



HOPE NOW
State Loss Mitigation Data
December 2016

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State Data is not extrapolated.

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.



HOPE NOW December 2016

Total Estimated Industry loans (thousands based on MBA extrapolation methodology)

	Q4-2014	Q1-2015	Q2-2015	Q3-2015	Q4-2015	Q1-2016	Q2-2016	Q3-2016	Q4-2016
Total	46,502	46,432	45,684	44,720	44,154	44,248	42,841	43,178	43,263
Prime	42,495	42,340	41,676	41,444	40,990	40,957	39,657	40,014	40,587
Subprime	4,007	4,093	4,007	3,276	3,164	3,291	3,183	3,164	2,676

Industry market coverage statistics are based on quarterly Mortgage Bankers Association's Delinquency Survey. The MBA estimates that its survey covers approximately 88% of first residential liens; industry estimates are derived by dividing HOPE NOW survey data by 0.88. This assumption changed from 85% in Q1-2010.

Total HOPE NOW loans (thousands)

	Q4-2014	Q1-2015	Q2-2015	Q3-2015	Q4-2015	Q1-2016	Q2-2016	Q3-2016	Q4-2016
Total Number	27,875	26,676	26,029	25,346	25,087	21,442	21,020	20,898	21,082
Prime	23,628	22,329	21,585	20,974	20,773	17,506	17,209	16,927	16,835
Subprime	4,247	4,346	4,444	4,372	4,314	3,936	3,811	3,970	4,248
Percentage of Industry	60%	57%	57%	57%	57%	48%	49%	48%	49%
Prime	56%	53%	52%	51%	51%	43%	43%	42%	41%
Subprime	106%	106%	111%	133%	136%	120%	120%	125%	159%

HOPE NOW Loans As a Percentage of Industry

	Hope Now Alliance Survey (Q4-2016)	MBA Delinquency Survey (Q4-2016)	Extrapolated MBA Survey	Hope Now Estimated Percent of Industry
Total Loan Count	21,082	38,071	43,263	48.7%
Prime Loan Count	16,835	35,716	40,587	41.5%
Subprime Loan Count	4,248	2,355	2,676	158.7%

Survey data may be restated from time to time based on servicers' collection and reporting. HOPE NOW reports State data as provided by servicers and aggregated. Data changes will generally be reflected in monthly reporting except for changes prior to the current year.



Table 1 - Delinquency Data

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

Total								
State	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct 2016	Nov 2016	Dec 2016
Alabama	18,906	15,718	14,218	13,941	13,784	13,758	13,549	14,046
Alaska	919	941	957	1,002	983	888	923	1,139
Arizona	18,252	16,074	14,335	14,501	14,238	14,442	13,549	14,722
Arkansas	8,224	8,567	7,894	8,129	7,958	8,178	7,263	8,434
California	100,142	87,858	79,404	76,842	73,567	74,603	72,500	73,598
Colorado	11,110	10,361	9,291	9,053	8,609	8,718	8,267	8,843
Connecticut	17,833	16,487	15,199	14,811	14,433	14,478	14,134	14,687
Delaware	6,130	5,744	5,389	5,270	5,120	5,172	4,963	5,225
District of Columbia	2,928	2,801	2,599	2,492	2,398	2,416	2,393	2,384
Florida	117,866	107,299	95,609	89,940	86,533	88,105	85,061	86,432
Georgia	48,638	41,755	37,755	37,194	36,951	36,912	36,505	37,435
Hawaii	5,340	4,986	4,683	4,357	4,133	4,203	4,155	4,041
Idaho	3,383	3,033	2,766	2,697	2,507	2,562	2,418	2,540
Illinois	53,604	49,025	44,594	44,255	42,991	43,435	41,357	44,181
Indiana	24,091	22,613	20,628	20,863	20,446	20,599	19,325	21,415
Iowa	5,485	6,389	5,811	6,073	5,844	5,985	5,379	6,167
Kansas	6,574	6,460	5,967	6,140	5,958	6,043	5,531	6,300
Kentucky	11,134	10,662	9,764	9,743	9,415	9,449	9,026	9,769
Louisiana	17,459	14,923	13,978	14,543	14,915	15,406	14,484	14,854
Maine	5,583	5,047	4,675	4,481	4,255	4,196	4,193	4,377
Maryland	40,031	36,748	33,395	32,147	31,275	31,377	30,807	31,641
Massachusetts	27,763	24,542	22,249	21,112	20,198	20,284	19,882	20,427
Michigan	26,769	22,664	20,367	20,442	20,076	20,265	19,131	20,832
Minnesota	11,491	13,009	11,765	12,436	11,872	12,273	10,329	13,015
Mississippi	10,631	8,601	7,918	7,824	7,819	7,795	7,728	7,934
Missouri	18,072	17,954	16,456	16,722	16,101	16,547	14,802	16,955
Montana	1,429	1,397	1,342	1,331	1,241	1,247	1,134	1,341
Nebraska	4,023	4,936	4,165	4,548	4,255	4,464	3,560	4,741
Nevada	16,499	15,175	13,670	12,712	11,853	12,134	11,580	11,845
New Hampshire	4,170	3,537	3,200	3,113	3,075	3,056	3,022	3,147
New Jersey	74,127	68,930	63,548	59,174	56,141	57,046	55,757	55,620
New Mexico	6,868	6,774	6,313	6,255	6,113	6,166	5,924	6,248
New York	95,302	87,461	81,379	77,814	76,854	77,311	76,208	77,044
North Carolina	38,326	33,126	29,950	29,607	29,919	29,655	29,458	30,645
North Dakota	424	512	516	546	514	528	474	541
Ohio	38,282	41,749	38,916	39,173	37,942	38,742	35,532	39,553
Oklahoma	10,259	10,043	9,319	9,559	9,403	9,548	8,791	9,869
Oregon	12,434	11,313	10,076	9,293	8,592	8,795	8,411	8,570
Pennsylvania	51,547	44,340	41,203	40,446	39,910	39,918	39,207	40,606
Rhode Island	5,123	4,477	4,065	3,840	3,681	3,707	3,602	3,735
South Carolina	20,452	17,670	15,946	15,620	15,939	15,771	15,705	16,340
South Dakota	898	1,008	921	975	924	955	828	989
Tennessee	24,255	22,952	20,968	21,170	20,531	20,966	19,274	21,352
Texas	82,546	69,160	63,312	64,564	64,744	64,067	63,561	66,604
Utah	7,004	6,360	5,782	5,689	5,359	5,468	5,153	5,456
Vermont	1,471	1,509	1,382	1,386	1,363	1,368	1,307	1,415
Virginia	29,468	25,102	22,845	22,468	22,386	22,318	22,137	22,703
Washington	22,405	20,175	18,009	16,938	15,579	16,057	15,267	15,414
West Virginia	3,729	3,014	2,736	2,805	2,852	2,838	2,806	2,912
Wisconsin	11,909	12,013	11,100	11,238	10,682	10,864	10,155	11,027
Wyoming	890	824	792	876	871	867	845	900
Total	1,182,197	1,073,816	979,123	958,150	933,102	941,945	907,352	950,010

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Table 1 - Delinquency Data

Total								
State	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct 2016	Nov 2016	Dec 2016
Alabama	5.82%	5.77%	5.37%	5.31%	5.26%	5.23%	5.17%	5.40%
Alaska	1.66%	1.68%	1.74%	1.83%	1.65%	1.61%	1.50%	1.85%
Arizona	2.61%	2.71%	2.46%	2.49%	2.42%	2.45%	2.31%	2.49%
Arkansas	5.13%	5.47%	5.13%	5.31%	5.20%	5.33%	4.75%	5.52%
California	2.83%	2.99%	2.75%	2.67%	2.53%	2.56%	2.50%	2.53%
Colorado	2.04%	2.21%	2.04%	2.00%	1.89%	1.91%	1.82%	1.95%
Connecticut	5.97%	6.69%	6.27%	6.15%	5.95%	5.97%	5.83%	6.04%
Delaware	5.70%	6.31%	6.01%	5.89%	5.68%	5.74%	5.50%	5.79%
District of Columbia	4.70%	4.96%	4.65%	4.46%	4.22%	4.27%	4.20%	4.18%
Florida	6.24%	6.79%	6.18%	5.85%	5.60%	5.69%	5.50%	5.59%
Georgia	4.85%	4.93%	4.55%	4.52%	4.48%	4.46%	4.42%	4.54%
Hawaii	6.47%	6.62%	6.36%	5.98%	5.61%	5.69%	5.65%	5.49%
Idaho	2.57%	2.42%	2.26%	2.24%	2.08%	2.13%	2.02%	2.10%
Illinois	5.35%	6.04%	5.58%	5.56%	5.37%	5.42%	5.17%	5.52%
Indiana	5.68%	6.67%	6.23%	6.33%	6.21%	6.24%	5.88%	6.52%
Iowa	3.56%	3.58%	3.33%	3.54%	3.44%	3.51%	3.18%	3.64%
Kansas	3.87%	3.93%	3.72%	3.86%	3.76%	3.80%	3.49%	3.99%
Kentucky	5.35%	5.50%	5.15%	5.18%	5.02%	5.02%	4.81%	5.23%
Louisiana	6.18%	7.06%	6.75%	7.04%	7.22%	7.44%	7.02%	7.21%
Maine	6.94%	7.37%	6.96%	6.66%	6.24%	6.16%	6.14%	6.41%
Maryland	6.02%	6.37%	5.90%	5.71%	5.50%	5.52%	5.42%	5.57%
Massachusetts	6.12%	6.55%	6.05%	5.79%	5.48%	5.50%	5.40%	5.54%
Michigan	4.06%	4.27%	3.94%	4.01%	3.97%	3.99%	3.78%	4.13%
Minnesota	2.25%	2.28%	2.09%	2.23%	2.14%	2.20%	1.86%	2.35%
Mississippi	8.29%	8.21%	7.74%	7.70%	7.70%	7.64%	7.60%	7.85%
Missouri	4.23%	4.24%	3.98%	4.08%	3.94%	4.04%	3.63%	4.16%
Montana	2.07%	2.03%	1.98%	1.97%	1.84%	1.84%	1.68%	1.99%
Nebraska	3.39%	3.70%	3.19%	3.51%	3.26%	3.45%	2.74%	3.59%
Nevada	5.51%	5.54%	5.07%	4.72%	4.37%	4.47%	4.27%	4.36%
New Hampshire	3.83%	3.86%	3.56%	3.45%	3.35%	3.32%	3.30%	3.44%
New Jersey	8.93%	10.29%	9.68%	9.10%	8.56%	8.70%	8.51%	8.47%
New Mexico	4.54%	5.03%	4.80%	4.76%	4.60%	4.65%	4.49%	4.68%
New York	7.62%	9.25%	8.73%	8.40%	7.66%	7.72%	7.61%	7.66%
North Carolina	4.37%	4.36%	4.03%	3.99%	4.01%	3.98%	3.95%	4.11%
North Dakota	1.54%	1.55%	1.59%	1.69%	1.58%	1.62%	1.46%	1.67%
Ohio	6.01%	7.44%	7.07%	7.15%	6.92%	7.05%	6.49%	7.21%
Oklahoma	4.95%	5.38%	5.12%	5.27%	5.11%	5.24%	4.84%	5.25%
Oregon	3.37%	3.48%	3.17%	2.96%	2.74%	2.79%	2.68%	2.74%
Pennsylvania	5.68%	5.95%	5.63%	5.55%	5.44%	5.44%	5.35%	5.54%
Rhode Island	7.26%	7.23%	6.72%	6.37%	6.01%	6.04%	5.88%	6.09%
South Carolina	4.97%	4.98%	4.59%	4.50%	4.56%	4.51%	4.49%	4.68%
South Dakota	2.00%	2.17%	2.02%	2.17%	2.06%	2.12%	1.85%	2.22%
Tennessee	5.19%	5.24%	4.90%	4.99%	4.85%	4.93%	4.55%	5.06%
Texas	4.13%	4.24%	3.96%	4.05%	4.04%	3.98%	3.97%	4.16%
Utah	2.84%	2.77%	2.57%	2.56%	2.38%	2.43%	2.30%	2.42%
Vermont	4.96%	5.55%	5.17%	5.17%	5.01%	5.03%	4.80%	5.21%
Virginia	3.49%	3.34%	3.10%	3.06%	3.02%	3.00%	2.98%	3.06%
Washington	3.36%	3.61%	3.30%	3.14%	2.89%	2.96%	2.84%	2.88%
West Virginia	5.46%	5.66%	5.29%	5.41%	5.47%	5.43%	5.37%	5.62%
Wisconsin	4.13%	4.41%	4.17%	4.27%	4.09%	4.14%	3.89%	4.24%
Wyoming	2.41%	2.36%	2.32%	2.57%	2.53%	2.51%	2.46%	2.63%
Total	4.71%	5.01%	4.66%	4.58%	4.43%	4.46%	4.31%	4.51%

Table 1 - Delinquency Data

The columns below show the state delinquency rate relative to the national delinquency rate; a value greater than 100 means that the state's delinquency rate is above the national average

Total	Delinquency Index = State/Industry								
	State	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct 2016	Nov 2016	Dec 2016
Alabama	124	115	115	116	119	117	120	120	
Alaska	35	34	37	40	37	36	35	41	
Arizona	55	54	53	54	55	55	54	55	
Arkansas	109	109	110	116	118	119	110	122	
California	60	60	59	58	57	57	58	56	
Colorado	43	44	44	44	43	43	42	43	
Connecticut	127	134	135	134	134	134	135	134	
Delaware	121	126	129	128	128	129	128	128	
District of Columbia	100	99	100	97	95	96	98	93	
Florida	132	136	133	128	126	128	128	124	
Georgia	103	98	98	98	101	100	103	101	
Hawaii	137	132	136	130	127	127	131	122	
Idaho	54	48	49	49	47	48	47	47	
Illinois	113	121	120	121	121	121	120	122	
Indiana	120	133	134	138	140	140	136	145	
Iowa	75	72	72	77	78	79	74	81	
Kansas	82	79	80	84	85	85	81	89	
Kentucky	113	110	111	113	113	112	112	116	
Louisiana	131	141	145	154	163	167	163	160	
Maine	147	147	150	145	141	138	143	142	
Maryland	128	127	127	124	124	124	126	123	
Massachusetts	130	131	130	126	124	123	125	123	
Michigan	86	85	85	87	90	89	88	92	
Minnesota	48	46	45	49	48	49	43	52	
Mississippi	176	164	166	168	174	171	176	174	
Missouri	90	85	85	89	89	91	84	92	
Montana	44	41	42	43	41	41	39	44	
Nebraska	72	74	68	77	74	77	64	80	
Nevada	117	111	109	103	99	100	99	97	
New Hampshire	81	77	76	75	76	74	77	76	
New Jersey	190	205	208	198	193	195	198	188	
New Mexico	96	101	103	104	104	104	104	104	
New York	162	185	187	183	173	173	177	170	
North Carolina	93	87	86	87	91	89	92	91	
North Dakota	33	31	34	37	36	36	34	37	
Ohio	127	149	152	156	156	158	151	160	
Oklahoma	105	108	110	115	115	117	112	116	
Oregon	72	69	68	64	62	62	62	61	
Pennsylvania	120	119	121	121	123	122	124	123	
Rhode Island	154	144	144	139	136	135	137	135	
South Carolina	106	99	98	98	103	101	104	104	
South Dakota	43	43	43	47	47	48	43	49	
Tennessee	110	105	105	109	110	111	106	112	
Texas	88	85	85	88	91	89	92	92	
Utah	60	55	55	56	54	54	53	54	
Vermont	105	111	111	113	113	113	111	116	
Virginia	74	67	67	67	68	67	69	68	
Washington	71	72	71	69	65	66	66	64	
West Virginia	116	113	114	118	124	122	125	125	
Wisconsin	88	88	90	93	92	93	90	94	
Wyoming	51	47	50	56	57	56	57	58	

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 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct-2016	Nov-2016	Dec-2016	
Alabama	1,924	1,838	1,696	1,652	1,476	508	464	504	
Alaska	125	148	127	161	144	58	38	48	
Arizona	2,130	2,231	1,921	1,874	1,808	568	629	611	
Arkansas	937	754	713	840	702	218	256	228	
California	9,107	8,225	7,641	7,128	6,268	1,810	2,123	2,335	
Colorado	1,127	1,127	976	1,016	850	251	297	302	
Connecticut	1,447	1,739	1,543	1,360	1,291	379	476	436	
Delaware	620	542	421	447	427	125	143	159	
District of Columbia	211	257	156	183	209	55	95	59	
Florida	8,322	7,868	8,251	6,890	5,082	1,641	1,534	1,907	
Georgia	4,797	4,464	4,124	4,177	3,874	1,187	1,348	1,339	
Hawaii	241	225	213	215	163	49	54	60	
Idaho	371	361	335	319	285	93	103	89	
Illinois	4,177	4,429	3,721	4,115	3,903	1,253	1,299	1,351	
Indiana	2,194	2,177	1,888	2,017	1,933	622	656	655	
Iowa	696	755	622	685	664	212	227	225	
Kansas	709	774	598	620	593	185	196	212	
Kentucky	993	1,096	922	886	867	275	264	328	
Louisiana	1,508	1,333	1,139	1,214	1,157	292	395	470	
Maine	386	435	364	314	290	81	99	110	
Maryland	3,506	3,095	2,436	3,008	2,425	767	769	889	
Massachusetts	1,537	1,645	1,937	1,974	1,930	660	641	629	
Michigan	2,697	2,695	2,385	2,352	2,235	692	786	757	
Minnesota	1,356	1,674	1,436	1,427	1,233	423	410	400	
Mississippi	950	888	820	876	837	275	298	264	
Missouri	2,264	1,940	2,300	2,160	1,905	580	677	648	
Montana	170	206	188	181	163	62	48	53	
Nebraska	346	398	333	395	354	119	112	123	
Nevada	1,248	1,109	1,151	1,349	1,028	339	356	333	
New Hampshire	403	376	323	363	326	103	104	119	
New Jersey	4,965	5,834	4,722	4,474	4,068	1,282	1,417	1,369	
New Mexico	622	688	515	662	536	173	193	170	
New York	5,114	5,597	4,451	4,286	4,160	1,340	1,419	1,401	
North Carolina	3,680	3,926	3,217	3,331	2,529	826	895	808	
North Dakota	55	80	74	72	66	21	17	28	
Ohio	3,612	3,757	3,676	3,614	3,374	1,027	1,140	1,207	
Oklahoma	1,321	1,051	991	1,007	967	300	336	331	
Oregon	1,012	845	818	755	587	191	198	198	
Pennsylvania	4,368	4,554	3,302	3,934	3,426	1,108	1,128	1,190	
Rhode Island	625	509	439	362	326	94	118	114	
South Carolina	1,261	2,141	1,606	1,631	1,196	397	387	412	
South Dakota	71	105	105	105	98	25	38	35	
Tennessee	2,391	2,415	2,122	2,229	2,024	618	665	741	
Texas	8,285	7,146	5,551	6,130	7,209	2,501	2,339	2,369	
Utah	722	700	630	614	580	207	207	166	
Vermont	116	127	120	118	115	38	27	50	
Virginia	3,102	3,332	2,854	2,974	2,664	936	875	853	
Washington	2,054	1,969	1,985	1,748	1,512	471	525	516	
West Virginia	408	390	405	357	365	129	115	121	
Wisconsin	1,183	1,215	1,158	1,152	1,075	353	335	387	
Wyoming	124	129	140	113	118	34	44	40	
Total	101,590	101,314	89,561	89,866	81,417	25,953	27,315	28,149	



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 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct-2016	Nov-2016	Dec-2016
Alabama	1,169	1,082	951	899	744	240	259	245
Alaska	54	58	65	71	60	16	17	27
Arizona	1,052	939	927	817	774	256	308	210
Arkansas	528	518	405	486	446	159	160	127
California	2,787	2,483	2,337	2,205	1,837	678	656	503
Colorado	478	437	439	352	282	103	78	101
Connecticut	611	614	721	738	541	180	184	177
Delaware	142	173	235	222	257	76	112	69
District of Columbia	13	27	58	97	64	26	22	16
Florida	7,239	7,458	6,180	5,134	3,128	1,154	1,114	860
Georgia	2,489	2,067	2,085	1,696	1,445	333	464	648
Hawaii	111	127	186	149	121	35	53	33
Idaho	208	211	186	170	167	51	71	45
Illinois	2,850	2,743	2,434	2,189	1,773	582	646	545
Indiana	1,209	1,344	1,330	1,215	983	349	276	358
Iowa	406	460	401	395	395	118	153	124
Kansas	336	514	353	309	289	124	84	81
Kentucky	602	597	667	518	484	180	171	133
Louisiana	616	597	441	423	403	100	163	140
Maine	166	123	83	106	126	57	34	35
Maryland	1,975	2,105	1,485	1,697	1,106	372	399	335
Massachusetts	766	791	1,096	947	657	206	216	235
Michigan	1,728	1,585	1,455	1,235	1,060	363	308	389
Minnesota	697	934	770	669	561	202	207	152
Mississippi	529	432	379	392	306	84	114	108
Missouri	1,149	1,158	1,071	1,285	946	300	301	345
Montana	68	104	91	69	45	14	11	20
Nebraska	179	251	168	156	142	44	57	41
Nevada	769	767	662	593	526	218	168	140
New Hampshire	201	149	205	165	150	53	57	40
New Jersey	2,622	3,647	3,751	3,372	3,051	1,127	1,135	789
New Mexico	372	363	324	290	345	120	111	114
New York	1,942	1,711	2,034	2,014	1,644	553	593	498
North Carolina	1,973	1,847	1,825	1,638	1,000	362	350	288
North Dakota	10	12	7	21	26	13	9	4
Ohio	2,081	2,105	2,120	2,032	1,892	576	576	740
Oklahoma	807	662	622	580	647	180	240	227
Oregon	659	598	578	457	415	113	155	147
Pennsylvania	2,032	1,920	2,258	2,135	1,800	626	605	569
Rhode Island	420	263	232	176	141	48	38	55
South Carolina	764	789	1,029	888	700	235	226	239
South Dakota	40	48	39	42	56	17	19	20
Tennessee	1,399	1,279	1,037	907	820	271	285	264
Texas	2,485	2,314	1,952	1,717	1,949	293	745	911
Utah	250	251	194	201	146	49	57	40
Vermont	56	54	58	62	46	19	13	14
Virginia	1,526	1,468	1,176	1,339	906	319	366	221
Washington	1,188	1,435	1,450	1,054	889	317	212	360
West Virginia	189	204	186	169	152	53	64	35
Wisconsin	638	767	685	563	497	182	194	121
Wyoming	52	64	58	52	58	28	20	10
Total	52,632	52,649	49,481	45,108	36,998	12,174	12,876	11,948



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 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct-2016	Nov-2016	Dec-2016
Alabama	1,242	989	960	1,066	1,374	404	380	590
Alaska	61	66	104	111	99	36	32	31
Arizona	1,498	1,120	1,109	1,188	1,483	424	423	636
Arkansas	457	436	359	409	519	142	136	241
California	6,511	5,747	6,106	6,087	7,776	2,173	2,110	3,493
Colorado	830	788	786	816	955	270	283	402
Connecticut	1,181	1,075	1,053	1,132	1,344	417	353	574
Delaware	399	371	352	327	496	152	139	205
District of Columbia	162	144	152	169	249	54	62	133
Florida	5,467	4,499	4,690	4,421	6,010	1,699	1,713	2,598
Georgia	3,463	2,757	2,733	3,169	4,078	1,149	1,226	1,703
Hawaii	181	153	185	177	231	76	55	100
Idaho	256	239	180	205	214	59	56	99
Illinois	3,676	2,990	2,894	3,065	3,746	1,065	1,036	1,645
Indiana	1,598	1,278	1,249	1,346	1,809	535	500	774
Iowa	460	404	383	458	524	143	152	229
Kansas	477	341	339	405	524	157	162	205
Kentucky	650	563	561	647	760	208	222	330
Louisiana	1,200	1,007	1,123	1,831	1,664	465	475	724
Maine	255	240	249	217	298	87	70	141
Maryland	2,637	2,429	2,421	2,517	3,151	930	845	1,376
Massachusetts	1,464	1,296	1,267	1,358	1,767	497	485	785
Michigan	1,703	1,184	1,283	1,339	1,750	467	512	771
Minnesota	911	795	756	851	855	250	265	340
Mississippi	656	555	483	505	746	208	199	339
Missouri	1,151	896	882	934	1,229	366	327	536
Montana	142	97	127	104	124	33	33	58
Nebraska	237	231	198	224	275	101	68	106
Nevada	693	638	599	613	686	204	191	291
New Hampshire	317	229	223	237	380	108	115	157
New Jersey	3,531	3,155	3,306	3,423	3,804	1,123	1,095	1,586
New Mexico	429	414	379	421	462	127	143	192
New York	4,965	4,320	4,502	4,228	5,759	1,634	1,555	2,570
North Carolina	2,653	2,026	2,072	2,194	2,825	852	825	1,148
North Dakota	45	40	31	39	52	15	14	23
Ohio	2,390	1,994	1,983	2,102	2,787	797	809	1,181
Oklahoma	746	625	588	705	897	258	269	370
Oregon	668	543	493	483	561	167	159	235
Pennsylvania	3,856	3,215	3,399	3,561	4,523	1,256	1,292	1,975
Rhode Island	329	263	290	261	367	80	109	178
South Carolina	1,386	1,264	1,157	1,315	1,851	540	503	808
South Dakota	65	48	56	71	74	20	27	27
Tennessee	1,489	1,218	1,251	1,324	1,761	491	490	780
Texas	6,926	5,484	5,617	6,352	8,439	2,483	2,382	3,574
Utah	530	492	469	484	610	178	200	232
Vermont	107	66	82	71	102	32	21	49
Virginia	1,980	1,651	1,690	1,803	2,459	725	697	1,037
Washington	1,200	1,027	1,055	1,049	1,132	353	329	450
West Virginia	244	175	146	176	217	71	60	86
Wisconsin	906	699	707	789	909	294	250	365
Wyoming	89	86	84	68	129	34	43	52
Total	74,469	62,362	63,163	66,847	84,836	24,409	23,897	36,530



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 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct-2016	Nov-2016	Dec-2016
Alabama	641	584	553	574	482	158	143	181	
Alaska	37	23	25	33	22	7	7	8	
Arizona	739	642	866	845	691	230	210	251	
Arkansas	310	232	234	238	184	50	60	74	
California	4,185	3,515	4,000	3,947	3,619	1,114	1,210	1,295	
Colorado	437	421	431	445	411	145	132	134	
Connecticut	738	631	731	720	637	187	236	214	
Delaware	245	207	251	241	201	72	60	69	
District of Columbia	106	87	96	104	87	29	25	33	
Florida	4,000	3,551	3,849	3,713	3,075	1,032	985	1,058	
Georgia	1,955	1,708	1,755	1,623	1,459	453	489	517	
Hawaii	137	121	104	146	126	44	42	40	
Idaho	145	132	154	149	124	35	43	46	
Illinois	2,215	2,085	2,318	2,207	1,792	597	581	614	
Indiana	860	760	779	770	683	221	214	248	
Iowa	236	206	252	238	194	70	50	74	
Kansas	248	214	214	242	200	59	61	80	
Kentucky	380	310	335	349	291	99	96	96	
Louisiana	657	560	622	579	566	188	193	185	
Maine	215	166	187	168	163	65	46	52	
Maryland	1,677	1,529	1,610	1,584	1,415	474	454	487	
Massachusetts	1,067	805	908	792	773	275	255	243	
Michigan	1,068	917	944	868	791	252	254	285	
Minnesota	503	507	570	576	537	185	169	183	
Mississippi	368	331	284	289	289	106	84	99	
Missouri	716	581	676	554	533	160	169	204	
Montana	55	49	55	78	72	26	27	19	
Nebraska	102	160	144	128	110	37	37	36	
Nevada	460	397	534	565	380	122	124	134	
New Hampshire	200	157	158	166	138	52	40	46	
New Jersey	2,305	2,115	2,306	2,392	2,015	673	667	675	
New Mexico	263	205	213	256	193	75	54	64	
New York	3,100	2,380	2,857	2,915	2,579	787	845	947	
North Carolina	1,643	1,404	1,491	1,426	1,231	424	408	399	
North Dakota	18	8	14	31	19	9	7	3	
Ohio	1,342	1,308	1,231	1,247	1,199	366	397	436	
Oklahoma	341	263	307	301	246	78	79	89	
Oregon	456	357	407	409	346	112	119	115	
Pennsylvania	1,947	1,843	1,959	1,921	1,761	535	554	672	
Rhode Island	239	171	192	196	159	46	53	60	
South Carolina	901	754	787	759	670	194	232	244	
South Dakota	36	24	28	31	33	15	6	12	
Tennessee	909	786	881	831	709	240	253	216	
Texas	2,567	2,259	2,547	2,369	2,187	699	710	778	
Utah	251	253	280	293	240	76	79	85	
Vermont	77	73	64	64	67	18	25	24	
Virginia	1,251	1,178	1,279	1,198	1,089	348	323	418	
Washington	821	711	717	692	657	203	220	234	
West Virginia	117	109	96	96	123	29	43	51	
Wisconsin	465	504	480	488	450	143	158	149	
Wyoming	30	35	42	39	40	12	17	11	
Total	43,781	38,328	41,817	40,885	36,058	11,626	11,745	12,687	



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 Dec 2016
Alabama †	300	270	150	150	260,120
Alaska	300	300	150	150	61,544
Arizona	300	300	150	150	590,109
Arkansas ‡	300	280	150	150	152,746
California	300	300	150	150	2,906,783
Colorado	330	330	180	150	453,745
Connecticut ‡	690	690	540	150	243,095
Delaware ‡	480	480	330	150	90,241
District of Columbia	300	300	150	150	57,046
Florida ‡	660	660	510	150	1,545,508
Georgia	300	270	150	150	823,742
Hawaii	500	500	350	150	73,581
Idaho ‡	440	440	290	150	120,824
Illinois	480	480	330	150	800,168
Indiana	480	480	330	150	328,605
Iowa	480	480	330	150	169,503
Kansas	330	330	180	150	157,783
Kentucky	420	420	270	150	186,791
Louisiana	390	390	240	150	205,928
Maine	570	570	420	150	68,245
Maryland ‡	485	485	335	150	568,355
Massachusetts	350	350	200	150	368,725
Michigan †	300	270	150	150	504,618
Minnesota †	300	270	150	150	553,974
Mississippi †	300	270	150	150	101,114
Missouri †	300	270	150	150	407,245
Montana	360	360	210	150	67,278
Nebraska	330	330	180	150	131,920
Nevada	360	360	210	150	271,501
New Hampshire	300	270	150	150	91,599
New Jersey ‡	750	750	600	150	656,636
New Mexico ‡	450	450	300	150	133,522
New York ‡	820	820	670	150	1,006,164
North Carolina	300	300	150	150	745,102
North Dakota ‡	405	405	255	150	32,367
Ohio	450	450	300	150	548,768
Oklahoma	420	420	270	150	188,107
Oregon	330	330	180	150	312,311
Pennsylvania	480	480	330	150	732,802
Rhode Island	330	330	180	150	61,281
South Carolina	420	420	270	150	349,072
South Dakota	360	360	210	150	44,518
Tennessee †	300	270	150	150	421,929
Texas †	300	270	150	150	1,602,220
Utah	330	330	180	150	225,141
Vermont	510	510	360	150	27,142
Virginia †	300	270	150	150	741,616
Washington	330	330	180	150	535,387
West Virginia †	300	290	150	150	51,839
Wisconsin	480	480	330	150	260,036
Wyoming †	300	270	150	150	34,285
Total					21,072,681
Weighted Average	412		262		
Minimum	300		150		
Maximum	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 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct 2016	Nov 2016	Dec 2016
Alabama	324,739	272,614	264,583	262,441	261,857	263,268	262,184	260,120
Alaska	55,255	55,883	54,899	54,709	59,441	55,243	61,535	61,544
Arizona	699,963	593,733	583,246	582,150	588,952	589,151	587,597	590,109
Arkansas	160,327	156,631	153,763	153,008	153,013	153,474	152,819	152,746
California	3,532,631	2,933,871	2,888,576	2,874,315	2,906,574	2,909,193	2,903,747	2,906,783
Colorado	544,182	469,415	456,440	451,836	454,523	456,112	453,713	453,745
Connecticut	298,828	246,546	242,348	240,830	242,639	242,383	242,438	243,095
Delaware	107,524	91,053	89,607	89,527	90,218	90,155	90,259	90,241
District of Columbia	62,340	56,493	55,827	55,887	56,845	56,578	56,911	57,046
Florida	1,889,685	1,580,657	1,548,008	1,536,395	1,546,271	1,547,305	1,546,001	1,545,508
Georgia	1,002,869	847,711	829,381	823,736	825,495	827,545	825,198	823,742
Hawaii	82,487	75,343	73,666	72,858	73,648	73,883	73,479	73,581
Idaho	131,803	125,568	122,340	120,648	120,270	120,293	119,692	120,824
Illinois	1,002,512	811,559	798,854	795,500	800,404	801,422	799,621	800,168
Indiana	424,403	338,828	331,304	329,546	329,155	330,202	328,659	328,605
Iowa	154,170	178,265	174,464	171,722	169,665	170,385	169,106	169,503
Kansas	169,832	164,276	160,291	158,862	158,406	159,056	158,379	157,783
Kentucky	208,227	193,715	189,420	188,115	187,533	188,290	187,519	186,791
Louisiana	282,406	211,274	207,001	206,426	206,493	207,172	206,378	205,928
Maine	80,474	68,506	67,129	67,259	68,231	68,142	68,305	68,245
Maryland	664,457	577,341	565,942	563,431	568,165	568,071	568,070	568,355
Massachusetts	453,870	374,531	367,644	364,741	368,755	369,029	368,511	368,725
Michigan	659,551	530,525	516,638	509,762	506,063	507,964	505,607	504,618
Minnesota	510,863	570,678	562,273	557,691	555,154	557,044	554,444	553,974
Mississippi	128,188	104,808	102,296	101,588	101,602	101,987	101,705	101,114
Missouri	426,882	423,542	413,759	409,785	408,315	409,513	408,187	407,245
Montana	69,206	68,819	67,793	67,511	67,579	67,803	67,655	67,278
Nebraska	118,644	133,475	130,595	129,563	130,481	129,538	129,985	131,920
Nevada	299,522	273,696	269,562	269,386	271,478	271,756	271,176	271,501
New Hampshire	108,857	91,606	89,915	90,200	91,742	91,940	91,687	91,599
New Jersey	830,072	670,148	656,282	650,428	655,789	655,584	655,147	656,636
New Mexico	151,189	134,570	131,624	131,396	132,773	132,712	132,084	133,522
New York	1,250,707	945,993	932,513	925,887	1,003,003	1,001,531	1,001,313	1,006,164
North Carolina	877,146	759,418	743,862	741,336	745,507	745,879	745,541	745,102
North Dakota	27,532	33,021	32,483	32,370	32,493	32,621	32,492	32,367
Ohio	637,209	560,825	550,045	548,019	548,643	549,514	547,647	548,768
Oklahoma	207,153	186,531	182,072	181,258	184,014	182,322	181,613	188,107
Oregon	368,754	325,420	318,256	314,397	313,780	315,700	313,330	312,311
Pennsylvania	908,142	744,636	731,754	729,379	733,265	734,460	732,534	732,802
Rhode Island	70,577	61,907	60,497	60,312	61,282	61,345	61,219	61,281
South Carolina	411,319	354,605	347,711	347,395	349,605	349,980	349,763	349,072
South Dakota	44,799	46,387	45,519	44,993	44,751	44,992	44,743	44,518
Tennessee	467,089	438,090	427,618	424,078	423,607	425,073	423,818	421,929
Texas	1,998,873	1,632,188	1,597,847	1,594,523	1,604,329	1,608,468	1,602,300	1,602,220
Utah	246,665	229,723	224,718	222,651	224,718	225,102	223,911	225,141
Vermont	29,649	27,218	26,750	26,798	27,187	27,198	27,222	27,142
Virginia	845,072	751,000	736,192	735,232	742,402	743,121	742,470	741,616
Washington	666,759	558,601	544,951	538,775	538,585	542,170	538,199	535,387
West Virginia	68,262	53,247	51,737	51,848	52,109	52,233	52,256	51,839
Wisconsin	288,101	272,282	266,078	263,095	261,185	262,480	261,038	260,036
Wyoming	36,976	34,848	34,085	34,138	34,424	34,570	34,416	34,285
Total	25,086,742	21,441,619	21,020,161	20,897,737	21,082,419	21,110,952	21,063,623	21,072,681

Table 10 - Other Retention Plans Completed

Total State	Other Retention Plans Completed									
	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct 2016	Nov 2016	Dec 2016		
Alabama	671	626	630	570	523	193	162	168		
Alaska	36	36	40	44	28	9	12	7		
Arizona	696	692	735	717	657	241	210	206		
Arkansas	263	250	249	236	197	73	59	65		
California	3,608	3,833	4,017	3,928	3,498	1,269	1,085	1,144		
Colorado	444	461	471	520	361	120	118	123		
Connecticut	812	794	848	741	594	214	179	201		
Delaware	272	240	272	254	211	84	70	57		
District of Columbia	76	111	117	103	83	29	25	29		
Florida	3,745	3,860	4,130	3,491	3,075	1,091	981	1,003		
Georgia	1,763	1,767	1,781	1,713	1,521	527	485	509		
Hawaii	115	170	185	166	105	43	29	33		
Idaho	146	127	162	128	122	40	38	44		
Illinois	2,205	2,216	2,388	2,000	1,741	605	572	564		
Indiana	1,047	885	931	815	687	263	206	218		
Iowa	251	232	260	209	202	75	59	68		
Kansas	280	200	245	238	183	63	53	67		
Kentucky	444	374	404	377	299	97	99	103		
Louisiana	664	721	721	717	873	239	252	382		
Maine	188	234	216	199	151	59	45	47		
Maryland	1,743	1,676	1,741	1,625	1,416	543	435	438		
Massachusetts	959	1,041	1,110	890	690	230	224	236		
Michigan	1,171	995	1,057	908	794	292	241	261		
Minnesota	473	480	491	546	445	146	152	147		
Mississippi	402	369	358	385	295	99	108	88		
Missouri	800	640	711	599	546	218	163	165		
Montana	63	57	49	73	52	22	19	11		
Nebraska	147	152	128	123	105	39	39	27		
Nevada	394	389	459	412	352	128	115	109		
New Hampshire	206	174	167	182	142	51	40	51		
New Jersey	2,035	2,350	2,626	2,292	1,822	671	556	595		
New Mexico	231	223	226	210	183	73	53	57		
New York	3,560	3,553	3,968	3,455	2,813	1,012	882	919		
North Carolina	1,544	1,417	1,544	1,398	1,261	440	418	403		
North Dakota	21	11	23	29	19	8	6	5		
Ohio	1,732	1,442	1,539	1,437	1,211	407	397	407		
Oklahoma	395	367	395	345	318	124	88	106		
Oregon	410	365	443	350	292	106	96	90		
Pennsylvania	2,338	2,232	2,307	2,082	1,826	653	579	594		
Rhode Island	195	207	206	206	145	57	46	42		
South Carolina	810	887	851	814	733	236	278	219		
South Dakota	36	37	33	39	39	15	10	14		
Tennessee	930	785	841	820	694	223	233	238		
Texas	2,952	3,059	3,115	2,833	2,600	955	840	805		
Utah	254	248	248	249	245	78	85	82		
Vermont	59	72	68	62	50	17	18	15		
Virginia	1,275	1,162	1,228	1,154	1,065	364	324	377		
Washington	722	733	768	656	541	187	185	169		
West Virginia	191	110	88	104	111	36	39	36		
Wisconsin	517	502	500	475	408	152	141	115		
Wyoming	40	40	50	35	39	10	20	9		
Total	44,331	43,604	46,140	41,954	36,363	12,926	11,569	11,868		



**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 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct 2016	Nov 2016	Dec 2016		
Alabama	376	373	368	326	279	84	72	123		
Alaska	13	12	12	16	14	5	4	5		
Arizona	449	367	410	402	386	117	127	142		
Arkansas	191	131	130	123	103	25	34	44		
California	2,464	2,005	2,029	2,000	2,009	600	674	735		
Colorado	254	238	237	223	233	71	81	81		
Connecticut	435	325	391	328	361	102	138	121		
Delaware	145	99	129	119	99	40	24	35		
District of Columbia	63	54	44	54	49	19	12	18		
Florida	2,317	1,972	1,877	1,715	1,529	472	491	566		
Georgia	1,269	1,082	1,026	910	777	235	262	280		
Hawaii	74	58	60	78	70	29	22	19		
Idaho	85	76	94	71	64	15	26	23		
Illinois	1,364	1,170	1,203	1,061	963	309	310	344		
Indiana	527	458	458	410	394	122	110	162		
Iowa	157	133	147	131	108	40	30	38		
Kansas	150	129	116	112	121	35	37	49		
Kentucky	229	198	208	183	176	55	56	65		
Louisiana	388	349	325	311	305	99	101	105		
Maine	115	87	88	85	71	23	20	28		
Maryland	941	814	799	709	643	201	214	228		
Massachusetts	613	435	484	379	415	153	127	135		
Michigan	648	551	517	446	443	133	148	162		
Minnesota	302	283	298	304	281	94	86	101		
Mississippi	228	213	161	155	176	66	48	62		
Missouri	479	385	391	296	311	98	91	122		
Montana	32	29	27	38	44	17	15	12		
Nebraska	68	84	72	74	70	21	24	25		
Nevada	284	220	262	279	204	60	75	69		
New Hampshire	117	90	88	89	62	20	16	26		
New Jersey	1,251	1,073	1,132	1,070	964	309	325	330		
New Mexico	158	130	110	131	110	46	33	31		
New York	1,757	1,302	1,391	1,331	1,215	351	390	474		
North Carolina	1,014	849	859	785	696	236	219	241		
North Dakota	14	5	8	16	7	3	3	1		
Ohio	855	810	717	672	675	205	213	257		
Oklahoma	208	163	171	160	136	40	41	55		
Oregon	252	186	210	207	183	50	61	72		
Pennsylvania	1,150	1,133	1,082	960	918	282	289	347		
Rhode Island	140	90	99	88	78	22	27	29		
South Carolina	570	477	439	379	387	108	143	136		
South Dakota	21	12	19	16	14	4	4	6		
Tennessee	577	504	473	434	400	137	132	131		
Texas	1,802	1,587	1,487	1,326	1,242	382	381	479		
Utah	143	154	170	172	136	47	42	47		
Vermont	33	47	37	27	36	10	12	14		
Virginia	758	662	701	633	592	194	175	223		
Washington	483	400	395	355	388	105	138	145		
West Virginia	83	76	55	62	68	17	22	29		
Wisconsin	292	292	260	249	271	80	100	91		
Wyoming	16	22	26	17	16	5	8	3		
Total	26,354	22,394	22,292	20,517	19,292	5,993	6,233	7,066		



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								
	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct 2016	Nov 2016	Dec 2016	
Alabama	60	46	62	48	28	8	12	8	
Alaska	6	7	6	10	6	2	2	2	
Arizona	416	343	329	346	257	98	77	82	
Arkansas	34	23	37	23	23	4	11	8	
California	1,866	1,497	1,460	1,255	1,025	360	318	347	
Colorado	112	89	94	60	44	17	16	11	
Connecticut	219	206	194	206	153	45	55	53	
Delaware	57	59	61	68	71	21	28	22	
District of Columbia	36	31	27	25	20	7	6	7	
Florida	2,027	1,618	1,507	1,305	1,082	404	357	321	
Georgia	439	308	355	289	243	72	75	96	
Hawaii	35	29	29	27	27	12	9	6	
Idaho	61	41	49	36	32	10	13	9	
Illinois	794	669	747	630	564	180	207	177	
Indiana	131	98	106	99	95	33	36	26	
Iowa	27	27	47	26	23	9	6	8	
Kansas	30	34	41	32	30	12	11	7	
Kentucky	76	60	68	65	44	16	10	18	
Louisiana	56	51	60	43	42	12	17	13	
Maine	41	35	40	41	26	9	9	8	
Maryland	538	484	557	468	425	139	133	153	
Massachusetts	257	183	231	208	147	48	41	58	
Michigan	226	202	192	132	125	37	45	43	
Minnesota	142	168	151	123	91	43	26	22	
Mississippi	31	17	30	26	31	13	7	11	
Missouri	166	180	173	122	125	52	35	38	
Montana	14	7	9	7	5	2	1	2	
Nebraska	29	20	22	16	12	6	2	4	
Nevada	488	473	388	399	324	126	95	103	
New Hampshire	59	41	41	30	37	16	11	10	
New Jersey	1,021	874	747	809	708	249	242	217	
New Mexico	52	69	46	47	48	19	11	18	
New York	839	734	837	739	670	213	229	228	
North Carolina	232	172	210	205	160	54	55	51	
North Dakota	1	0	1	2	3	-	1	2	
Ohio	262	268	285	238	210	59	77	74	
Oklahoma	40	49	54	52	43	21	12	10	
Oregon	161	132	117	76	69	29	23	17	
Pennsylvania	305	260	303	250	243	78	85	80	
Rhode Island	89	60	63	62	60	25	14	21	
South Carolina	128	116	110	115	87	30	28	29	
South Dakota	5	1	4	4	1	1	-	-	
Tennessee	138	110	120	92	58	20	24	14	
Texas	293	266	263	189	153	44	61	48	
Utah	131	120	98	72	54	26	15	13	
Vermont	5	9	5	6	7	2	4	1	
Virginia	445	416	373	356	332	118	102	112	
Washington	400	368	353	258	184	65	61	58	
West Virginia	16	19	18	9	7	1	3	3	
Wisconsin	91	98	119	94	76	33	21	22	
Wyoming	5	2	7	2	2	-	1	1	
Total	13,132	11,189	11,246	9,842	8,332	2,900	2,740	2,692	

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								
	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Oct 2016	Nov 2016	Dec 2016	
Alabama	36	58	74	38	35	16	8	11	
Alaska	2	9	5	1	7	3	2	2	
Arizona	55	49	61	63	62	22	15	25	
Arkansas	25	16	23	21	11	5	4	2	
California	105	86	93	67	59	18	25	16	
Colorado	20	13	4	12	9	2	4	3	
Connecticut	62	68	84	59	56	18	20	18	
Delaware	26	17	28	22	16	6	5	5	
District of Columbia	2	1	4	2	6	2	2	2	
Florida	271	253	246	252	202	65	73	64	
Georgia	119	123	100	104	79	31	25	23	
Hawaii	4	7	7	8	6	2	3	1	
Idaho	13	13	14	10	10	4	4	2	
Illinois	238	223	229	191	169	64	59	46	
Indiana	70	60	70	61	56	15	20	21	
Iowa	22	18	24	24	15	7	2	6	
Kansas	28	40	28	23	18	9	2	7	
Kentucky	29	20	35	27	34	13	14	7	
Louisiana	26	22	26	33	25	8	8	9	
Maine	20	23	17	21	11	5	3	3	
Maryland	116	135	103	102	120	39	48	33	
Massachusetts	42	53	62	28	34	12	14	8	
Michigan	107	109	85	68	53	20	16	17	
Minnesota	45	42	38	22	25	11	8	6	
Mississippi	24	28	26	24	17	7	6	4	
Missouri	66	72	60	63	80	22	27	31	
Montana	3	8	6	5	2	1	-	1	
Nebraska	10	6	5	3	9	5	1	3	
Nevada	43	36	32	36	33	12	9	12	
New Hampshire	19	21	9	11	8	1	4	3	
New Jersey	231	255	241	215	157	65	47	45	
New Mexico	36	29	45	52	36	6	16	14	
New York	141	154	168	165	143	53	46	44	
North Carolina	122	109	107	118	93	31	35	27	
North Dakota	2	0	0	0	1	-	1	-	
Ohio	137	132	161	149	120	38	45	37	
Oklahoma	19	32	29	28	27	8	15	4	
Oregon	24	22	22	21	13	5	4	4	
Pennsylvania	144	176	147	171	123	54	28	41	
Rhode Island	10	16	8	9	10	5	1	4	
South Carolina	48	40	56	39	45	12	13	20	
South Dakota	1	6	3	3	2	1	1	-	
Tennessee	54	52	50	41	30	11	12	7	
Texas	55	48	50	52	54	17	24	13	
Utah	8	9	10	8	10	2	4	4	
Vermont	4	10	6	4	3	1	1	1	
Virginia	108	94	81	95	70	21	24	25	
Washington	57	53	44	43	26	9	9	8	
West Virginia	10	5	8	8	3	1	-	2	
Wisconsin	59	65	61	65	36	10	10	16	
Wyoming	5	1	2	4	5	-	2	3	
Total	2,923	2,937	2,897	2,691	2,274	795	769	710	