentage of Total Loans)</b>													
Total	2.36%	2.44%	2.71%	2.81%	2.89%	3.13%	3.17%	3.19%	3.20%	3.21%	3.28%	3.45%	3.59%
Prime	1.19%	1.23%	1.37%	1.48%	1.58%	1.61%	1.74%	1.79%	1.81%	1.84%	1.91%	2.03%	2.16%
Subprime	10.05%	10.44%	11.48%	11.96%	11.84%	13.57%	13.39%	13.28%	13.18%	13.07%	13.13%	13.62%	13.82%

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

	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08
<b>Foreclosure Starts</b>													
Total	126	152	134	143	169	169	168	179	179	195	192	187	197
Prime	51	61	55	63	65	76	78	82	90	95	96	96	105
Subprime	75	91	79	81	103	92	90	97	89	100	96	90	92

<b>Completed Foreclosure Sales</b>													
Total	42	48	45	55	54	43	70	67	66	80	85	80	92
Prime	17	20	17	21	22	16	30	27	26	35	37	36	44
Subprime	25	29	28	33	32	26	41	40	39	45	49	44	48

**Completed Foreclosure Sales (Percentage of Starts)**

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 shown below 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.

Total	40.5%	45.5%	39.8%	45.2%	45.1%	32.5%	50.7%	47.6%	43.5%	49.2%	51.8%	46.8%	51.9%
Prime	37.1%	44.8%	37.0%	43.1%	44.9%	29.7%	52.5%	44.7%	41.2%	49.6%	48.5%	45.4%	52.8%
Subprime	43.1%	45.9%	41.8%	46.7%	45.4%	34.5%	49.4%	49.8%	45.1%	49.1%	54.6%	47.9%	51.2%

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	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Three-Month Rate of Change
<b>Borrower Workout Plans (Repayment Plans Initiated + Modifications Completed)</b>														
Total	125	142	131	167	156	151	173	156	154	174	167	181	192	11.8%
Prime	47	53	50	59	59	56	73	61	61	65	62	70	80	13.7%
Subprime	78	89	81	108	96	96	100	94	93	109	105	111	112	10.7%
<b>Formal Repayment Plans Initiated</b>														
Total	102	116	105	120	112	101	117	101	94	100	97	105	112	6.5%
Prime	37	42	40	47	46	44	57	45	45	45	45	51	58	13.6%
Subprime	65	74	65	73	67	57	61	56	49	55	52	54	54	0.5%
<b>Modifications Completed</b>														
Total	23	26	26	47	43	50	56	55	59	74	70	76	80	20.2%
Prime	10	11	10	12	14	12	16	16	16	19	17	19	22	13.7%
Subprime	13	16	16	35	30	38	40	39	44	54	53	57	58	22.6%
<b>Modifications as a Percentage of Workout Plans</b>														
Total	18.6%	18.5%	19.7%	27.9%	27.9%	33.3%	32.1%	35.4%	38.7%	42.5%	41.8%	42.2%	41.7%	
Prime	20.8%	19.9%	19.3%	20.0%	22.9%	21.3%	21.8%	26.8%	25.9%	29.9%	27.6%	27.6%	27.7%	
Subprime	17.2%	17.7%	20.0%	32.2%	30.9%	40.3%	39.6%	40.9%	47.0%	50.0%	50.3%	51.3%	51.7%	

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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. Foreclosures sales were depressed during December because of the holidays; catch up occurred in January.

	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08
<b>Borrower Workout Plans (Repayment Plans + Modifications as a Percentage of Foreclosure Sales)</b>													
Total	298%	294%	291%	307%	287%	355%	246%	233%	234%	217%	195%	226%	209%
Prime	280%	267%	293%	278%	265%	341%	245%	229%	230%	186%	169%	194%	181%
Subprime	310%	312%	290%	325%	302%	363%	246%	235%	237%	241%	215%	252%	235%