



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 fourth quarter of 2016, 533 proprietary (non-HAMP) permanent modifications occurred in Missouri. This increased the amount of modifications provided to homeowners in Missouri to a total of 79,919 since mid-2007. The average loan count of Missouri in 2016-Q4 was 408,315 and 3.94% of those loans were delinquent (MBA Methodology).

	Q1-2016	Q2-2016	Q3-2016	Q4-2016	Oct-16	Nov-16	Dec-16
Total Loan Count	423,542	413,759	409,785	408,315	409,513	408,187	407,245
60+ Day Delinquency ¹	17,954	16,456	16,722	16,101	16,547	14,802	16,955
Delinquency Rate	4.24%	3.98%	4.08%	3.94%	4.04%	3.63%	4.16%
Delinquency Index ²	73	71	77	75	91	84	92
Foreclosure Starts	1,940	2,300	2,160	1,905	580	677	648
Foreclosure Sales	1,158	1,071	1,285	946	300	301	345
Proprietary Modification ³	581	676	554	533	160	169	204
Short Sales	180	173	122	125	52	35	38
Deed-in-Lieu	72	60	63	80	22	27	31

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.