



**HOPE NOW**  
State Loss Mitigation Data  
September 2017

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***State Data is not extrapolated.***

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## Definitions

- Table 1 Total Number of 60+ Loans (MBA Methodology)** – Total number of (all) loans that are 60 days past due at month end based on MBA Methodology excluding loans that are currently in Pre-Sale foreclosure.
- Table 2 Total Foreclosure Starts** – The total number of loans referred to an attorney to initiate the legal process of foreclosure during the month.
- Table 3 Completed Foreclosure Sale** – The number of loans that went to foreclosure (sheriffs) sale during the month.
- Table 4 Formal Repayment Plans Initiated** – Number of loans where the customer accepted a formal, written repayment plan during the month, regardless of whether the customer performed under that plan. The plan offered to and accepted by the borrower in writing that triggers an active loss mitigation status. *Informal plans should be excluded as well as HAMP Trial Period Modifications.* MSP clients can use the DLQ2 plans set during the month or LMT3 utilizing step code information for the approval.
- Table 5 Modifications Completed (Non-HAMP)** – Number of (*delinquent and current*) Non-HAMP modified, renegotiated or restructured loans, *regardless of performance to date under the plan during the month* . Anything that alters the terms of the contract between the borrower and the lender that assists the borrower to maintain the home and that the loan is retained.
- Table 6 Active Formal Repayment Plans Inventory** – Number of loans where the customer accepted a formal, written repayment plan, regardless of whether the customer is performing under that plan. Informal plans should be excluded. All formal repayment plans that are currently active in Loss Mitigation should be reported *excluding HAMP Trial Period Modifications* . MSP clients can use the DLQ2 plans set during the month or LMT3 utilizing step code information for the approval.
- Table 9 Total Number of Loans Serviced** – Active 1st lien mortgages (all loans) by state at month end.
- Table 10 Other Retention Plans Completed** -- 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.
- Table 13 Modifications Completed for New P&I Payments Reduced at least 10% or greater (Non-HAMP)** – Number of (*delinquent and current*) Non-HAMP modified, renegotiated or restructured loans, *regardless of performance to date under the plan during the month for all New P&I Payments Reduced at least 10% or greater* . Anything that alters the terms of the contract between the borrower and the lender that assists the borrower to maintain the home and that the loan is retained.
- Table 14 Short Sales Completed** – Number of mortgage allowed to pay off paying less than the contractual principal balance.
- Table 15 Deed-In-Lieu of Foreclosure** – Number of mortgages satisfied by the acceptance of the properties Deed-in-Lieu of proceeding with a foreclosure action.



**Table 1 - Delinquency Data**

The columns below show the adjusted monthly average number of 60 days+ delinquent loans by state reported by HOPE

Total									
State	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017
Alabama	13,784	13,266	12,600	12,348	12,502	12,387	12,687	11,496	12,860
Alaska	983	1,160	1,183	1,204	1,194	1,186	1,235	1,177	1,201
Arizona	14,238	13,164	12,202	11,588	12,040	11,883	12,472	10,574	11,718
Arkansas	7,958	7,416	7,367	6,835	7,193	7,108	7,422	6,283	6,799
California	73,567	69,630	64,784	59,725	63,999	63,408	64,446	52,607	62,121
Colorado	8,609	8,084	7,542	6,947	7,419	7,306	7,478	6,434	6,929
Connecticut	14,433	13,826	12,937	12,085	12,876	12,501	12,695	10,957	12,603
Delaware	5,120	4,875	4,610	4,345	4,550	4,529	4,637	3,944	4,453
District of Columbia	2,398	2,277	2,128	3,366	2,106	2,107	2,097	5,944	2,056
Florida	86,533	79,276	72,714	68,429	72,140	70,233	71,515	57,178	76,594
Georgia	36,951	34,732	31,964	30,644	31,805	31,329	31,827	27,587	32,519
Hawaii	4,133	3,940	3,778	3,469	3,782	3,696	3,682	3,104	3,622
Idaho	2,507	2,360	2,198	3,203	2,172	2,123	2,193	5,417	2,000
Illinois	42,991	40,171	38,161	34,890	37,670	37,020	37,720	30,583	36,367
Indiana	20,446	19,023	18,205	16,555	17,860	17,663	18,323	13,959	17,382
Iowa	5,844	5,382	5,119	4,617	4,969	4,864	5,081	4,144	4,627
Kansas	5,958	5,614	5,465	5,111	5,390	5,270	5,475	4,776	5,081
Kentucky	9,415	8,893	8,594	7,974	8,486	8,295	8,467	7,253	8,203
Louisiana	14,915	13,773	13,076	12,526	12,957	12,851	13,178	10,958	13,442
Maine	4,255	4,143	3,917	4,047	3,894	3,811	3,922	4,445	3,775
Maryland	31,275	29,439	27,340	25,553	27,114	26,806	27,135	22,663	26,862
Massachusetts	20,198	19,319	18,016	17,044	17,894	17,450	17,847	15,705	17,580
Michigan	20,076	18,302	17,471	17,339	16,129	16,976	17,582	17,215	17,221
Minnesota	11,872	11,092	11,257	8,961	10,906	10,784	11,178	6,272	9,434
Mississippi	7,819	7,486	7,066	7,773	7,049	6,937	7,290	8,625	7,404
Missouri	16,101	14,916	14,577	12,697	14,294	13,973	14,541	9,883	13,668
Montana	1,241	1,226	1,241	1,426	1,215	1,181	1,216	1,959	1,102
Nebraska	4,255	3,937	4,163	3,530	4,037	4,050	4,202	2,849	3,539
Nevada	11,853	10,955	10,086	9,052	9,994	9,755	9,938	7,791	9,426
New Hampshire	3,075	2,893	2,646	2,685	2,627	2,548	2,595	2,887	2,573
New Jersey	56,141	52,929	48,556	44,580	48,441	47,069	47,173	40,536	46,031
New Mexico	6,113	5,737	5,452	5,405	5,421	5,317	5,421	5,557	5,237
New York	76,854	73,743	68,827	65,224	68,559	67,022	68,066	59,413	68,193
North Carolina	29,919	28,466	26,597	25,396	26,407	26,006	26,615	23,007	26,567
North Dakota	514	509	512	2,552	501	503	553	6,615	488
Ohio	37,942	35,060	34,124	29,540	33,397	32,860	33,911	23,174	31,535
Oklahoma	9,403	8,842	8,629	7,805	8,505	8,306	8,639	6,632	8,143
Oregon	8,592	8,121	7,364	6,690	7,350	7,072	7,127	6,336	6,606
Pennsylvania	39,910	37,868	35,299	34,206	35,021	34,715	35,586	30,936	36,097
Rhode Island	3,681	3,545	3,328	3,283	3,304	3,221	3,280	3,327	3,243
South Carolina	15,939	14,917	13,912	13,193	13,783	13,554	13,781	11,955	13,843
South Dakota	924	870	860	1,644	851	823	882	3,295	755
Tennessee	20,531	19,349	18,879	17,743	18,634	18,367	18,998	15,902	18,329
Texas	64,744	61,312	57,388	58,877	56,730	57,119	59,010	51,530	66,091
Utah	5,359	5,060	4,672	4,296	4,591	4,542	4,684	3,905	4,300
Vermont	1,363	1,356	1,320	1,392	1,308	1,281	1,351	1,582	1,244
Virginia	22,386	21,381	19,810	19,144	19,581	19,429	19,889	17,878	19,665
Washington	15,579	14,107	12,893	11,314	12,769	12,382	12,410	9,884	11,647
West Virginia	2,852	2,731	2,613	2,525	2,645	2,533	2,653	2,294	2,628
Wisconsin	10,682	10,053	9,744	9,059	9,519	9,461	9,773	8,352	9,052
Wyoming	871	821	773	742	774	752	790	712	723
<b>Total</b>	<b>933,102</b>	<b>877,352</b>	<b>823,961</b>	<b>780,579</b>	<b>814,354</b>	<b>802,364</b>	<b>820,668</b>	<b>707,491</b>	<b>813,578</b>

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**Table 1 - Delinquency Data**

Total									
State	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017
Alabama	5.26%	5.11%	4.89%	4.84%	4.87%	4.81%	4.95%	4.54%	5.02%
Alaska	1.65%	1.89%	1.95%	2.00%	1.97%	1.96%	2.05%	1.96%	2.00%
Arizona	2.42%	2.24%	2.10%	2.00%	2.07%	2.04%	2.14%	1.83%	2.02%
Arkansas	5.20%	4.87%	4.89%	4.58%	4.79%	4.72%	4.95%	4.23%	4.55%
California	2.53%	2.41%	2.26%	2.08%	2.24%	2.20%	2.23%	1.85%	2.16%
Colorado	1.89%	1.80%	1.71%	1.58%	1.68%	1.65%	1.70%	1.46%	1.59%
Connecticut	5.95%	5.71%	5.39%	5.10%	5.37%	5.21%	5.32%	4.67%	5.31%
Delaware	5.68%	5.41%	5.13%	4.86%	5.09%	5.02%	5.17%	4.44%	4.95%
District of Columbia	4.22%	3.99%	3.74%	4.10%	3.70%	3.70%	3.68%	4.49%	3.61%
Florida	5.60%	5.16%	4.79%	4.59%	4.75%	4.61%	4.70%	3.99%	5.04%
Georgia	4.48%	4.24%	3.93%	3.86%	3.92%	3.85%	3.93%	3.61%	4.03%
Hawaii	5.61%	5.39%	5.23%	4.58%	5.24%	5.12%	5.12%	3.69%	5.07%
Idaho	2.08%	1.97%	1.86%	2.14%	1.85%	1.80%	1.87%	2.51%	1.72%
Illinois	5.37%	5.03%	4.81%	4.58%	4.75%	4.66%	4.75%	4.37%	4.60%
Indiana	6.21%	5.83%	5.62%	5.13%	5.52%	5.44%	5.66%	4.35%	5.39%
Iowa	3.44%	3.19%	3.07%	2.91%	2.99%	2.93%	3.07%	2.83%	2.82%
Kansas	3.76%	3.58%	3.54%	3.27%	3.49%	3.42%	3.57%	2.92%	3.35%
Kentucky	5.02%	4.79%	4.67%	4.58%	4.61%	4.51%	4.58%	4.71%	4.46%
Louisiana	7.22%	6.75%	6.46%	6.31%	6.41%	6.34%	6.53%	5.70%	6.66%
Maine	6.24%	6.07%	5.79%	5.21%	5.76%	5.62%	5.81%	4.53%	5.61%
Maryland	5.50%	5.20%	4.82%	4.59%	4.83%	4.66%	4.82%	4.15%	4.78%
Massachusetts	5.48%	5.27%	4.94%	4.75%	4.91%	4.78%	4.90%	4.49%	4.86%
Michigan	3.97%	3.70%	3.54%	3.28%	3.36%	3.44%	3.58%	2.83%	3.55%
Minnesota	2.14%	2.01%	2.06%	1.81%	2.00%	1.98%	2.06%	1.56%	1.75%
Mississippi	7.70%	7.41%	7.03%	6.14%	7.02%	6.90%	7.28%	4.81%	7.39%
Missouri	3.94%	3.68%	3.64%	3.44%	3.57%	3.50%	3.65%	3.14%	3.46%
Montana	1.84%	1.83%	1.86%	1.94%	1.83%	1.78%	1.84%	2.22%	1.67%
Nebraska	3.26%	3.00%	3.21%	2.77%	3.11%	3.13%	3.26%	2.26%	2.76%
Nevada	4.37%	4.05%	3.77%	3.50%	3.73%	3.62%	3.70%	3.25%	3.52%
New Hampshire	3.35%	3.18%	2.93%	2.91%	2.92%	2.82%	2.88%	2.98%	2.87%
New Jersey	8.56%	8.09%	7.46%	6.92%	7.47%	7.21%	7.25%	6.38%	7.11%
New Mexico	4.60%	4.32%	4.15%	4.05%	4.13%	4.05%	4.14%	4.00%	4.02%
New York	7.66%	7.35%	6.89%	6.56%	6.88%	6.72%	6.86%	5.92%	6.90%
North Carolina	4.01%	3.85%	3.62%	3.53%	3.60%	3.54%	3.63%	3.33%	3.63%
North Dakota	1.58%	1.57%	1.60%	4.11%	1.56%	1.57%	1.73%	5.42%	1.53%
Ohio	6.92%	6.41%	6.27%	5.76%	6.14%	6.03%	6.24%	5.11%	5.83%
Oklahoma	5.11%	4.73%	4.65%	4.15%	4.59%	4.48%	4.67%	3.41%	4.42%
Oregon	2.74%	2.63%	2.42%	2.24%	2.42%	2.32%	2.34%	2.19%	2.19%
Pennsylvania	5.44%	5.18%	4.82%	4.75%	4.81%	4.73%	4.86%	4.45%	4.94%
Rhode Island	6.01%	5.81%	5.53%	5.21%	5.49%	5.36%	5.47%	4.79%	5.43%
South Carolina	4.56%	4.29%	4.03%	3.89%	4.00%	3.92%	4.01%	3.62%	4.02%
South Dakota	2.06%	1.96%	1.97%	2.71%	1.95%	1.89%	2.03%	3.46%	1.75%
Tennessee	4.85%	4.62%	4.55%	4.28%	4.49%	4.43%	4.59%	3.81%	4.44%
Texas	4.04%	3.85%	3.64%	3.79%	3.60%	3.61%	3.74%	3.40%	4.20%
Utah	2.38%	2.27%	2.12%	2.04%	2.09%	2.06%	2.13%	1.99%	1.99%
Vermont	5.01%	4.96%	4.86%	3.46%	4.82%	4.71%	4.97%	2.38%	4.59%
Virginia	3.02%	2.90%	2.70%	2.61%	2.67%	2.64%	2.71%	2.43%	2.68%
Washington	2.89%	2.66%	2.46%	2.26%	2.45%	2.37%	2.38%	2.13%	2.25%
West Virginia	5.47%	5.24%	5.02%	4.89%	5.09%	4.86%	5.10%	4.52%	5.04%
Wisconsin	4.09%	3.90%	3.82%	3.61%	3.76%	3.73%	3.86%	3.35%	3.60%
Wyoming	2.53%	2.42%	2.31%	2.23%	2.31%	2.24%	2.37%	2.14%	2.18%
Total	4.43%	4.19%	3.96%	3.78%	3.93%	3.85%	3.95%	3.46%	3.93%

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**Table 1 - Delinquency Data**

<b>Total</b>									
<b>State</b>	<b>Q4 2016</b>	<b>Q1 2017</b>	<b>Q2 2017</b>	<b>Q3 2017</b>	<b>May 2017</b>	<b>Jun 2017</b>	<b>Jul 2017</b>	<b>Aug 2017</b>	<b>Sep 2017</b>
Alabama	119	122	123	128	124	125	125	131	128
Alaska	37	45	49	53	50	51	52	57	51
Arizona	55	54	53	53	53	53	54	53	51
Arkansas	118	116	123	121	122	123	125	122	116
California	57	58	57	55	57	57	57	54	55
Colorado	43	43	43	42	43	43	43	42	40
Connecticut	134	136	136	135	137	135	135	135	135
Delaware	128	129	129	128	129	130	131	128	126
District of Columbia	95	95	94	108	94	96	93	130	92
Florida	126	123	121	121	121	120	119	115	128
Georgia	101	101	99	102	100	100	100	104	102
Hawaii	127	129	132	121	133	133	129	107	129
Idaho	47	47	47	57	47	47	47	72	44
Illinois	121	120	121	121	121	121	120	126	117
Indiana	140	139	142	136	141	141	143	126	137
Iowa	78	76	77	77	76	76	78	82	72
Kansas	85	86	89	86	89	89	90	84	85
Kentucky	113	114	118	121	117	117	116	136	113
Louisiana	163	161	163	167	163	164	165	165	169
Maine	141	145	146	138	147	146	147	131	143
Maryland	124	124	122	121	123	121	122	120	122
Massachusetts	124	126	125	126	125	124	124	130	124
Michigan	90	88	89	87	86	89	91	82	90
Minnesota	48	48	52	48	51	51	52	45	44
Mississippi	174	177	177	162	179	179	184	139	188
Missouri	89	88	92	91	91	91	92	91	88
Montana	41	44	47	51	47	46	46	64	42
Nebraska	74	72	81	73	79	81	83	65	70
Nevada	99	97	95	92	95	94	94	94	90
New Hampshire	76	76	74	77	74	73	73	86	73
New Jersey	193	193	188	183	190	187	183	184	181
New Mexico	104	103	105	107	105	105	105	115	102
New York	173	175	174	173	175	174	174	171	175
North Carolina	91	92	91	93	92	92	92	96	92
North Dakota	36	38	40	109	40	41	44	157	39
Ohio	156	153	158	152	156	156	158	148	148
Oklahoma	115	113	117	110	117	116	118	98	112
Oregon	62	63	61	59	62	60	59	63	56
Pennsylvania	123	124	122	126	122	123	123	129	125
Rhode Island	136	139	139	138	140	139	138	138	138
South Carolina	103	103	102	103	102	102	101	105	102
South Dakota	47	47	50	72	50	49	51	100	45
Tennessee	110	110	115	113	114	115	116	110	113
Texas	91	92	92	100	92	94	95	98	107
Utah	54	54	54	54	53	54	54	57	50
Vermont	113	118	122	91	123	122	126	69	117
Virginia	68	69	68	69	68	69	69	70	68
Washington	65	64	62	60	62	61	60	61	57
West Virginia	124	125	127	129	130	126	129	131	128
Wisconsin	92	93	96	95	96	97	98	97	92
Wyoming	57	58	58	59	59	58	60	62	56

Total



**Table 2 - Foreclosure Starts**

The columns below show the adjusted number of foreclosure starts by state reported by HOPE NOW servicers.

Total	Foreclosure Starts Adjusted for all HOPE NOW Servicers								
	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May-2017	Jun-2017	Jul-2017	Aug-2017	Sep-2017
Alabama	1,476	1,627	1,426	1,382	460	478	475	472	435
Alaska	144	154	155	168	52	52	51	65	52
Arizona	1,808	1,854	1,611	1,383	500	583	436	499	448
Arkansas	702	847	666	500	228	214	144	143	213
California	6,268	6,880	5,618	5,671	1,749	2,115	1,832	1,904	1,935
Colorado	850	924	866	694	273	286	246	246	202
Connecticut	1,291	1,432	1,220	1,189	384	404	372	424	393
Delaware	427	538	462	422	155	156	150	140	132
District of Columbia	209	223	175	245	52	61	62	132	51
Florida	5,082	7,505	7,115	4,684	2,382	2,018	2,004	1,880	800
Georgia	3,874	4,373	3,553	3,234	1,140	1,165	1,115	1,087	1,032
Hawaii	163	215	252	188	67	109	62	68	58
Idaho	285	290	279	315	77	90	71	182	62
Illinois	3,903	4,485	3,545	3,312	1,179	1,117	1,123	1,138	1,051
Indiana	1,933	2,192	1,696	1,591	553	570	523	535	533
Iowa	664	748	598	578	212	207	157	220	201
Kansas	593	717	567	547	183	185	156	195	196
Kentucky	867	960	791	768	257	262	259	239	270
Louisiana	1,157	1,427	1,160	991	402	391	395	369	227
Maine	290	342	255	342	88	74	79	164	99
Maryland	2,425	2,735	3,073	2,287	896	954	779	801	707
Massachusetts	1,930	1,722	1,410	1,139	421	456	361	412	366
Michigan	2,235	2,400	1,896	1,889	551	678	608	662	619
Minnesota	1,233	1,476	1,336	1,044	378	484	362	302	380
Mississippi	837	870	718	732	234	263	218	295	219
Missouri	1,905	2,077	1,642	1,448	595	453	357	361	730
Montana	163	185	162	114	52	58	30	54	30
Nebraska	354	386	361	278	125	118	108	100	70
Nevada	1,028	957	815	617	270	297	210	212	195
New Hampshire	326	368	299	244	81	105	76	95	73
New Jersey	4,068	4,180	3,943	3,174	1,113	1,188	1,037	1,108	1,029
New Mexico	536	582	495	483	169	159	154	188	141
New York	4,160	4,130	3,998	3,662	1,486	1,450	1,139	1,297	1,226
North Carolina	2,529	3,488	2,801	2,501	856	972	816	870	815
North Dakota	66	76	71	197	20	21	18	158	21
Ohio	3,374	3,621	2,981	2,815	897	1,007	909	896	1,010
Oklahoma	967	1,149	933	852	284	308	277	277	298
Oregon	587	700	622	494	191	205	160	173	161
Pennsylvania	3,426	4,023	3,202	3,160	919	1,112	1,048	1,105	1,007
Rhode Island	326	356	293	308	108	106	120	94	94
South Carolina	1,196	1,756	1,389	1,193	456	496	378	410	405
South Dakota	98	111	71	113	23	16	22	66	25
Tennessee	2,024	2,111	1,767	1,644	583	594	504	610	530
Texas	7,209	7,022	5,728	4,548	1,858	1,900	1,769	1,713	1,066
Utah	580	602	479	416	158	151	132	153	131
Vermont	115	139	120	126	44	42	39	57	30
Virginia	2,664	3,046	2,623	2,263	876	837	719	844	700
Washington	1,512	1,607	1,183	1,123	371	427	386	354	383
West Virginia	365	384	323	279	91	118	90	102	87
Wisconsin	1,075	1,135	977	947	306	335	288	347	312
Wyoming	118	138	106	112	32	42	30	45	37
<b>Total</b>	<b>81,417</b>	<b>91,265</b>	<b>77,827</b>	<b>68,406</b>	<b>24,837</b>	<b>25,889</b>	<b>22,856</b>	<b>24,263</b>	<b>21,287</b>



**Table 3 - Foreclosure Sales Completed**

The columns below show the adjusted number of completed foreclosure sales by state reported by HOPE NOW servicers.

Total	Foreclosure Sales Completed Adjusted for all HOPE NOW Servicers								
	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May-2017	Jun-2017	Jul-2017	Aug-2017	Sep-2017
Alabama	744	819	750	652	245	226	209	212	231
Alaska	60	69	63	74	20	23	26	26	22
Arizona	774	723	619	557	209	197	184	201	172
Arkansas	446	413	439	290	170	134	99	88	103
California	1,837	1,767	1,313	1,455	456	449	479	482	494
Colorado	282	244	213	173	72	75	52	65	56
Connecticut	541	724	585	595	173	229	194	183	218
Delaware	257	281	225	195	81	74	63	82	50
District of Columbia	64	70	70	109	27	27	22	67	20
Florida	3,128	4,465	3,972	2,786	1,362	1,344	1,147	1,099	540
Georgia	1,445	1,623	1,522	1,321	466	535	451	385	485
Hawaii	121	117	131	112	48	34	38	43	31
Idaho	167	131	100	137	38	26	27	81	29
Illinois	1,773	2,026	1,747	1,778	640	571	555	619	604
Indiana	983	1,210	1,003	927	343	333	300	295	332
Iowa	395	328	425	332	173	135	116	132	84
Kansas	289	461	394	351	142	137	118	141	92
Kentucky	484	499	497	451	161	179	137	167	147
Louisiana	403	639	535	509	182	176	184	232	93
Maine	126	127	104	162	24	38	60	55	47
Maryland	1,106	1,488	1,213	902	390	407	278	327	297
Massachusetts	657	777	551	600	162	214	205	214	181
Michigan	1,060	1,144	976	905	306	345	285	328	292
Minnesota	561	581	609	474	243	198	152	147	175
Mississippi	306	442	369	315	121	145	106	124	85
Missouri	946	1,111	891	485	327	248	162	158	165
Montana	45	57	71	67	19	32	30	17	20
Nebraska	142	152	147	129	50	50	69	31	29
Nevada	526	423	352	117	152	75	50	26	41
New Hampshire	150	148	137	111	51	38	38	44	29
New Jersey	3,051	3,945	3,571	3,366	1,312	1,159	1,108	1,126	1,132
New Mexico	345	342	361	324	123	124	100	104	120
New York	1,644	2,311	2,390	2,089	785	777	675	706	708
North Carolina	1,000	1,481	1,549	1,329	544	499	419	480	430
North Dakota	26	23	16	158	7	8	5	149	4
Ohio	1,892	2,278	2,180	1,613	728	696	549	496	568
Oklahoma	647	718	627	543	234	189	196	155	192
Oregon	415	511	535	353	185	187	127	132	94
Pennsylvania	1,800	1,783	1,691	1,385	556	549	482	393	510
Rhode Island	141	110	145	160	49	61	59	59	42
South Carolina	700	725	843	659	285	309	204	207	248
South Dakota	56	48	46	68	19	14	17	39	12
Tennessee	820	894	893	647	299	319	178	241	228
Texas	1,949	2,168	1,800	1,240	585	678	519	374	347
Utah	146	162	124	110	46	26	39	36	35
Vermont	46	55	61	56	22	18	18	29	9
Virginia	906	1,160	1,216	1,074	430	367	364	388	322
Washington	889	1,010	681	576	228	232	212	150	214
West Virginia	152	185	173	148	55	60	46	53	49
Wisconsin	497	484	439	470	163	151	147	175	148
Wyoming	58	86	76	52	29	30	21	19	12
<b>Total</b>	<b>36,998</b>	<b>43,538</b>	<b>39,440</b>	<b>33,491</b>	<b>13,537</b>	<b>13,147</b>	<b>11,321</b>	<b>11,582</b>	<b>10,588</b>



**Table 4 - Repayment Plans Established**

The columns below show the adjusted number of repayment plans established by state reported by HOPE NOW servicers. The definition of this field was modified in December 2009.

Total	Repayment Plans Established Adjusted for all HOPE NOW Servicers								
	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May-2017	Jun-2017	Jul-2017	Aug-2017	Sep-2017
Alabama	1,374	749	889	1,084	313	320	353	334	397
Alaska	99	79	122	131	49	40	47	41	43
Arizona	1,483	844	1,077	1,353	353	402	387	456	510
Arkansas	519	302	377	467	127	129	128	151	188
California	7,776	4,172	4,850	5,869	1,656	1,632	1,878	1,912	2,079
Colorado	955	592	664	752	213	234	246	232	274
Connecticut	1,344	723	952	1,227	306	340	387	385	455
Delaware	496	249	344	462	114	109	143	134	185
District of Columbia	249	116	120	168	35	46	49	56	63
Florida	6,010	3,095	4,225	33,868	1,431	1,518	1,724	1,757	30,387
Georgia	4,078	2,242	2,683	3,468	923	947	931	1,047	1,490
Hawaii	231	88	176	256	59	64	98	68	90
Idaho	214	148	216	231	72	70	65	80	86
Illinois	3,746	2,128	2,435	2,987	842	847	928	906	1,153
Indiana	1,809	998	1,337	1,603	439	509	503	524	576
Iowa	524	291	382	514	137	130	140	169	205
Kansas	524	300	383	460	133	145	158	137	165
Kentucky	760	431	593	715	193	221	216	240	259
Louisiana	1,664	778	1,043	1,324	346	376	363	420	541
Maine	298	153	263	297	82	106	102	88	107
Maryland	3,151	1,713	2,351	2,935	822	826	890	941	1,104
Massachusetts	1,767	946	1,088	1,413	367	385	445	454	514
Michigan	1,750	995	1,157	1,442	373	452	446	499	497
Minnesota	855	543	760	874	266	270	263	287	324
Mississippi	746	389	482	626	172	155	183	210	233
Missouri	1,229	721	891	1,017	315	321	276	331	410
Montana	124	58	79	99	29	27	25	33	41
Nebraska	275	152	198	241	73	64	61	72	108
Nevada	686	394	429	565	135	147	164	172	229
New Hampshire	380	199	196	261	62	73	85	80	96
New Jersey	3,804	2,023	2,782	3,673	924	1,003	1,124	1,038	1,511
New Mexico	462	271	358	459	128	132	118	166	175
New York	5,759	2,866	4,004	5,401	1,330	1,410	1,706	1,622	2,073
North Carolina	2,825	1,659	2,120	2,429	748	736	757	764	908
North Dakota	52	29	43	46	18	12	9	12	25
Ohio	2,787	1,612	2,094	2,472	734	728	790	808	874
Oklahoma	897	486	587	694	200	205	193	205	296
Oregon	561	323	402	520	133	159	159	173	188
Pennsylvania	4,523	2,563	3,389	4,149	1,215	1,162	1,222	1,368	1,559
Rhode Island	367	214	241	301	95	79	107	90	104
South Carolina	1,851	990	1,100	1,468	355	387	442	424	602
South Dakota	74	45	71	70	28	20	22	19	29
Tennessee	1,761	996	1,183	1,458	392	444	456	484	518
Texas	8,439	4,640	5,808	19,103	1,941	2,119	2,224	3,138	13,741
Utah	610	347	376	386	125	141	133	119	134
Vermont	102	49	83	104	26	28	33	30	41
Virginia	2,459	1,387	1,639	2,005	564	579	634	668	703
Washington	1,132	681	784	922	280	260	257	293	372
West Virginia	217	127	188	209	63	59	71	66	72
Wisconsin	909	507	584	785	172	226	226	256	303
Wyoming	129	37	71	74	26	23	26	28	20
<b>Total</b>	<b>84,836</b>	<b>46,440</b>	<b>58,669</b>	<b>113,437</b>	<b>19,934</b>	<b>20,817</b>	<b>22,393</b>	<b>23,987</b>	<b>67,057</b>





**Table 5 - Modifications Completed**

The columns below show the adjusted number of modifications completed by state reported by HOPE NOW servicers. The definition of this field was modified slightly in December 2009 to include current modifications and specifically exclude HAMP.

Total	Modifications Completed Adjusted for all HOPE NOW Servicers									
	State	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May-2017	Jun-2017	Jul-2017	Aug-2017	Sep-2017
Alabama	482	547	541	440	193	184	156	118	166	
Alaska	22	30	37	29	12	13	3	21	5	
Arizona	691	735	787	563	247	254	186	174	203	
Arkansas	184	233	214	175	73	73	55	59	61	
California	3,619	4,163	4,008	3,274	1,344	1,345	1,057	997	1,220	
Colorado	411	432	405	312	146	119	105	98	109	
Connecticut	637	704	671	584	215	229	200	172	212	
Delaware	201	235	247	204	84	86	58	61	85	
District of Columbia	87	116	94	77	30	28	25	21	31	
Florida	3,075	3,552	3,621	2,654	1,144	1,233	919	841	894	
Georgia	1,459	1,780	1,674	1,446	570	590	495	440	511	
Hawaii	126	148	106	110	38	38	41	39	30	
Idaho	124	139	124	85	46	44	27	25	33	
Illinois	1,792	1,950	1,962	1,517	640	718	528	424	565	
Indiana	683	769	794	613	287	250	218	162	233	
Iowa	194	246	245	183	83	91	59	68	56	
Kansas	200	233	236	183	84	73	60	44	79	
Kentucky	291	341	320	266	111	128	100	100	66	
Louisiana	566	664	678	543	195	251	187	153	203	
Maine	163	166	169	137	60	54	40	48	49	
Maryland	1,415	1,604	1,612	1,242	559	538	363	397	482	
Massachusetts	773	860	830	648	264	267	217	187	244	
Michigan	791	849	945	755	316	312	250	196	309	
Minnesota	537	578	537	415	182	173	144	126	145	
Mississippi	289	291	308	254	114	106	87	63	104	
Missouri	533	662	633	483	219	204	178	127	178	
Montana	72	53	49	48	13	17	16	17	15	
Nebraska	110	124	123	91	37	37	34	23	34	
Nevada	380	452	455	342	160	150	118	115	109	
New Hampshire	138	188	181	129	57	58	53	43	33	
New Jersey	2,015	2,223	2,130	1,707	707	671	543	524	640	
New Mexico	193	221	233	151	81	80	56	41	54	
New York	2,579	2,958	3,253	2,398	1,085	1,046	771	750	877	
North Carolina	1,231	1,368	1,387	1,139	473	459	416	337	386	
North Dakota	19	19	25	14	11	7	5	4	5	
Ohio	1,199	1,247	1,398	1,099	466	470	348	340	411	
Oklahoma	246	287	315	247	108	110	89	73	85	
Oregon	346	352	323	259	105	117	99	69	91	
Pennsylvania	1,761	1,971	2,085	1,481	730	665	512	446	523	
Rhode Island	159	177	203	140	72	62	52	48	40	
South Carolina	670	713	788	661	268	280	204	186	271	
South Dakota	33	31	38	31	15	10	9	10	12	
Tennessee	709	772	778	578	279	264	202	176	200	
Texas	2,187	2,542	2,378	1,770	782	760	579	563	628	
Utah	240	243	250	171	85	86	60	44	67	
Vermont	67	61	64	44	22	19	10	18	16	
Virginia	1,089	1,288	1,160	951	403	369	308	280	363	
Washington	657	687	639	517	204	219	190	147	180	
West Virginia	123	118	127	102	43	59	38	31	33	
Wisconsin	450	514	490	401	175	159	125	119	157	
Wyoming	40	46	36	39	13	12	10	13	16	
<b>Total</b>	<b>36,058</b>	<b>40,682</b>	<b>40,706</b>	<b>31,702</b>	<b>13,650</b>	<b>13,587</b>	<b>10,605</b>	<b>9,578</b>	<b>11,519</b>	



**Table 7 - State Timelines for Foreclosure Starts and Completions**

State	Time Limit from Last Payment to Completion First Lien - Referred to FC prior to 10/1/2011	Time Limit from Last Payment to Completion First Lien - Referred to FC on or after 10/1/2011	Time Limit From Initiation to Completion	Maximum Delinquency Period	Number of Loans as of Sep 2017
Alabama †	300	270	150	150	256,224
Alaska	300	300	150	150	59,956
Arizona	300	300	150	150	580,098
Arkansas ‡	300	280	150	150	149,324
California	300	300	150	150	2,872,506
Colorado	330	330	180	150	436,316
Connecticut ‡	690	690	540	150	237,528
Delaware ‡	480	480	330	150	89,874
District of Columbia	300	300	150	150	56,934
Florida ‡	660	660	510	150	1,518,470
Georgia	300	270	150	150	806,615
Hawaii	500	500	350	150	71,391
Idaho †	440	440	290	150	116,058
Illinois	480	480	330	150	790,036
Indiana	480	480	330	150	322,554
Iowa	480	480	330	150	164,329
Kansas	330	330	180	150	151,770
Kentucky	420	420	270	150	184,005
Louisiana	390	390	240	150	201,834
Maine	570	570	420	150	67,251
Maryland ‡	485	485	335	150	561,724
Massachusetts	350	350	200	150	361,666
Michigan †	300	270	150	150	485,531
Minnesota †	300	270	150	150	539,477
Mississippi †	300	270	150	150	100,160
Missouri †	300	270	150	150	395,290
Montana	360	360	210	150	66,043
Nebraska	330	330	180	150	128,046
Nevada	360	360	210	150	267,673
New Hampshire	300	270	150	150	89,567
New Jersey ‡	750	750	600	150	647,262
New Mexico ‡	450	450	300	150	130,238
New York ‡	820	820	670	150	988,266
North Carolina	300	300	150	150	731,955
North Dakota ‡	405	405	255	150	31,944
Ohio	450	450	300	150	540,681
Oklahoma	420	420	270	150	184,248
Oregon	330	330	180	150	301,998
Pennsylvania	480	480	330	150	731,312
Rhode Island	330	330	180	150	59,685
South Carolina	420	420	270	150	344,098
South Dakota	360	360	210	150	43,071
Tennessee †	300	270	150	150	412,634
Texas †	300	270	150	150	1,573,600
Utah	330	330	180	150	216,465
Vermont	510	510	360	150	27,114
Virginia †	300	270	150	150	733,487
Washington	330	330	180	150	516,839
West Virginia †	300	290	150	150	52,174
Wisconsin	480	480	330	150	251,118
Wyoming †	300	270	150	150	33,091
<b>Total</b>					<b>20,679,530</b>
<b>Weighted Average</b>	413		263		
<b>Minimum</b>	300		150		
<b>Maximum</b>	820		670		

Source: Freddie Mac State Foreclosure Timelines and HOPE NOW

† Timeline only changed for mortgages referred to prior to October 1, 2011

‡ Both timelines experienced a change



**Table 9 - Loan Counts**

The columns below show the adjusted average total loan count by state reported by HOPE NOW servicers.

Total State	Loan Counts Adjusted for all HOPE NOW Servicers								
	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May-2017	Jun-2017	Jul-2017	Aug-2017	Sep-2017
Alabama	261,857	259,649	257,585	255,266	256,955	257,619	256,413	253,161	256,224
Alaska	59,441	61,225	60,581	60,135	60,509	60,492	60,282	60,166	59,956
Arizona	588,952	587,019	581,395	579,796	581,187	583,880	582,892	576,398	580,098
Arkansas	153,013	152,204	150,678	149,256	150,314	150,454	149,945	148,498	149,324
California	2,906,574	2,888,157	2,865,718	2,865,044	2,859,415	2,884,367	2,884,731	2,837,895	2,872,506
Colorado	454,523	449,030	442,096	438,876	440,778	442,324	440,978	439,333	436,316
Connecticut	242,639	242,179	240,110	237,002	239,818	239,909	238,757	234,721	237,528
Delaware	90,218	90,162	89,913	89,460	89,470	90,152	89,736	88,769	89,874
District of Columbia	56,845	57,043	56,935	82,163	56,873	56,984	57,030	132,526	56,934
Florida	1,546,271	1,537,021	1,519,560	1,491,082	1,518,746	1,522,618	1,521,464	1,433,311	1,518,470
Georgia	825,495	819,360	813,383	793,675	812,000	812,973	809,310	765,101	806,615
Hawaii	73,648	73,052	72,175	75,831	72,138	72,236	71,980	84,123	71,391
Idaho	120,270	119,849	117,884	149,683	117,592	117,687	117,043	215,948	116,058
Illinois	800,404	797,881	792,804	761,419	793,090	794,125	794,188	700,033	790,036
Indiana	329,155	326,106	323,769	322,416	323,423	324,429	323,849	320,845	322,554
Iowa	169,665	168,592	166,810	158,721	166,456	166,237	165,359	146,476	164,329
Kansas	158,406	156,609	154,577	156,228	154,329	153,998	153,183	163,730	151,770
Kentucky	187,533	185,648	184,206	174,222	184,083	183,980	184,767	153,895	184,005
Louisiana	206,493	204,128	202,428	198,577	202,073	202,797	201,792	192,106	201,834
Maine	68,231	68,220	67,628	77,624	67,619	67,770	67,481	98,139	67,251
Maryland	568,165	566,468	566,761	556,799	561,894	575,429	562,837	545,837	561,724
Massachusetts	368,755	366,816	364,657	358,455	364,106	364,916	364,174	349,524	361,666
Michigan	506,063	494,746	493,779	528,489	479,412	492,872	490,888	609,047	485,531
Minnesota	555,154	552,084	546,414	494,951	545,632	545,358	543,551	401,825	539,477
Mississippi	101,602	101,047	100,504	126,589	100,363	100,537	100,205	179,402	100,160
Missouri	408,315	405,113	400,454	369,547	400,009	399,482	398,251	315,100	395,290
Montana	67,579	67,051	66,570	73,533	66,465	66,517	66,254	88,301	66,043
Nebraska	130,481	131,181	129,692	127,660	129,674	129,469	128,780	126,155	128,046
Nevada	271,478	270,361	267,563	258,755	267,830	269,297	268,820	239,773	267,673
New Hampshire	91,742	91,023	90,183	92,203	90,039	90,455	90,034	97,009	89,567
New Jersey	655,789	654,366	651,289	644,470	648,411	652,672	650,606	635,542	647,262
New Mexico	132,773	132,788	131,382	133,465	131,302	131,355	131,099	139,057	130,238
New York	1,003,003	1,003,743	998,392	994,611	996,767	997,641	992,521	1,003,045	988,266
North Carolina	745,507	739,653	734,658	718,530	733,550	735,426	733,409	690,225	731,955
North Dakota	32,493	32,372	32,045	62,029	32,056	32,046	32,015	122,129	31,944
Ohio	548,643	546,536	544,237	512,560	543,713	545,393	543,502	453,496	540,681
Oklahoma	184,014	187,009	185,489	187,962	185,295	185,383	184,876	194,762	184,248
Oregon	313,780	309,305	304,545	298,650	303,524	305,139	304,108	289,844	301,998
Pennsylvania	733,265	730,966	731,744	719,904	728,207	734,113	732,958	695,442	731,312
Rhode Island	61,282	60,987	60,223	63,049	60,223	60,135	59,958	69,503	59,685
South Carolina	349,605	347,331	344,798	339,557	344,350	345,368	344,055	330,518	344,098
South Dakota	44,751	44,282	43,724	60,610	43,698	43,608	43,485	95,273	43,071
Tennessee	423,607	419,005	414,950	414,552	415,153	414,625	414,115	416,908	412,634
Texas	1,604,329	1,591,638	1,577,213	1,555,312	1,574,469	1,580,638	1,578,477	1,513,860	1,573,600
Utah	224,718	223,194	220,187	210,856	220,148	220,261	219,589	196,513	216,465
Vermont	27,187	27,346	27,194	40,220	27,155	27,219	27,187	66,360	27,114
Virginia	742,402	738,349	734,072	734,287	732,575	735,558	732,973	736,400	733,487
Washington	538,585	529,979	523,338	500,555	521,175	522,739	520,347	464,480	516,839
West Virginia	52,109	52,152	52,066	51,619	51,985	52,160	51,978	50,704	52,174
Wisconsin	261,185	257,774	254,889	251,133	253,365	253,985	253,036	249,246	251,118
Wyoming	34,424	33,925	33,479	33,217	33,520	33,602	33,361	33,198	33,091
<b>Total</b>	<b>21,082,419</b>	<b>20,951,727</b>	<b>20,786,725</b>	<b>20,630,604</b>	<b>20,732,933</b>	<b>20,828,429</b>	<b>20,768,629</b>	<b>20,443,652</b>	<b>20,679,530</b>

**Table 10 - Other Retention Plans Completed**

Total State	Other Retention Plans Completed								
	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017
Alabama	523	495	483	381	181	149	120	144	117
Alaska	28	39	38	37	15	13	7	22	8
Arizona	657	600	587	491	221	178	159	182	150
Arkansas	197	197	196	178	71	61	57	54	67
California	3,498	3,269	3,031	2,466	1,136	940	833	863	770
Colorado	361	338	326	255	120	82	96	85	74
Connecticut	594	582	630	543	259	193	180	218	145
Delaware	211	187	240	192	90	83	73	58	61
District of Columbia	83	71	89	64	34	26	24	22	18
Florida	3,075	2,929	3,040	2,477	1,170	930	789	847	841
Georgia	1,521	1,427	1,415	1,123	537	425	377	404	342
Hawaii	105	140	147	109	62	52	41	47	21
Idaho	122	114	97	82	40	21	32	28	22
Illinois	1,741	1,516	1,476	1,170	567	453	384	401	385
Indiana	687	679	726	505	274	241	151	173	181
Iowa	202	201	233	149	98	73	58	39	52
Kansas	183	202	201	166	84	53	50	61	55
Kentucky	299	268	289	258	113	90	90	81	87
Louisiana	873	694	642	502	247	208	162	193	147
Maine	151	159	180	140	85	46	38	45	57
Maryland	1,416	1,302	1,402	1,163	560	448	387	410	366
Massachusetts	690	706	755	598	307	250	196	208	194
Michigan	794	757	684	615	270	200	205	190	220
Minnesota	445	411	415	358	149	130	104	131	123
Mississippi	295	263	253	240	105	78	78	87	75
Missouri	546	501	485	391	179	162	126	147	118
Montana	52	50	37	42	11	13	16	11	15
Nebraska	105	99	84	82	28	31	29	28	25
Nevada	352	313	294	268	112	93	86	101	81
New Hampshire	142	126	151	99	51	39	34	42	23
New Jersey	1,822	1,855	1,989	1,530	825	591	506	534	490
New Mexico	183	176	231	136	76	65	43	46	47
New York	2,813	2,991	3,185	2,289	1,355	936	765	805	719
North Carolina	1,261	1,156	1,165	969	439	361	333	323	313
North Dakota	19	11	18	12	6	8	6	2	4
Ohio	1,211	1,112	1,197	907	467	383	284	319	304
Oklahoma	318	281	298	269	127	95	99	90	80
Oregon	292	259	259	216	102	72	73	66	77
Pennsylvania	1,826	1,838	1,836	1,397	738	552	445	545	407
Rhode Island	145	157	190	128	70	60	38	50	40
South Carolina	733	655	707	563	277	205	182	191	190
South Dakota	39	30	38	18	18	10	5	4	9
Tennessee	694	634	638	502	263	186	166	166	170
Texas	2,600	2,391	2,523	2,216	969	828	696	797	723
Utah	245	193	192	135	71	59	53	41	41
Vermont	50	45	49	38	21	12	13	15	10
Virginia	1,065	1,000	976	758	384	292	230	263	265
Washington	541	488	486	393	184	169	123	145	125
West Virginia	111	91	107	72	41	45	23	19	30
Wisconsin	408	414	378	329	153	117	105	119	105
Wyoming	39	36	31	28	13	12	11	11	6
<b>Total</b>	<b>36,363</b>	<b>34,448</b>	<b>35,119</b>	<b>28,049</b>	<b>13,775</b>	<b>10,819</b>	<b>9,181</b>	<b>9,873</b>	<b>8,995</b>



**Table 13 - P and I Reduction Modifications Completed  
Reduced at Least 10% or Greater (Non-HAMP)**

Total	Modifications Completed for New P&I Payments Reduced at least 10% or Greater (Non-HAMP)								
	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017
Alabama	279	297	317	275	111	119	92	74	109
Alaska	14	16	16	18	5	6	1	15	2
Arizona	386	421	397	323	117	126	100	105	118
Arkansas	103	136	116	112	40	40	36	37	39
California	2,009	2,262	2,116	1,962	720	752	623	567	772
Colorado	233	254	214	204	80	65	58	67	79
Connecticut	361	382	343	347	109	113	113	95	139
Delaware	99	127	122	115	42	43	28	36	51
District of Columbia	49	69	42	46	13	9	12	16	18
Florida	1,529	1,801	1,747	1,530	533	619	488	466	576
Georgia	777	996	926	922	320	337	303	267	352
Hawaii	70	90	46	70	17	16	26	25	19
Idaho	64	77	71	52	26	24	14	16	22
Illinois	963	1,032	985	964	306	370	315	264	385
Indiana	394	443	455	410	161	149	128	101	181
Iowa	108	148	150	132	42	62	37	52	43
Kansas	121	126	133	117	46	48	37	24	56
Kentucky	176	183	176	178	57	73	66	62	50
Louisiana	305	323	353	343	96	148	108	100	135
Maine	71	93	78	67	27	28	19	24	24
Maryland	643	778	821	714	276	290	196	228	290
Massachusetts	415	464	419	378	125	139	110	113	155
Michigan	443	476	530	474	183	176	157	108	209
Minnesota	281	318	298	269	104	96	82	92	95
Mississippi	176	168	173	192	60	65	65	41	86
Missouri	311	379	361	349	119	132	118	87	144
Montana	44	29	25	31	9	8	12	10	9
Nebraska	70	73	66	67	21	18	24	20	23
Nevada	204	257	222	188	85	73	64	61	63
New Hampshire	62	99	87	78	29	30	32	31	15
New Jersey	964	1,120	1,069	949	336	331	289	285	375
New Mexico	110	121	133	93	40	53	31	24	38
New York	1,215	1,474	1,667	1,415	546	559	428	452	535
North Carolina	696	744	803	714	281	281	254	208	252
North Dakota	7	12	16	7	7	6	2	1	4
Ohio	675	724	851	753	272	307	228	227	298
Oklahoma	136	151	176	151	56	66	50	45	56
Oregon	183	194	155	146	51	57	55	42	49
Pennsylvania	918	1,011	1,091	940	378	360	306	281	353
Rhode Island	78	93	92	80	38	28	27	28	25
South Carolina	387	413	445	440	136	173	137	116	187
South Dakota	14	12	21	21	8	7	7	6	8
Tennessee	400	422	462	386	161	174	131	113	142
Texas	1,242	1,464	1,411	1,217	444	499	403	374	440
Utah	136	130	148	105	51	56	34	26	45
Vermont	36	35	29	23	8	8	5	8	10
Virginia	592	716	649	585	219	214	188	166	231
Washington	388	387	327	308	98	120	110	87	111
West Virginia	68	59	75	64	25	34	24	18	22
Wisconsin	271	270	274	263	88	100	74	70	119
Wyoming	16	30	30	30	11	10	8	8	14
<b>Total</b>	<b>19,292</b>	<b>21,899</b>	<b>21,729</b>	<b>19,617</b>	<b>7,133</b>	<b>7,617</b>	<b>6,255</b>	<b>5,789</b>	<b>7,573</b>



**Table 14 - Short Sales Completed**

The columns below show the adjusted number of short sales established by state reported by HOPE NOW servicers. Tracking this field began in December 2009.

Total	Short Sales Completed Adjusted for all HOPE NOW Servicers									
	State	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017
Alabama	28	31	30	22	15	7	8	3	11	
Alaska	6	5	6	5	3	1	2	2	1	
Arizona	257	222	211	148	89	59	46	56	46	
Arkansas	23	15	20	14	7	4	8	4	2	
California	1,025	918	885	664	316	264	240	215	209	
Colorado	44	36	34	26	15	5	11	7	8	
Connecticut	153	170	154	138	58	44	53	43	42	
Delaware	71	55	66	46	21	25	21	11	14	
District of Columbia	20	17	20	23	4	7	13	5	5	
Florida	1,082	881	925	673	318	294	271	222	180	
Georgia	243	227	219	175	82	64	72	55	48	
Hawaii	27	22	12	16	4	5	6	4	6	
Idaho	32	21	15	16	3	4	9	2	5	
Illinois	564	481	448	372	155	147	134	116	122	
Indiana	95	84	69	43	23	26	18	12	13	
Iowa	23	20	25	22	10	7	11	6	5	
Kansas	30	22	20	15	6	5	7	4	4	
Kentucky	44	46	59	37	16	25	14	11	12	
Louisiana	42	46	54	35	16	20	9	11	15	
Maine	26	37	32	30	12	11	11	12	7	
Maryland	425	406	425	305	147	142	91	111	103	
Massachusetts	147	165	172	143	59	53	53	47	43	
Michigan	125	123	112	68	39	30	28	21	19	
Minnesota	91	70	63	42	24	19	15	10	17	
Mississippi	31	19	22	11	9	8	2	3	6	
Missouri	125	95	107	81	38	40	30	18	33	
Montana	5	8	6	6	2	2	2	3	1	
Nebraska	12	11	20	13	6	5	3	6	4	
Nevada	324	278	298	233	104	97	76	91	66	
New Hampshire	37	18	28	26	11	10	9	11	6	
New Jersey	708	674	660	521	222	233	184	163	174	
New Mexico	48	29	21	30	10	6	9	12	9	
New York	670	645	672	529	260	213	170	169	190	
North Carolina	160	129	131	123	44	52	44	44	35	
North Dakota	3	0	6	3	1	3	3	-	-	
Ohio	210	163	167	156	53	54	57	49	50	
Oklahoma	43	37	38	25	13	13	8	8	9	
Oregon	69	45	60	32	23	17	11	10	11	
Pennsylvania	243	226	219	167	82	73	55	58	54	
Rhode Island	60	63	45	37	11	20	11	15	11	
South Carolina	87	82	80	58	22	33	21	14	23	
South Dakota	1	3	3	1	2	-	-	1	-	
Tennessee	58	76	61	28	23	13	8	10	10	
Texas	153	135	155	120	58	57	48	31	41	
Utah	54	56	35	24	11	11	6	11	7	
Vermont	7	3	4	3	-	2	3	-	-	
Virginia	332	276	306	245	120	90	89	82	74	
Washington	184	184	163	117	64	52	50	35	32	
West Virginia	7	11	7	6	-	5	-	3	3	
Wisconsin	76	65	67	46	24	20	14	12	20	
Wyoming	2	3	6	4	2	3	2	-	2	
<b>Total</b>	<b>8,332</b>	<b>7,454</b>	<b>7,503</b>	<b>7,905</b>	<b>2,657</b>	<b>2,400</b>	<b>2,066</b>	<b>1,849</b>	<b>1,808</b>	



**Table 15 - Deed-in-Lieu**

The columns below show the adjusted number of deed-in-lieu established by state reported by HOPE NOW servicers. Tracking this field began in December 2009.

Total	Deed-in-Lieu Adjusted for all HOPE NOW Servicers									
	State	Q4 2016	Q1 2017	Q2 2017	Q3 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017
Alabama	35	22	32	29	17	7	12	12	5	
Alaska	7	5	6	8	5	1	2	3	3	
Arizona	62	40	58	39	22	31	17	7	15	
Arkansas	11	13	19	19	6	9	8	3	8	
California	59	71	57	45	26	15	13	21	11	
Colorado	9	8	7	4	3	2	-	2	2	
Connecticut	56	49	51	52	17	15	19	21	12	
Delaware	16	15	13	12	5	4	4	6	2	
District of Columbia	6	3	7	4	4	2	1	1	2	
Florida	202	172	187	109	71	59	43	34	32	
Georgia	79	65	83	70	30	27	23	19	28	
Hawaii	6	9	6	8	2	1	5	-	3	
Idaho	10	6	7	3	2	2	2	-	1	
Illinois	169	161	168	123	55	62	30	44	49	
Indiana	56	51	54	49	16	24	17	20	12	
Iowa	15	15	18	14	5	6	5	4	5	
Kansas	18	20	23	20	5	10	9	8	3	
Kentucky	34	17	35	19	11	20	8	6	5	
Louisiana	25	21	31	17	11	9	10	4	3	
Maine	11	19	13	16	4	4	7	6	3	
Maryland	120	99	104	88	33	35	26	25	37	
Massachusetts	34	38	38	31	10	14	10	14	7	
Michigan	53	57	65	44	26	21	17	11	16	
Minnesota	25	20	19	17	4	7	4	4	9	
Mississippi	17	19	22	10	5	8	2	4	4	
Missouri	80	45	54	41	17	22	12	14	15	
Montana	2	3	4	7	1	1	2	4	1	
Nebraska	9	8	3	12	-	1	1	6	5	
Nevada	33	20	29	20	10	12	7	6	7	
New Hampshire	8	9	12	8	5	5	5	-	3	
New Jersey	157	210	185	199	58	61	76	64	59	
New Mexico	36	27	28	30	7	13	11	9	10	
New York	143	142	162	155	64	53	52	47	56	
North Carolina	93	83	108	87	37	44	26	39	22	
North Dakota	1	2	2	1	1	1	-	1	-	
Ohio	120	125	124	100	33	48	30	40	30	
Oklahoma	27	28	32	24	12	15	11	9	4	
Oregon	13	11	24	13	6	6	7	2	4	
Pennsylvania	123	124	128	100	46	50	35	36	29	
Rhode Island	10	5	15	6	5	5	2	4	-	
South Carolina	45	31	38	23	9	18	6	11	6	
South Dakota	2	1	4	0	3	-	-	-	-	
Tennessee	30	23	29	26	9	11	9	7	10	
Texas	54	40	52	51	13	23	21	14	16	
Utah	10	6	10	5	4	3	1	2	2	
Vermont	3	8	9	5	2	5	3	2	-	
Virginia	70	71	86	66	30	27	19	24	23	
Washington	26	26	29	28	11	9	10	9	9	
West Virginia	3	5	15	17	5	7	8	5	4	
Wisconsin	36	51	48	27	20	17	6	12	9	
Wyoming	5	4	6	3	1	5	1	-	2	
<b>Total</b>	<b>2,274</b>	<b>2,123</b>	<b>2,108</b>	<b>2,300</b>	<b>804</b>	<b>857</b>	<b>655</b>	<b>646</b>	<b>603</b>	