



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

Wyoming: In the third quarter of 2017, 39 proprietary (non-HAMP) permanent modifications occurred in Wyoming. This increased the amount of modifications provided to homeowners in Wyoming to a total of 4,176 since mid-2007. The average loan count of Wyoming in 2017-Q3 was 33,217 and 2.23% of those loans were delinquent (MBA Methodology).

	Q4-2016	Q1-2017	Q2-2017	Q3-2017	Jul-17	Aug-17	Sep-17
Total Loan Count	34,424	33,925	33,479	33,217	33,361	33,198	33,091
60+ Day Delinquency ¹	871	821	773	742	790	712	723
Delinquency Rate	2.53%	2.42%	2.31%	2.23%	2.37%	2.14%	2.18%
Delinquency Index ²	48	46	42	41	60	62	56
Foreclosure Starts	118	138	106	112	30	45	37
Foreclosure Sales	58	86	76	52	21	19	12
Proprietary Modification ³	40	46	36	39	10	13	16
Short Sales	2	3	6	4	2	0	2
Deed-in-Lieu	5	4	6	3	1	0	2

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.