



## 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 fourth quarter of 2016, 110 proprietary (non-HAMP) permanent modifications occurred in Nebraska. This increased the amount of modifications provided to homeowners in Nebraska to a total of 17,906 since mid-2007. The average loan count of Nebraska in 2016-Q4 was 130,481 and 3.26% of those loans were delinquent (MBA Methodology).

	Q1-2016	Q2-2016	Q3-2016	Q4-2016	Oct-16	Nov-16	Dec-16
<b>Total Loan Count</b>	133,475	130,595	129,563	130,481	129,538	129,985	131,920
60+ Day Delinquency <sup>1</sup>	4,936	4,165	4,548	4,255	4,464	3,560	4,741
Delinquency Rate	3.70%	3.19%	3.51%	3.26%	3.45%	2.74%	3.59%
Delinquency Index <sup>2</sup>	64	57	66	62	77	64	80
Foreclosure Starts	398	333	395	354	119	112	123
Foreclosure Sales	251	168	156	142	44	57	41
Proprietary Modification <sup>3</sup>	160	144	128	110	37	37	36
Short Sales	20	22	16	12	6	2	4
Deed-in-Lieu	6	5	3	9	5	1	3

<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.