



## 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

**Kansas:** In the fourth quarter of 2016, 200 proprietary (non-HAMP) permanent modifications occurred in Kansas. This increased the amount of modifications provided to homeowners in Kansas to a total of 24,758 since mid-2007. The average loan count of Kansas in 2016-Q4 was 158,406 and 3.76% of those loans were delinquent (MBA Methodology).

	Q1-2016	Q2-2016	Q3-2016	Q4-2016
<b>Total Loan Count</b>	164,276	160,291	158,862	158,406
60+ Day Delinquency <sup>1</sup>	6,460	5,967	6,140	5,958
Delinquency Rate	3.93%	3.72%	3.86%	3.76%
Delinquency Index <sup>2</sup>	68	67	73	71

	Oct-16	Nov-16	Dec-16
<b>Total Loan Count</b>	159,056	158,379	157,783
60+ Day Delinquency <sup>1</sup>	6,043	5,531	6,300
Delinquency Rate	3.80%	3.49%	3.99%
Delinquency Index <sup>2</sup>	85	81	89

Foreclosure Starts	774	598	620	593
Foreclosure Sales	514	353	309	289

	185	196	212
	124	84	81

Proprietary Modification <sup>3</sup>	214	214	242	200
Short Sales	34	41	32	30
Deed-in-Lieu	40	28	23	18

	59	61	80
	12	11	7
	9	2	7

<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.