



## 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

**Nebraska:** In the third quarter of 2017, 91 proprietary (non-HAMP) permanent modifications occurred in Nebraska. This increased the amount of modifications provided to homeowners in Nebraska to a total of 18,244 since mid-2007. The average loan count of Nebraska in 2017-Q3 was 127,660 and 2.77% of those loans were delinquent (MBA Methodology).

	Q4-2016	Q1-2017	Q2-2017	Q3-2017	Jul-17	Aug-17	Sep-17
<b>Total Loan Count</b>	130,481	131,181	129,692	127,660	128,780	126,155	128,046
60+ Day Delinquency <sup>1</sup>	4,255	3,937	4,163	3,530	4,202	2,849	3,539
Delinquency Rate	3.26%	3.00%	3.21%	2.77%	3.26%	2.26%	2.76%
Delinquency Index <sup>2</sup>	62	57	59	51	83	65	70
Foreclosure Starts	354	386	361	278	108	100	70
Foreclosure Sales	142	152	147	129	69	31	29
Proprietary Modification <sup>3</sup>	110	124	123	91	34	23	34
Short Sales	12	11	20	13	3	6	4
Deed-in-Lieu	9	8	3	12	1	6	5

<sup>1</sup>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.

<sup>2</sup> 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.

<sup>3</sup> 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.