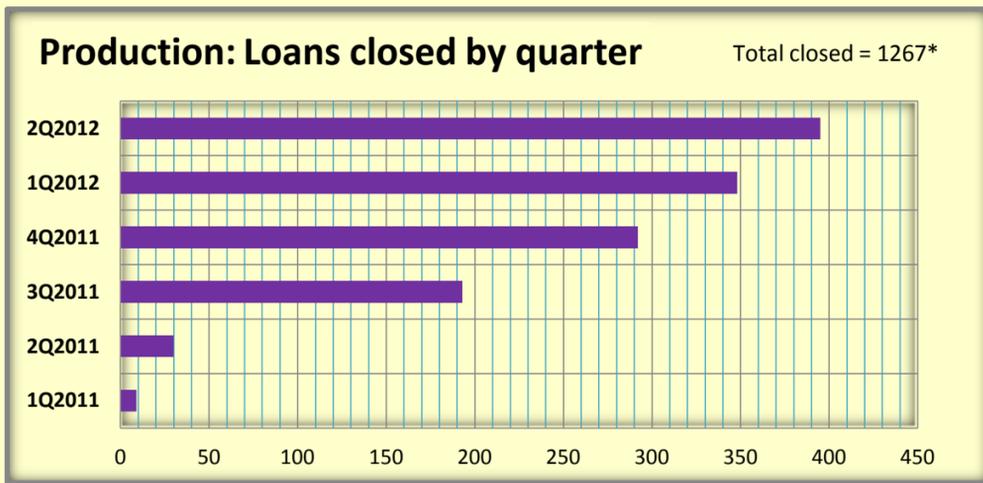
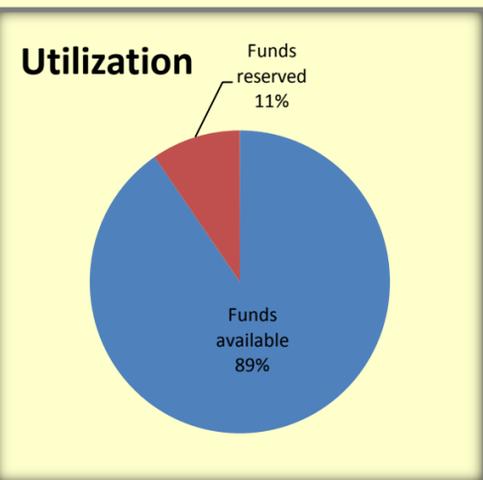
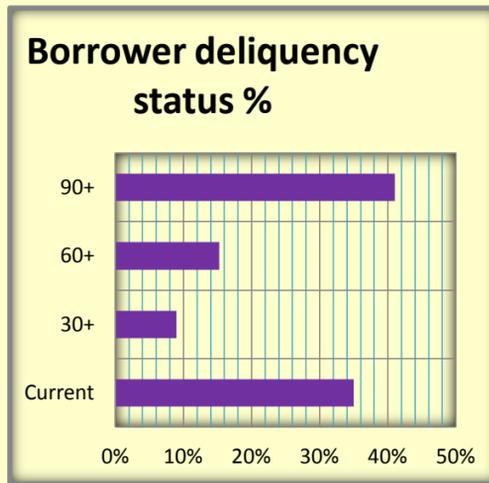
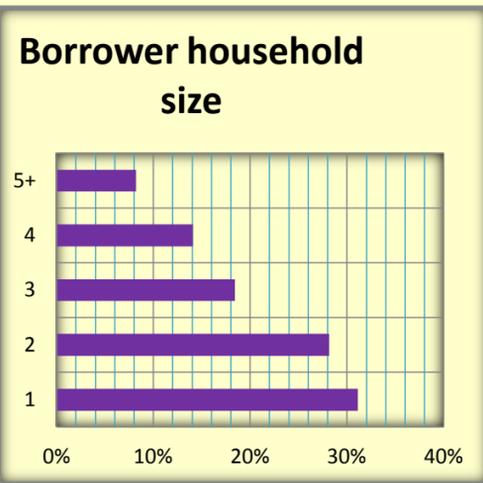
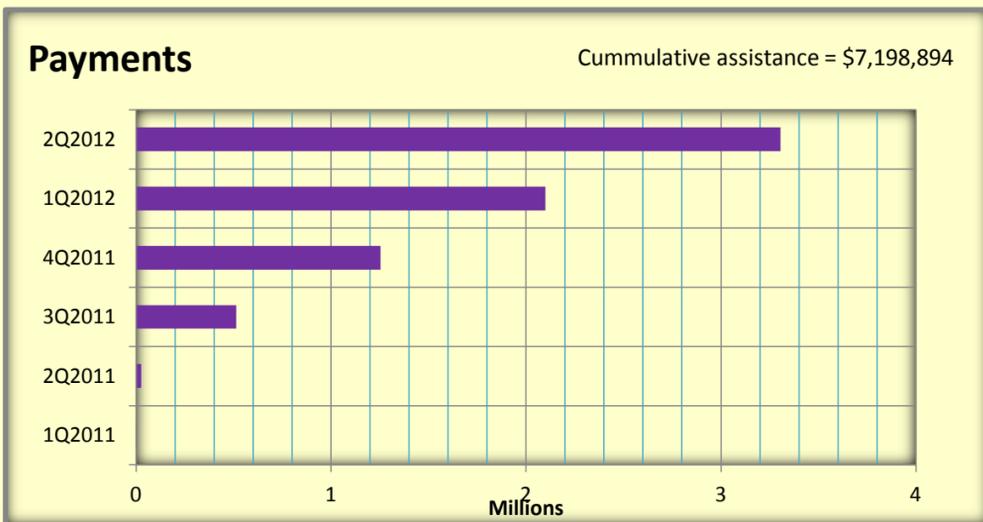




Dashboard for Quarter ending
June 30, 2012

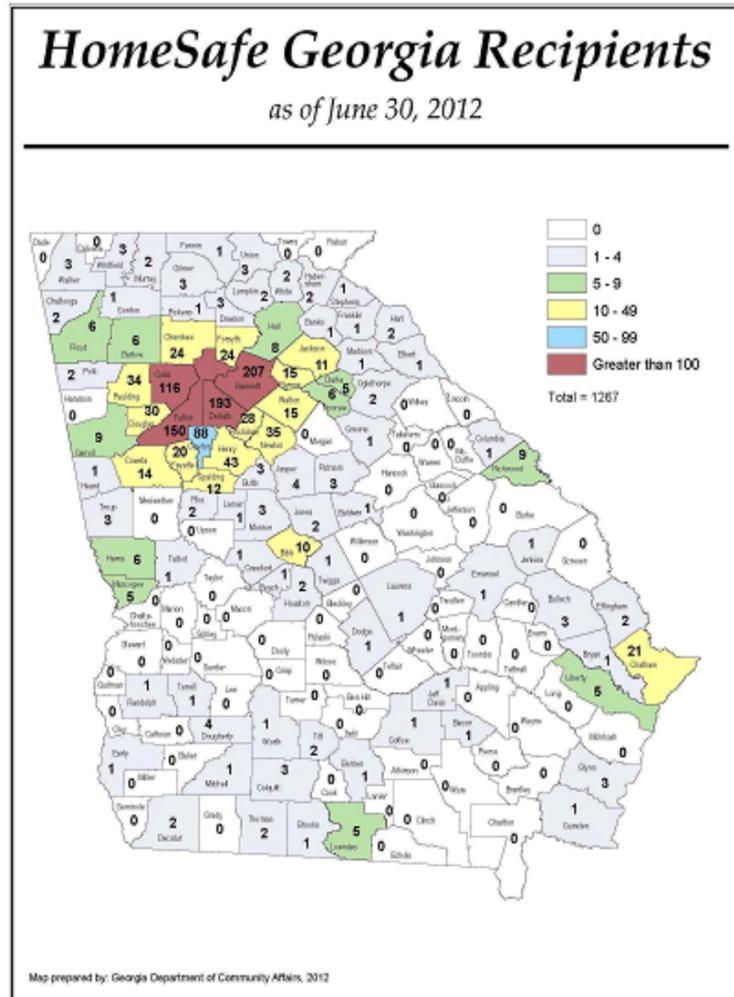


*Treasury report 6/30/12 differs due to loans closed in late June with payments made in July



Top 10 servicers by # of loans

Bank Of America	302
Wells Fargo Bank	241
Chase	154
GMAC	102
Citi Mortgage	64
State Home Mortgage	61
SunTrust Mortgage	56
BB&T Mortgage	34
Ocwen Loan Servicing	31
Midland Mortgage	24



Average loan amount: \$20,950
Net Average loan amount: \$17,900

Top 10 counties

Gwinnett	207
Dekalb	193
Fulton	150
Cobb	116
Clayton	88
Henry	43
Newton	35
Paulding	34
Douglas	30
Rockdale	28

Assistance has been provided in 93 Georgia counties.



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: April 2012

Georgia			
HFA Performance Data Reporting- Borrower Characteristics			
		2nd QTD 2012	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	371	1243
	Number of Unique Borrowers Denied Assistance	723	3273
	Number of Unique Borrowers Withdrawn from Program	460	1957
	Number of Unique Borrowers in Process	2463	N/A
	Total Number of Unique Borrower Applicants	4017	8936
Borrower Income (\$)			
	Above \$90,000	0.80%	0.88%
	\$70,000- \$89,000	0.81%	1.13%
	\$50,000- \$69,000	7.28%	5.23%
	Below \$50,000	91.11%	92.76%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1.61%	1.27%
	110%- 119%	0.81%	0.72%
	100%- 109%	0.81%	0.80%
	90%- 99%	1.62%	1.53%
	80%- 89%	2.43%	1.63%
	Below 80%	92.72%	94.05%
Geographic Breakdown (by county)			
	Appling	0	0
	Atkinson	0	0
	Bacon	1	1
	Baker	0	0
	Baldwin	0	1
	Banks	0	1
	Barrow	5	15
	Bartow	1	6
	Ben Hill	0	0
	Berrien	0	1
	Bibb	5	10
	Bleckley	0	0
	Brantley	0	0
	Brooks	0	1
	Bryan	1	1
	Bulloch	1	3
	Burke	0	0
	Butts	1	3
	Calhoun	0	0
	Camden	0	1
	Candler	0	0
	Carroll	2	8
	Catoosa	0	0
	Charlton	0	0
	Chatham	7	20
	Chattahoochee	0	0
	Chattooga	1	2
	Cherokee	6	24
	Clarke	3	5
	Clay	0	0
	Clayton	29	87
	Clinch	0	0
	Cobb	28	112
	Coffee	0	1
	Colquitt	1	3
	Columbia	1	1
	Cook	0	0
	Coweta	5	14
	Crawford	0	1
	Crisp	0	0
	Dade	0	0
	Dawson	0	3
	Decatur	0	2
	DeKalb	47	189
	Dodge	0	1
	Dooly	0	0
	Dougherty	1	4
	Douglas	8	30
	Early	0	1
	Echols	0	0
	Effingham	2	2
	Elbert	0	1
	Emanuel	0	1
	Evans	0	0
	Fannin	0	1
	Fayette	5	20
	Floyd	3	5
	Forsyth	10	24
	Franklin	1	1
	Fulton	41	142
	Gilmer	1	3
	Glascocock	0	0
	Glynn	1	3
	Gordon	0	1
	Grady	0	0
	Greene	0	1
	Gwinnett	61	206
	Habersham	0	2
	Hall	4	8

Georgia

HFA Performance Data Reporting- Borrower Characteristics

	2nd QTD 2012	Cumulative
Hancock	0	0
Haralson	0	0
Harris	2	6
Hart	2	2
Heard	0	1
Henry	17	43
Houston	0	2
Irwin	0	0
Jackson	2	11
Jasper	2	4
Jeff Davis	1	1
Jefferson	0	0
Jenkins	0	1
Johnson	0	0
Jones	2	2
Lamar	1	1
Lanier	0	0
Laurens	0	1
Lee	0	0
Liberty	1	5
Lincoln	0	0
Long	0	0
Lowndes	3	5
Lumpkin	0	2
Macon	0	0
Madison	0	1
Marion	0	0
McDuffie	0	0
McIntosh	0	0
Meriwether	0	0
Miller	0	0
Mitchell	1	1
Monroe	0	3
Montgomery	0	0
Morgan	0	0
Murray	1	2
Muscogee	0	5
Newton	8	33
Oconee	3	6
Oglethorpe	1	2
Paulding	10	34
Peach	0	1
Pickens	1	1
Pierce	0	0
Pike	1	2
Polk	0	2
Pulaski	0	0
Putnam	3	3
Quitman	0	0
Rabun	0	0
Randolph	0	1
Richmond	4	9
Rockdale	10	28
Schley	0	0
Screven	0	0
Seminole	0	0
Spalding	6	12
Stephens	0	1
Stewart	0	0
Sumter	0	0
Talbot	0	1
Taliaferro	0	0
Tattnall	0	0
Taylor	0	0
Telfair	0	0
Terrell	0	1
Thomas	0	2
Tift	1	2
Toombs	0	0
Towns	0	0
Treutlen	0	0
Troup	0	3
Turner	0	0
Twiggs	0	1
Union	0	3
Upton	0	0
Walker	2	3
Walton	2	15
Ware	0	0
Warren	0	0
Washington	0	0
Wayne	0	0
Webster	0	0
Wheeler	0	0
White	1	2
Whitfield	0	2
Wilcox	0	0
Wilkes	0	0
Wilkinson	0	0
Worth	0	1

Georgia			
HFA Performance Data Reporting- Borrower Characteristics			
		2nd QTD 2012	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native	1		2
Asian	2		14
Black or African American	224		760
Native Hawaiian or other Pacific Islander	0		2
White	134		407
Information not provided by borrower	10		58
Ethnicity			
Hispanic or Latino	6		30
Not Hispanic or Latino	365		1213
Information not provided by borrower	0		0
Sex			
Male	151		474
Female	220		769
Information not provided by borrower	0		0
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native	0		0
Asian	0		4
Black or African American	24		109
Native Hawaiian or other Pacific Islander	0		0
White	47		130
Information not provided by borrower	3		16
Ethnicity			
Hispanic or Latino	0		6
Not Hispanic or Latino	71		248
Information not provided by borrower	3		5
Sex			
Male	21		71
Female	50		183
Information not provided by borrower	3		5
Hardship			
Unemployment	313		1030
Underemployment	58		213
Divorce	0		0
Medical Condition	0		0
Death	0		0
Other	0		0
Current Loan to Value Ratio (LTV)			
<100%	38.54%		39.01%
100%-109%	14.56%		14.32%
110%-120%	12.67%		13.44%
>120%	34.23%		33.23%
Current Combined Loan to Value Ratio (CLTV)			
<100%	33.42%		33.23%
100%-119%	27.76%		28.16%
120%-139%	23.45%		22.28%
140%-159%	8.36%		9.81%
>=160%	7.01%		6.52%
Delinquency Status (%)			
Current	30.46%		34.60%
30+	9.16%		9.17%
60+	13.75%		14.80%
90+	46.63%		41.43%
Household Size			
1	116		387
2	93		350
3	66		229
4	57		175
5+	39		102

*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format. All other Borrower Characteristic fields should be reported as %

1. Applications previously accounted for in withdrawn or denied may have changed status from previous quarters as we re-evaluate assistance requests from applicants or change program guidelines.

Georgia			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance			
		2nd QTD 2012	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		371	1243
% of Total Number of Applications		9.24%	13.91%
<i>Denied</i>			
Number of Borrowers Denied		723	3273
% of Total Number of Applications		18.00%	36.63%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		460	1957
% of Total Number of Applications		11.45%	21.90%
<i>In Process</i>			
Number of Borrowers In Process		2463	N/A
% of Total Number of Applications		61.31%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		4017	8936
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1013	1023
Median 1st Lien Housing Payment After Assistance		117	126
Median 2nd Lien Housing Payment Before Assistance		230	187
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		132893	131773
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		32574	25000
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	4
Median Assistance Amount		2381	4870
Assistance Characteristics			
Assistance Provided to Date		3306327	7198894
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		134	144
<i>Current</i>			
Number		113	430
%		30.46%	34.60%
<i>Delinquent (30+)</i>			
Number		34	114
%		9.16%	9.17%
<i>Delinquent (60+)</i>			
Number		51	184
%		13.75%	14.80%
<i>Delinquent (90+)</i>			
Number		173	515
%		46.63%	41.43%

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		2nd QTD 2012	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	18	44
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	2.27%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	1	1
	%	5.56%	2.27%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	1
	%	0.00%	2.27%
	<i>Reinstatement/Current/Payoff</i>		
	Number	9	27
	%	50.00%	61.37%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	8	14
	%	44.44%	31.82%
Homeownership Retention²			
	Six Months Number	N/A	523
	Six Months %	N/A	99.81%
	Twelve Months Number	N/A	39
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

3. Applications previously accounted for in withdrawn or denied may have changed status from previous quarters as we re-evaluate assistance requests from applicants or change program guidelines.

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
----------------	--

Current Loan to Value Ratio (LTV)

All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
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Current Combined Loan to Value Ratio (CLTV)

All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
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Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
----------------	---

Household Size

All Categories	Household size at the time of assistance.
----------------	---

HFA Performance Data Reporting- Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Programs

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of applications approved for assistance for the specific program
% of Total Number of Applications	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of applications withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of applications for the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of applications for the specific program that have not been decisioned and are pending review divided by the total number of applications received for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of applications received for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components.

Program Characteristics		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
	Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
	Median Assistance Amount	Median amount of assistance (\$).
Assistance Characteristics		
	Assistance Provided	assistance).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
	<i>Current</i>	
	Number	Number of households current at the time assistance is received.
	%	Percent of current households divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	number of approved applicants.
	<i>Delinquent (90+)</i>	
	Number	Number of households 90+ Days delinquent at the time assistance is received.
	%	Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in foreclosure.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Percent of transitioned households that were cancelled from the program.
	<i>Deed in Lieu</i>	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in deed in lieu.
	<i>Short Sale</i>	
	Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in short sale.

Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%		Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number		Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%		Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>		
Number		Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%		Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%		Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%		Percent of transitioned households that resulted in a deed in lieu
<i>Other - Borrower Still Owns Home</i>		
Number		Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%		Percent of transitioned households in this category
Homeownership Retention ¹		
Six Months		Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance.
%		Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months		Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance.
%		Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months		Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%		Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable		Number of homes assisted by the program that are unable to be verified by any means.
%		Percent of homes assisted by the Program that are unable to be verified by any means.
1. Borrower still owns home		
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)		