



HOPE NOW State Housing Report

Report Summary

HOPE NOW collects industry data from mortgage servicing members on a monthly basis. The data collected represents about 70% of the national mortgage market. HOPE NOW extrapolates this data for the entire industry using the Mortgage Bankers Association National Delinquency Survey, in order to create an accurate representation of the US housing market and identify trends within the industry.

Below you will find a state specific breakdown of the local housing market.

HOPE NOW: Data on Loan Workouts

Missouri: In the third quarter of 2017, 483 proprietary (non-HAMP) permanent modifications occurred in Missouri. This increased the amount of modifications provided to homeowners in Missouri to a total of 81,697 since mid-2007. The average loan count of Missouri in 2017-Q3 was 369,547 and 3.44% of those loans were delinquent (MBA Methodology).

	Q4-2016	Q1-2017	Q2-2017	Q3-2017	Jul-17	Aug-17	Sep-17
Total Loan Count	408,315	405,113	400,454	369,547	398,251	315,100	395,290
60+ Day Delinquency ¹	16,101	14,916	14,577	12,697	14,541	9,883	13,668
Delinquency Rate	3.94%	3.68%	3.64%	3.44%	3.65%	3.14%	3.46%
Delinquency Index ²	75	70	67	63	92	91	88
Foreclosure Starts	1,905	2,077	1,642	1,448	357	361	730
Foreclosure Sales	946	1,111	891	485	162	158	165
Proprietary Modification ³	533	662	633	483	178	127	178
Short Sales	125	95	107	81	30	18	33
Deed-in-Lieu	80	45	54	41	12	14	15

¹Total 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.

² 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.

³ 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.