

Table 2

**STATE PRIME and SUBPRIME FORECLOSURE STARTS
(2007 Quarterly; 2008 Jan.)**

Description: The table below provides a monthly average estimate of foreclosure starts by state for HOPE NOW servicers during each quarter of 2007 and January 2008. As not all HOPE NOW servicers have submitted data for foreclosure starts, the third set of columns estimates the number of foreclosure starts for all HOPE NOW servicers.

Product = Total	Reported Foreclosure Starts					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Starts					Foreclosure Starts Adjusted for all HOPE NOW Servicers						Foreclosure Start Index 2007 = 100			
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	550	505	642	679	1,254	60%	57%	55%	54%	100%	912	893	1,158	1,261	1,254	1,227	98	127	138	135
Alaska	41	45	49	36	52	72%	70%	71%	73%	100%	57	64	69	50	52	51	112	120	87	88
Arizona	731	904	1,191	1,503	3,520	67%	58%	67%	66%	100%	1,088	1,563	1,779	2,270	3,520	3,271	144	163	209	301
Arkansas	254	210	274	296	610	61%	60%	59%	58%	100%	416	348	463	513	610	585	84	111	123	141
California	4,985	5,688	8,318	8,240	19,310	66%	65%	65%	63%	100%	7,593	8,777	12,866	13,103	19,310	18,370	116	169	173	242
Colorado	1,218	1,038	1,226	1,199	2,018	66%	65%	59%	64%	100%	1,856	1,594	2,063	1,867	2,018	1,962	86	111	101	106
Connecticut	373	339	452	464	855	57%	56%	57%	55%	100%	649	605	799	836	855	838	93	123	129	129
Delaware	104	93	112	126	237	54%	53%	53%	53%	100%	191	177	211	240	237	231	92	110	125	121
District of Columbia	26	25	28	33	388	51%	50%	50%	53%	100%	51	50	57	61	388	367	96	110	119	712
Florida	3,073	3,589	5,402	6,733	13,687	63%	62%	63%	62%	100%	4,904	5,769	8,595	10,918	13,687	13,153	118	175	223	268
Georgia	1,907	1,822	2,328	2,491	4,616	61%	59%	58%	57%	100%	3,121	3,113	4,013	4,364	4,616	4,487	100	129	140	144
Hawaii	72	86	101	108	197	60%	60%	59%	59%	100%	120	144	169	184	197	194	121	142	154	162
Idaho	137	131	177	202	516	67%	66%	65%	65%	100%	204	200	272	309	516	507	98	133	151	248
Illinois	1,794	1,570	2,178	2,329	4,151	60%	58%	58%	56%	100%	2,986	2,729	3,786	4,143	4,151	3,937	91	127	139	132
Indiana	1,223	1,020	1,363	1,356	2,444	56%	54%	54%	53%	100%	2,201	1,898	2,537	2,545	2,444	2,339	86	115	116	106
Iowa	297	250	329	345	657	53%	51%	51%	50%	100%	560	494	651	687	657	636	88	116	123	113
Kansas	332	268	318	337	637	62%	60%	60%	59%	100%	532	443	531	569	637	612	83	100	107	115
Kentucky	485	400	521	542	855	63%	60%	60%	55%	100%	773	667	867	991	855	821	86	112	128	106
Louisiana	426	415	445	437	888	55%	52%	53%	52%	100%	779	792	835	835	888	845	102	107	107	108
Maine	90	92	116	132	331	53%	53%	53%	52%	100%	168	174	218	251	331	337	103	129	149	200
Maryland	572	570	840	980	1,886	62%	61%	60%	57%	100%	923	942	1,409	1,707	1,886	1,764	102	153	185	191
Massachusetts	718	685	818	844	1,604	53%	52%	52%	52%	100%	1,363	1,307	1,558	1,636	1,604	1,637	96	114	120	120
Michigan	2,468	2,462	3,130	3,205	5,637	58%	53%	54%	53%	100%	4,228	4,614	5,830	6,069	5,637	5,464	109	138	144	129
Minnesota	885	847	1,160	1,153	1,871	66%	64%	63%	62%	100%	1,331	1,322	1,828	1,874	1,871	1,780	99	137	141	134
Mississippi	303	280	378	414	732	60%	58%	58%	57%	100%	509	483	653	731	732	693	95	128	144	136
Missouri	940	838	1,128	1,185	2,210	61%	59%	58%	57%	100%	1,536	1,419	1,948	2,087	2,210	2,085	92	127	136	136
Montana	63	69	63	75	117	59%	57%	58%	58%	100%	106	120	108	130	117	115	114	102	123	108
Nebraska	184	161	195	231	415	57%	55%	55%	55%	100%	319	291	356	419	415	400	91	111	131	125
Nevada	658	815	905	1,216	2,113	73%	73%	73%	72%	100%	904	1,120	1,243	1,695	2,113	1,990	124	137	188	220
New Hampshire	132	133	172	192	372	54%	55%	54%	55%	100%	243	245	316	352	372	375	101	130	145	154
New Jersey	868	760	1,030	1,119	2,053	61%	60%	61%	60%	100%	1,425	1,260	1,701	1,869	2,053	1,984	88	119	131	139
New Mexico	167	145	159	201	392	58%	57%	57%	56%	100%	286	256	278	361	392	365	90	97	126	128
New York	1,326	1,161	1,464	1,532	2,937	55%	53%	53%	53%	100%	2,428	2,193	2,752	2,904	2,937	2,838	90	113	120	117
North Carolina	1,183	996	1,208	1,344	2,206	63%	60%	60%	59%	100%	1,887	1,655	2,009	2,273	2,206	2,142	88	106	120	114
North Dakota	25	34	30	33	230	46%	45%	44%	43%	100%	54	76	69	78	230	229	140	129	144	426
Ohio	2,054	1,780	2,193	2,199	3,896	61%	56%	57%	56%	100%	3,378	3,170	3,861	3,961	3,896	3,691	94	114	117	109
Oklahoma	467	367	440	492	819	51%	50%	50%	49%	100%	916	741	888	1,001	819	785	81	97	109	86
Oregon	269	290	290	365	761	68%	67%	67%	67%	100%	395	430	431	547	761	731	109	109	138	185
Pennsylvania	1,055	864	1,064	1,201	2,135	60%	58%	58%	57%	100%	1,767	1,497	1,841	2,115	2,135	2,025	85	104	120	115
Rhode Island	105	132	170	191	381	44%	46%	47%	46%	100%	239	290	365	415	381	385	121	153	173	161
South Carolina	607	493	590	719	1,155	60%	57%	57%	55%	100%	1,008	860	1,036	1,307	1,155	1,114	85	103	130	111
South Dakota	41	34	52	48	108	55%	52%	54%	53%	100%	75	65	96	92	108	108	86	128	123	144
Tennessee	931	843	1,074	1,168	2,226	63%	61%	61%	60%	100%	1,487	1,377	1,765	1,952	2,226	2,120	93	119	131	143
Texas	3,161	2,849	3,344	3,731	6,849	64%	60%	59%	59%	100%	4,969	4,730	5,665	6,338	6,849	6,643	95	114	128	134
Utah	271	234	292	336	534	60%	60%	60%	60%	100%	450	388	483	560	534	523	86	107	125	116
Vermont	25	34	30	27	123	44%	46%	47%	46%	100%	56	75	64	59	123	126	133	113	104	223
Virginia	689	684	1,034	1,158	2,276	61%	58%	58%	56%	100%	1,128	1,175	1,790	2,072	2,276	2,204	104	159	184	195
Washington	641	573	608	648	1,256	62%	61%	62%	61%	100%	1,038	934	988	1,071	1,256	1,203	90	95	103	116
West Virginia	99	102	135	149	232	59%	55%	53%	54%	100%	168	187	253	277	232	222	111	150	164	132
Wisconsin	521	485	650	739	1,216	64%	62%	62%	60%	100%	808	789	1,047	1,229	1,216	1,167	98	130	152	145
Wyoming	23	22	27	36	50	61%	60%	59%	59%	100%	38	36	45	60	50	50	95	119	160	134

Total (Monthly Average)	39,568	38,236	50,241	54,519	106,015						64,623	64,538	84,616	93,238	106,015	101,724				
Percent of Industry	38.2%	36.9%	37.0%	36.4%	62.3%						62.3%	62.3%	62.3%	62.3%	62.3%	59.8%				

Table 2

**STATE PRIME and SUBPRIME FORECLOSURE STARTS
(2007 Quarterly; 2008 Jan.)**

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 2

**STATE PRIME and SUBPRIME FORECLOSURE STARTS
(2007 Quarterly; 2008 Jan.)**

Product = Prime	Reported Foreclosure Starts					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Starts					Foreclosure Starts Adjusted for all HOPE NOW Servicers					Foreclosure Start Index 2007 = 100				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	363	308	368	391	475	77%	74%	75%	76%	100%	474	413	491	517	475	475	87	104	109	100
Alaska	26	27	30	24	25	92%	91%	91%	91%	100%	28	29	33	26	25	25	104	116	93	88
Arizona	293	363	520	660	1,295	73%	75%	73%	74%	100%	400	486	710	887	1,295	1292	121	178	222	323
Arkansas	166	134	161	176	300	69%	70%	71%	72%	100%	239	190	227	244	300	300	80	95	102	125
California	1,622	1,934	3,167	2,930	6,441	66%	66%	66%	67%	100%	2,458	2,946	4,784	4,389	6,441	6404	120	195	179	260
Colorado	635	562	630	651	909	72%	72%	61%	74%	100%	880	783	1,038	885	909	907	89	118	101	103
Connecticut	151	108	148	167	275	67%	68%	69%	70%	100%	224	159	216	239	275	274	71	96	106	122
Delaware	53	45	56	63	103	61%	60%	61%	64%	100%	87	74	91	99	103	103	85	104	113	117
District of Columbia	13	11	12	17	290	53%	53%	53%	60%	100%	25	22	22	28	290	289	85	88	110	1144
Florida	1,318	1,566	2,526	3,331	6,163	71%	70%	70%	71%	100%	1,857	2,237	3,586	4,677	6,163	6150	120	193	252	331
Georgia	1,186	998	1,218	1,383	2,152	67%	65%	66%	67%	100%	1,769	1,527	1,850	2,061	2,152	2149	86	105	116	121
Hawaii	28	38	45	42	63	58%	59%	59%	59%	100%	48	64	77	70	63	62	135	160	147	130
Idaho	67	58	74	97	341	71%	71%	71%	74%	100%	95	82	105	131	341	340	87	111	139	360
Illinois	795	669	908	1,023	1,528	66%	63%	65%	65%	100%	1,205	1,054	1,407	1,565	1,528	1525	87	117	130	127
Indiana	643	522	668	703	946	61%	59%	60%	62%	100%	1,055	879	1,110	1,139	946	945	83	105	108	90
Iowa	165	135	173	201	289	56%	55%	56%	57%	100%	297	247	311	355	289	289	83	105	119	97
Kansas	189	155	183	198	298	70%	69%	69%	72%	100%	268	224	263	277	298	298	83	98	103	111
Kentucky	276	202	272	300	388	73%	73%	73%	75%	100%	379	277	371	402	388	388	73	98	106	102
Louisiana	223	189	213	227	378	64%	63%	64%	65%	100%	349	300	333	348	378	377	86	96	100	108
Maine	47	42	51	60	191	62%	62%	63%	65%	100%	76	67	81	93	191	190	88	106	122	250
Maryland	277	243	336	379	656	72%	72%	72%	74%	100%	387	340	467	515	656	654	88	121	133	169
Massachusetts	292	284	338	362	698	58%	58%	59%	60%	100%	502	487	573	602	698	695	97	114	120	138
Michigan	1,279	1,244	1,500	1,587	2,007	67%	59%	61%	62%	100%	1,910	2,092	2,472	2,578	2,007	2005	109	129	135	105
Minnesota	440	403	537	554	746	71%	69%	70%	70%	100%	619	580	771	790	746	745	94	125	128	120
Mississippi	133	121	157	196	260	69%	67%	68%	69%	100%	192	179	231	282	260	260	93	120	147	135
Missouri	460	391	462	528	688	70%	69%	69%	71%	100%	661	570	666	743	688	687	86	101	112	104
Montana	39	34	36	43	61	62%	62%	63%	64%	100%	63	55	58	67	61	61	87	92	107	97
Nebraska	118	93	113	144	212	67%	68%	68%	69%	100%	176	137	167	208	212	212	78	95	119	121
Nevada	271	369	431	584	856	79%	79%	79%	80%	100%	344	469	544	727	856	852	136	158	212	248
New Hampshire	62	58	71	92	151	61%	62%	63%	64%	100%	103	94	113	144	151	150	91	110	140	146
New Jersey	476	400	538	602	977	72%	73%	74%	75%	100%	657	547	729	803	977	974	83	111	122	148
New Mexico	94	81	93	109	200	62%	61%	62%	63%	100%	152	132	150	172	200	200	87	99	114	132
New York	633	523	662	748	1,132	66%	64%	65%	66%	100%	965	813	1,018	1,136	1,132	1125	84	105	118	117
North Carolina	792	628	764	869	1,012	74%	73%	74%	75%	100%	1,070	856	1,034	1,161	1,012	1011	80	97	108	94
North Dakota	12	19	19	19	201	42%	43%	42%	42%	100%	29	45	46	45	201	201	155	158	156	698
Ohio	1,060	853	1,113	1,134	1,448	74%	71%	72%	73%	100%	1,424	1,203	1,554	1,562	1,448	1446	84	109	110	102
Oklahoma	292	209	248	291	364	54%	54%	55%	56%	100%	540	388	454	523	364	363	72	84	97	67
Oregon	126	120	111	145	348	69%	69%	70%	72%	100%	181	174	158	203	348	347	96	87	112	192
Pennsylvania	586	462	560	643	766	71%	69%	70%	71%	100%	829	667	801	901	766	764	81	97	109	92
Rhode Island	45	50	62	73	130	38%	38%	39%	40%	100%	118	132	159	185	130	129	112	135	156	109
South Carolina	361	273	322	403	528	76%	76%	76%	77%	100%	477	360	421	521	528	527	75	88	109	110
South Dakota	23	16	36	31	71	56%	56%	56%	57%	100%	41	28	65	54	71	71	68	156	129	171
Tennessee	453	392	469	510	791	68%	67%	68%	70%	100%	667	582	692	725	791	790	87	104	109	118
Texas	2,057	1,683	1,839	2,165	2,714	80%	78%	79%	79%	100%	2,582	2,157	2,343	2,728	2,714	2710	84	91	106	105
Utah	141	116	142	155	217	57%	57%	58%	58%	100%	248	203	246	265	217	217	82	99	107	87
Vermont	14	21	18	16	80	56%	57%	58%	59%	100%	24	36	30	26	80	80	149	125	109	328
Virginia	362	336	486	537	912	67%	67%	67%	68%	100%	537	505	725	787	912	910	94	135	146	169
Washington	295	241	260	292	467	60%	60%	61%	62%	100%	490	401	428	473	467	466	82	87	97	95
West Virginia	49	54	60	78	89	67%	64%	65%	66%	100%	73	84	92	117	89	89	115	127	160	122
Wisconsin	273	240	309	367	474	76%	73%	77%	75%	100%	361	330	402	492	474	474	91	111	136	131
Wyoming	11	11	12	17	20	71%	71%	71%	73%	100%	16	16	17	23	20	20	98	106	144	125

Total (Monthly Average) 19,786 18,033 23,527 26,315 42,126
Percent of Industry 43.2% 42.2% 42.3% 43.3% 62.5%

28,655 26,723 34,730 37,992 42,126 42,016
62.5% 62.5% 62.5% 62.5% 62.5% 62.3%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 2

**STATE PRIME and SUBPRIME FORECLOSURE STARTS
(2007 Quarterly; 2008 Jan.)**

Product = Subprime	Reported Foreclosure Starts					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Starts					Foreclosure Starts Adjusted for all HOPE NOW Servicers					Foreclosure Start Index 2007 = 100				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	187	198	274	288	779	43%	41%	41%	39%	100%	438	479	668	744	779	753	109	152	170	172
Alaska	15	18	19	12	27	53%	53%	53%	52%	100%	29	35	36	24	27	26	120	123	82	88
Arizona	438	541	671	843	2,225	64%	50%	63%	61%	100%	688	1,077	1,069	1,383	2,225	1979	157	155	201	288
Arkansas	88	77	113	120	310	50%	49%	48%	45%	100%	176	158	236	269	310	286	90	134	153	162
California	3,363	3,754	5,151	5,311	12,869	65%	64%	64%	61%	100%	5,135	5,831	8,082	8,714	12,869	11967	114	157	170	233
Colorado	583	476	597	548	1,109	60%	59%	58%	56%	100%	975	811	1,025	981	1,109	1054	83	105	101	108
Connecticut	221	231	303	297	580	52%	52%	52%	50%	100%	425	446	584	598	580	565	105	137	141	133
Delaware	50	48	56	63	134	48%	47%	47%	44%	100%	104	102	120	141	134	128	98	116	136	123
District of Columbia	13	14	17	16	98	50%	49%	48%	48%	100%	26	28	34	33	98	77	107	132	128	296
Florida	1,755	2,023	2,876	3,402	7,524	58%	57%	57%	55%	100%	3,047	3,532	5,009	6,241	7,524	7003	116	164	205	230
Georgia	721	824	1,110	1,108	2,464	53%	52%	51%	48%	100%	1,353	1,586	2,163	2,303	2,464	2338	117	160	170	173
Hawaii	44	48	55	66	134	61%	60%	60%	58%	100%	72	80	92	114	134	131	111	129	158	183
Idaho	69	73	103	105	175	63%	62%	61%	59%	100%	109	118	167	177	175	166	108	153	162	152
Illinois	999	901	1,270	1,306	2,623	56%	54%	53%	51%	100%	1,781	1,675	2,379	2,578	2,623	2412	94	134	145	135
Indiana	580	498	696	653	1,498	51%	49%	49%	46%	100%	1,146	1,019	1,427	1,405	1,498	1394	89	125	123	122
Iowa	132	115	156	144	368	50%	47%	46%	43%	100%	263	246	339	332	368	347	94	129	126	132
Kansas	143	113	136	139	339	54%	51%	51%	48%	100%	264	220	268	292	339	314	83	102	111	119
Kentucky	210	198	249	242	467	53%	51%	50%	41%	100%	394	390	496	589	467	433	99	126	150	110
Louisiana	204	226	232	209	510	47%	46%	46%	43%	100%	431	492	503	487	510	468	114	117	113	109
Maine	43	50	65	71	140	47%	47%	47%	45%	100%	92	107	137	159	140	147	115	148	171	159
Maryland	295	327	503	601	1,230	55%	54%	53%	50%	100%	536	602	941	1,191	1,230	1109	112	176	222	207
Massachusetts	427	401	479	482	906	50%	49%	49%	47%	100%	860	820	985	1,034	906	942	95	114	120	110
Michigan	1,190	1,218	1,630	1,618	3,630	51%	48%	49%	46%	100%	2,317	2,522	3,358	3,491	3,630	3459	109	145	151	149
Minnesota	445	444	622	599	1,125	63%	60%	59%	55%	100%	712	742	1,057	1,084	1,125	1034	104	149	152	145
Mississippi	171	159	221	219	472	54%	53%	52%	49%	100%	317	303	422	449	472	434	96	133	142	137
Missouri	480	447	666	657	1,522	55%	53%	52%	49%	100%	876	849	1,282	1,344	1,522	1397	97	146	153	160
Montana	24	35	27	32	56	55%	54%	53%	51%	100%	43	65	50	63	56	54	152	117	146	125
Nebraska	65	68	82	87	203	45%	44%	43%	41%	100%	144	154	189	211	203	188	107	132	146	131
Nevada	387	446	474	632	1,257	69%	68%	68%	65%	100%	560	651	699	968	1,257	1138	116	125	173	203
New Hampshire	70	75	101	100	221	50%	50%	50%	48%	100%	139	151	203	208	221	224	108	146	149	161
New Jersey	392	360	492	517	1,076	51%	51%	51%	48%	100%	768	712	972	1,066	1,076	1009	93	127	139	131
New Mexico	72	64	66	92	192	54%	52%	51%	49%	100%	134	124	128	189	192	166	92	96	141	124
New York	693	638	802	784	1,805	47%	46%	46%	44%	100%	1,463	1,380	1,735	1,768	1,805	1713	94	119	121	117
North Carolina	391	368	444	475	1,194	48%	46%	46%	43%	100%	817	799	975	1,113	1,194	1132	98	119	136	139
North Dakota	13	15	11	14	29	51%	47%	46%	44%	100%	25	31	24	33	29	28	124	95	132	113
Ohio	994	927	1,081	1,065	2,448	51%	47%	47%	44%	100%	1,954	1,967	2,306	2,399	2,448	2245	101	118	123	115
Oklahoma	175	158	193	201	455	47%	45%	44%	42%	100%	376	353	434	478	455	421	94	116	127	112
Oregon	143	169	179	220	413	67%	66%	66%	64%	100%	214	256	273	344	413	383	120	128	161	179
Pennsylvania	470	402	504	558	1,369	50%	48%	48%	46%	100%	938	829	1,041	1,214	1,369	1260	88	111	129	134
Rhode Island	61	82	108	118	251	50%	52%	53%	51%	100%	121	158	205	230	251	256	130	169	190	211
South Carolina	246	220	268	316	627	46%	44%	44%	40%	100%	531	500	616	786	627	587	94	116	148	111
South Dakota	18	18	15	18	37	53%	50%	48%	46%	100%	34	37	32	38	37	37	109	95	114	109
Tennessee	478	452	605	659	1,435	58%	57%	56%	54%	100%	820	795	1,073	1,227	1,435	1330	97	131	150	162
Texas	1,104	1,166	1,505	1,565	4,135	46%	45%	45%	43%	100%	2,387	2,573	3,322	3,609	4,135	3933	108	139	151	165
Utah	129	118	150	181	317	64%	64%	63%	61%	100%	201	185	237	295	317	306	92	118	147	152
Vermont	11	14	12	11	43	34%	35%	36%	35%	100%	32	39	33	32	43	46	120	104	101	144
Virginia	327	348	547	621	1,364	55%	52%	51%	48%	100%	591	670	1,065	1,285	1,364	1294	113	180	217	219
Washington	346	332	348	356	789	63%	62%	62%	60%	100%	547	532	561	597	789	737	97	102	109	135
West Virginia	50	49	75	71	143	52%	47%	47%	45%	100%	95	104	160	160	143	133	109	168	168	139
Wisconsin	248	245	340	372	742	55%	53%	53%	51%	100%	447	459	645	737	742	694	103	144	165	155
Wyoming	12	11	15	19	30	53%	52%	52%	51%	100%	22	21	28	38	30	31	94	129	171	140

Total (Monthly Average) 19,782 20,203 26,714 28,204 63,889 35,968 37,815 49,886 55,246 63,889 59,708
Percent of Industry 33.7% 32.7% 32.8% 31.3% 61.2% 61.2% 61.2% 61.2% 61.2% 57.2%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 3

STATE PRIME and SUBPRIME FORECLOSURE SALES COMPLETED
(2007 Quarterly; 2008 Jan.)

Description: The table below provides a monthly average estimate of foreclosure starts by state for HOPE NOW servicers during each quarter of 2007 and January 2008. As not all HOPE NOW servicers have submitted data for foreclosure starts, the third set of columns estimates the number of foreclosure starts for all HOPE NOW servicers.

Product = Total	Reported Foreclosure Sales Completed					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Sales					Foreclosure Sales Completed Adjusted for all HOPE NOW Servicers						Foreclosure Sales Completed Index Q1 2007 = 100				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	
Alabama	448	373	383	395	617	100%	100%	100%	100%	100%	448	373	383	395	617	607	83	85	88	135	
Alaska	20	15	26	20	31	100%	100%	100%	100%	100%	20	15	26	20	31	30	75	130	102	149	
Arizona	256	348	588	838	1,407	100%	100%	100%	100%	100%	256	348	588	838	1,407	1,310	136	230	327	511	
Arkansas	152	150	155	169	212	100%	100%	100%	100%	100%	152	150	155	169	212	202	99	102	112	133	
California	1,902	2,843	4,055	5,574	10,556	100%	100%	100%	100%	100%	1,902	2,843	4,055	5,574	10,556	10,058	149	213	293	529	
Colorado	1,049	1,135	1,266	1,052	1,539	100%	100%	100%	100%	100%	1,049	1,135	1,266	1,052	1,539	1,496	108	121	100	143	
Connecticut	120	135	148	161	235	100%	100%	100%	100%	100%	120	135	148	161	235	230	113	123	134	191	
Delaware	16	22	29	27	38	100%	100%	100%	100%	100%	16	22	29	27	38	37	138	181	169	231	
District of Columbia	9	11	13	21	57	100%	100%	100%	100%	100%	9	11	13	21	57	53	114	136	229	567	
Florida	628	877	1,315	1,537	2,444	100%	100%	100%	100%	100%	628	877	1,315	1,537	2,444	2,332	140	209	245	372	
Georgia	1,283	1,307	1,519	1,747	1,522	100%	100%	100%	100%	100%	1,283	1,307	1,519	1,747	1,522	1,482	102	118	136	116	
Hawaii	13	16	26	23	22	100%	100%	100%	100%	100%	13	16	26	23	22	22	126	208	182	171	
Idaho	42	33	50	67	135	100%	100%	100%	100%	100%	42	33	50	67	135	132	79	120	160	315	
Illinois	807	920	1,074	1,123	1,492	100%	100%	100%	100%	100%	807	920	1,074	1,123	1,492	1,413	114	133	139	175	
Indiana	830	971	1,081	912	1,026	100%	100%	100%	100%	100%	830	971	1,081	912	1,026	985	117	130	110	119	
Iowa	167	178	191	201	198	100%	100%	100%	100%	100%	167	178	191	201	198	193	106	114	120	115	
Kansas	242	229	223	191	316	100%	100%	100%	100%	100%	242	229	223	191	316	304	95	92	79	126	
Kentucky	268	324	307	300	312	100%	100%	100%	100%	100%	268	324	307	300	312	298	121	115	112	111	
Louisiana	174	178	180	171	233	100%	100%	100%	100%	100%	174	178	180	171	233	222	103	104	99	128	
Maine	39	42	52	42	79	100%	100%	100%	100%	100%	39	42	52	42	79	81	108	132	109	207	
Maryland	235	242	359	460	761	100%	100%	100%	100%	100%	235	242	359	460	761	709	103	153	196	302	
Massachusetts	364	491	432	422	690	100%	100%	100%	100%	100%	364	491	432	422	690	704	135	119	116	193	
Michigan	2,966	2,766	3,022	2,828	4,206	100%	100%	100%	100%	100%	2,966	2,766	3,022	2,828	4,206	4,096	93	102	95	138	
Minnesota	718	728	790	814	1,282	100%	100%	100%	100%	100%	718	728	790	814	1,282	1,219	101	110	113	170	
Mississippi	211	241	238	234	295	100%	100%	100%	100%	100%	211	241	238	234	295	282	114	113	111	133	
Missouri	768	717	782	833	1,160	100%	100%	100%	100%	100%	768	717	782	833	1,160	1,099	93	102	108	143	
Montana	20	16	22	20	30	100%	100%	100%	100%	100%	20	16	22	20	30	29	82	112	98	146	
Nebraska	129	131	117	121	209	100%	100%	100%	100%	100%	129	131	117	121	209	200	101	90	93	155	
Nevada	249	363	468	666	1,097	100%	100%	100%	100%	100%	249	363	468	666	1,097	1,036	146	188	268	416	
New Hampshire	73	71	107	123	141	100%	100%	100%	100%	100%	73	71	107	123	141	142	96	145	168	193	
New Jersey	186	181	220	236	348	100%	100%	100%	100%	100%	186	181	220	236	348	334	97	118	127	180	
New Mexico	62	69	66	65	99	100%	100%	100%	100%	100%	62	69	66	65	99	91	112	106	105	148	
New York	387	421	463	412	523	100%	100%	100%	100%	100%	387	421	463	412	523	505	109	120	106	131	
North Carolina	794	753	734	764	954	100%	100%	100%	100%	100%	794	753	734	764	954	927	95	92	96	117	
North Dakota	9	14	12	10	82	100%	100%	100%	100%	100%	9	14	12	10	82	82	156	137	107	908	
Ohio	1,553	1,768	1,726	1,668	1,735	100%	100%	100%	100%	100%	1,553	1,768	1,726	1,668	1,735	1,646	114	111	107	106	
Oklahoma	257	290	317	301	358	100%	100%	100%	100%	100%	257	290	317	301	358	342	113	124	117	133	
Oregon	58	61	93	118	230	100%	100%	100%	100%	100%	58	61	93	118	230	219	106	160	203	378	
Pennsylvania	522	536	574	524	720	100%	100%	100%	100%	100%	522	536	574	524	720	683	103	110	100	131	
Rhode Island	69	78	109	134	158	100%	100%	100%	100%	100%	69	78	109	134	158	159	113	157	193	230	
South Carolina	315	348	355	342	411	100%	100%	100%	100%	100%	315	348	355	342	411	395	110	113	109	126	
South Dakota	28	29	31	24	48	100%	100%	100%	100%	100%	28	29	31	24	48	48	106	113	88	173	
Tennessee	669	642	725	697	961	100%	100%	100%	100%	100%	669	642	725	697	961	919	96	108	104	137	
Texas	2,286	2,219	2,297	2,346	2,062	100%	100%	100%	100%	100%	2,286	2,219	2,297	2,346	2,062	2,003	97	100	103	88	
Utah	60	47	58	86	126	100%	100%	100%	100%	100%	60	47	58	86	126	123	79	97	144	205	
Vermont	5	8	10	6	19	100%	100%	100%	100%	100%	5	8	10	6	19	19	179	221	121	410	
Virginia	338	446	616	794	1,006	100%	100%	100%	100%	100%	338	446	616	794	1,006	977	132	182	235	289	
Washington	146	139	180	224	305	100%	100%	100%	100%	100%	146	139	180	224	305	291	95	123	154	200	
West Virginia	61	60	65	50	95	100%	100%	100%	100%	100%	61	60	65	50	95	91	98	107	82	150	
Wisconsin	259	251	351	342	539	100%	100%	100%	100%	100%	259	251	351	342	539	518	97	136	132	200	
Wyoming	12	22	13	16	26	100%	100%	100%	100%	100%	12	22	13	16	26	26	176	103	132	212	
Total (Monthly Average)	22,270	24,258	28,034	30,252	43,147						22,270	24,258	28,034	30,252	43,147	41,400					
Percent of Industry	62.3%	62.3%	62.3%	62.3%	63.0%						62.3%	62.3%	62.3%	62.3%	63.0%	60.5%					

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 3

**STATE PRIME and SUBPRIME FORECLOSURE SALES COMPLETED
(2007 Quarterly; 2008 Jan.)**

Product = Prime	Reported Foreclosure Sales Completed						Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Sales					Foreclosure Sales Completed Adjusted for all HOPE NOW Servicers						Foreclosure Sales Completed Index Q1 2007 = 100				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	224	203	183	173	325	100%	100%	100%	100%	100%	325	100%	224	203	183	173	325	325	91	82	77	145
Alaska	7	9	9	9	9	100%	100%	100%	100%	100%	9	100%	7	9	9	9	9	9	130	140	140	134
Arizona	87	128	208	317	540	100%	100%	100%	100%	100%	540	100%	87	128	208	317	540	539	146	238	363	617
Arkansas	92	87	85	83	88	100%	100%	100%	100%	100%	88	100%	92	87	85	83	88	88	95	92	91	96
California	391	746	1,211	1,654	3,771	100%	100%	100%	100%	100%	3,771	100%	391	746	1,211	1,654	3,771	3,749	191	310	423	959
Colorado	491	538	571	431	698	100%	100%	100%	100%	100%	698	100%	491	538	571	431	698	697	110	116	88	142
Connecticut	25	38	39	34	41	100%	100%	100%	100%	100%	41	100%	25	38	39	34	41	41	154	158	139	165
Delaware	9	11	12	11	17	100%	100%	100%	100%	100%	17	100%	9	11	12	11	17	17	114	125	118	182
District of Columbia	3	3	3	6	38	100%	100%	100%	100%	100%	38	100%	3	3	3	6	38	38	111	100	200	1263
Florida	193	291	461	513	851	100%	100%	100%	100%	100%	851	100%	193	291	461	513	851	849	151	239	266	441
Georgia	686	704	700	786	753	100%	100%	100%	100%	100%	753	100%	686	704	700	786	753	752	103	102	115	110
Hawaii	2	3	6	7	4	100%	100%	100%	100%	100%	4	100%	2	3	6	7	4	4	143	271	314	170
Idaho	21	15	22	25	85	100%	100%	100%	100%	100%	85	100%	21	15	22	25	85	85	69	105	117	398
Illinois	298	328	374	385	518	100%	100%	100%	100%	100%	518	100%	298	328	374	385	518	517	110	126	129	174
Indiana	405	464	526	402	450	100%	100%	100%	100%	100%	450	100%	405	464	526	402	450	449	115	130	99	111
Iowa	74	74	86	82	106	100%	100%	100%	100%	100%	106	100%	74	74	86	82	106	106	100	116	111	142
Kansas	127	113	109	96	156	100%	100%	100%	100%	100%	156	100%	127	113	109	96	156	156	89	86	75	122
Kentucky	136	167	149	127	115	100%	100%	100%	100%	100%	115	100%	136	167	149	127	115	115	122	110	93	84
Louisiana	98	91	79	75	100	100%	100%	100%	100%	100%	100	100%	98	91	79	75	100	100	93	80	77	102
Maine	14	9	12	11	39	100%	100%	100%	100%	100%	39	100%	14	9	12	11	39	39	65	86	79	271
Maryland	86	79	124	147	235	100%	100%	100%	100%	100%	235	100%	86	79	124	147	235	234	92	144	171	271
Massachusetts	89	160	126	109	314	100%	100%	100%	100%	100%	314	100%	89	160	126	109	314	313	180	142	123	352
Michigan	1,281	1,179	1,276	1,162	1,919	100%	100%	100%	100%	100%	1,919	100%	1,281	1,179	1,276	1,162	1,919	1,917	92	100	91	150
Minnesota	276	294	340	338	507	100%	100%	100%	100%	100%	507	100%	276	294	340	338	507	506	107	123	122	183
Mississippi	94	108	112	105	134	100%	100%	100%	100%	100%	134	100%	94	108	112	105	134	134	115	119	111	142
Missouri	302	269	271	268	418	100%	100%	100%	100%	100%	418	100%	302	269	271	268	418	418	89	90	89	138
Montana	9	8	10	7	14	100%	100%	100%	100%	100%	14	100%	9	8	10	7	14	14	82	104	71	150
Nebraska	63	63	54	53	94	100%	100%	100%	100%	100%	94	100%	63	63	54	53	94	94	101	87	85	150
Nevada	81	141	196	260	471	100%	100%	100%	100%	100%	471	100%	81	141	196	260	471	469	174	242	321	579
New Hampshire	20	19	34	31	63	100%	100%	100%	100%	100%	63	100%	20	19	34	31	63	63	95	166	154	308
New Jersey	75	74	76	76	121	100%	100%	100%	100%	100%	121	100%	75	74	76	76	121	121	99	102	101	161
New Mexico	37	37	32	34	44	100%	100%	100%	100%	100%	44	100%	37	37	32	34	44	44	99	85	90	118
New York	171	171	155	127	189	100%	100%	100%	100%	100%	189	100%	171	171	155	127	189	188	100	90	74	110
North Carolina	449	410	360	383	451	100%	100%	100%	100%	100%	451	100%	449	410	360	383	451	450	91	80	85	100
North Dakota	4	4	6	6	73	100%	100%	100%	100%	100%	73	100%	4	4	6	6	73	73	100	138	131	1683
Ohio	699	782	706	672	667	100%	100%	100%	100%	100%	667	100%	699	782	706	672	667	666	112	101	96	95
Oklahoma	142	150	161	133	144	100%	100%	100%	100%	100%	144	100%	142	150	161	133	144	144	106	113	93	101
Oregon	25	25	33	34	84	100%	100%	100%	100%	100%	84	100%	25	25	33	34	84	84	99	133	137	335
Pennsylvania	255	235	246	205	267	100%	100%	100%	100%	100%	267	100%	255	235	246	205	267	266	92	97	80	105
Rhode Island	14	16	28	30	58	100%	100%	100%	100%	100%	58	100%	14	16	28	30	58	58	117	202	222	421
South Carolina	163	185	184	144	170	100%	100%	100%	100%	100%	170	100%	163	185	184	144	170	170	114	113	89	104
South Dakota	14	15	13	11	36	100%	100%	100%	100%	100%	36	100%	14	15	13	11	36	36	112	98	78	263
Tennessee	276	277	273	262	389	100%	100%	100%	100%	100%	389	100%	276	277	273	262	389	388	101	99	95	141
Texas	1,187	1,144	1,008	1,031	878	100%	100%	100%	100%	100%	878	100%	1,187	1,144	1,008	1,031	878	877	96	85	87	74
Utah	33	23	24	31	42	100%	100%	100%	100%	100%	42	100%	33	23	24	31	42	42	71	73	94	128
Vermont	2	2	1	2	16	100%	100%	100%	100%	100%	16	100%	2	2	1	2	16	16	117	67	83	796
Virginia	136	182	270	321	461	100%	100%	100%	100%	100%	461	100%	136	182	270	321	461	460	134	199	236	338
Washington	55	52	58	78	100	100%	100%	100%	100%	100%	100	100%	55	52	58	78	100	100	95	105	142	181
West Virginia	32	31	35	21	47	100%	100%	100%	100%	100%	47	100%	32	31	35	21	47	47	99	112	66	148
Wisconsin	95	89	132	124	214	100%	100%	100%	100%	100%	214	100%	95	89	132	124	214	214	94	139	131	225
Wyoming	4	10	4	7	14	100%	100%	100%	100%	100%	14	100%	4	10	4	7	14	14	242	108	175	349

Total (Monthly Average) 9,552 10,259 11,196 11,441 17,338

Percent of Industry 62.5% 62.5% 62.5% 62.5% 62.7%

9,552 10,259 11,196 11,441 17,338 17,292

62.5% 62.5% 62.5% 62.5% 62.7% 62.5%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 3

**STATE PRIME and SUBPRIME FORECLOSURE SALES COMPLETED
(2007 Quarterly; 2008 Jan.)**

Product = Subprime	Reported Foreclosure Sales Completed					Percentage of HOPE NOW Serviced Loans Reporting Foreclosure Sales					Foreclosure Sales Completed Adjusted for all HOPE NOW Servicers						Foreclosure Sales Completed Index Q1 2007 = 100			
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	224	170	200	222	292	100%	100%	100%	100%	100%	224	170	200	222	292	282	76	89	99	126
Alaska	13	6	17	11	22	100%	100%	100%	100%	100%	13	6	17	11	22	21	48	125	83	156
Arizona	169	221	381	521	867	100%	100%	100%	100%	100%	169	221	381	521	867	771	131	225	308	456
Arkansas	60	63	71	86	124	100%	100%	100%	100%	100%	60	63	71	86	124	114	105	118	143	190
California	1,511	2,096	2,844	3,920	6,785	100%	100%	100%	100%	100%	1,511	2,096	2,844	3,920	6,785	6309	139	188	259	418
Colorado	558	597	695	622	841	100%	100%	100%	100%	100%	558	597	695	622	841	800	107	125	111	143
Connecticut	95	97	109	126	194	100%	100%	100%	100%	100%	95	97	109	126	194	189	102	114	133	198
Delaware	7	11	17	16	21	100%	100%	100%	100%	100%	7	11	17	16	21	20	170	260	240	301
District of Columbia	6	7	10	15	19	100%	100%	100%	100%	100%	6	7	10	15	19	15	116	153	242	237
Florida	435	587	854	1,024	1,593	100%	100%	100%	100%	100%	435	587	854	1,024	1,593	1483	135	196	235	341
Georgia	597	603	819	961	769	100%	100%	100%	100%	100%	597	603	819	961	769	730	101	137	161	122
Hawaii	10	13	20	16	18	100%	100%	100%	100%	100%	10	13	20	16	18	18	123	194	152	171
Idaho	21	18	28	42	50	100%	100%	100%	100%	100%	21	18	28	42	50	48	89	135	203	230
Illinois	509	592	700	737	974	100%	100%	100%	100%	100%	509	592	700	737	974	895	116	138	145	176
Indiana	425	507	555	509	576	100%	100%	100%	100%	100%	425	507	555	509	576	536	119	131	120	126
Iowa	93	104	105	119	92	100%	100%	100%	100%	100%	93	104	105	119	92	87	112	113	128	93
Kansas	115	116	113	95	160	100%	100%	100%	100%	100%	115	116	113	95	160	148	101	99	83	129
Kentucky	131	158	158	173	197	100%	100%	100%	100%	100%	131	158	158	173	197	183	120	120	132	139
Louisiana	76	87	101	96	133	100%	100%	100%	100%	100%	76	87	101	96	133	122	115	134	127	161
Maine	25	33	39	31	40	100%	100%	100%	100%	100%	25	33	39	31	40	42	132	159	126	171
Maryland	148	163	235	312	526	100%	100%	100%	100%	100%	148	163	235	312	526	474	110	158	211	320
Massachusetts	275	331	306	313	376	100%	100%	100%	100%	100%	275	331	306	313	376	391	120	111	114	142
Michigan	1,685	1,587	1,745	1,666	2,287	100%	100%	100%	100%	100%	1,685	1,587	1,745	1,666	2,287	2179	94	104	99	129
Minnesota	442	433	450	476	775	100%	100%	100%	100%	100%	442	433	450	476	775	713	98	102	108	161
Mississippi	117	134	126	129	161	100%	100%	100%	100%	100%	117	134	126	129	161	148	114	108	110	126
Missouri	466	448	511	565	742	100%	100%	100%	100%	100%	466	448	511	565	742	681	96	110	121	146
Montana	11	9	13	13	16	100%	100%	100%	100%	100%	11	9	13	13	16	15	81	119	122	144
Nebraska	67	67	62	68	115	100%	100%	100%	100%	100%	67	67	62	68	115	106	101	94	102	160
Nevada	168	222	272	405	626	100%	100%	100%	100%	100%	168	222	272	405	626	567	132	162	242	338
New Hampshire	53	51	73	92	78	100%	100%	100%	100%	100%	53	51	73	92	78	79	97	138	173	149
New Jersey	111	107	144	160	227	100%	100%	100%	100%	100%	111	107	144	160	227	213	96	130	145	192
New Mexico	24	32	34	31	55	100%	100%	100%	100%	100%	24	32	34	31	55	47	132	140	127	195
New York	215	250	308	285	334	100%	100%	100%	100%	100%	215	250	308	285	334	317	116	143	132	147
North Carolina	345	343	374	381	503	100%	100%	100%	100%	100%	345	343	374	381	503	477	99	108	110	138
North Dakota	5	10	6	4	9	100%	100%	100%	100%	100%	5	10	6	4	9	9	207	136	86	189
Ohio	854	986	1,020	996	1,068	100%	100%	100%	100%	100%	854	986	1,020	996	1,068	979	115	119	117	115
Oklahoma	114	140	156	168	214	100%	100%	100%	100%	100%	114	140	156	168	214	198	122	137	147	173
Oregon	33	37	59	83	146	100%	100%	100%	100%	100%	33	37	59	83	146	135	111	180	253	411
Pennsylvania	267	301	328	319	453	100%	100%	100%	100%	100%	267	301	328	319	453	417	113	123	120	156
Rhode Island	56	62	81	103	100	100%	100%	100%	100%	100%	56	62	81	103	100	102	112	146	186	183
South Carolina	152	162	171	198	241	100%	100%	100%	100%	100%	152	162	171	198	241	226	107	113	131	149
South Dakota	14	14	18	14	12	100%	100%	100%	100%	100%	14	14	18	14	12	12	100	129	98	85
Tennessee	393	365	451	435	572	100%	100%	100%	100%	100%	393	365	451	435	572	530	93	115	111	135
Texas	1,099	1,076	1,289	1,315	1,184	100%	100%	100%	100%	100%	1,099	1,076	1,289	1,315	1,184	1126	98	117	120	102
Utah	27	24	34	56	84	100%	100%	100%	100%	100%	27	24	34	56	84	81	88	126	204	297
Vermont	3	6	9	4	3	100%	100%	100%	100%	100%	3	6	9	4	3	3	225	338	150	121
Virginia	202	264	346	473	545	100%	100%	100%	100%	100%	202	264	346	473	545	517	131	171	234	256
Washington	91	87	122	146	205	100%	100%	100%	100%	100%	91	87	122	146	205	191	96	134	161	211
West Virginia	29	29	30	29	48	100%	100%	100%	100%	100%	29	29	30	29	48	45	98	102	99	152
Wisconsin	164	162	219	218	325	100%	100%	100%	100%	100%	164	162	219	218	325	304	99	133	133	185
Wyoming	8	12	8	9	12	100%	100%	100%	100%	100%	8	12	8	9	12	12	144	100	112	147

Total (Monthly Average) 12,718 13,999 16,838 18,810 25,809

Percent of Industry 61.2% 61.2% 61.2% 61.2% 65.3%

12,718 13,999 16,838 18,810 25,809 24,108

61.2% 61.2% 61.2% 61.2% 65.3% 61.0%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 4

**STATE PRIME and SUBPRIME REPAYMENT PLANS ESTABLISHED
(2007 Quarterly; 2008 Jan.)**

Description: The table below provides an estimate of repayment plans established by state for HOPE NOW servicers during each quarter of 2007 and January 2008. As not all HOPE NOW servicers have submitted data for repayment plans established, the third set of columns estimates the number of repayment plans established for all HOPE NOW servicers. The data is presented as total loss mitigation actions during a quarter.

Product = Total	Reported Repayment Plans Established					Percentage of HOPE NOW Serviced Loans Reporting Repayment Plans					Repayment Plans Established Adjusted for all HOPE NOW Servicers					Repayment Plans Established Index Q1 2007 = 100				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	1,723	1,713	2,083	2,067	971	62%	59%	60%	60%	96%	2,799	2,899	3,485	3,456	1,011	996	104	125	123	107
Alaska	125	146	166	137	86	75%	76%	75%	75%	94%	168	193	221	183	91	89	115	132	109	159
Arizona	1,902	2,134	2,667	2,908	1,415	77%	65%	77%	78%	94%	2,467	3,280	3,470	3,750	1,509	1,413	133	141	152	172
Arkansas	698	692	759	906	491	66%	66%	65%	66%	93%	1,056	1,053	1,168	1,366	528	512	100	111	129	145
California	9,130	10,442	11,994	12,764	4,862	77%	77%	77%	76%	89%	11,861	13,599	15,666	16,811	5,468	5,193	115	132	142	131
Colorado	2,861	2,647	2,979	2,824	1,199	75%	75%	69%	75%	92%	3,794	3,551	4,338	3,790	1,307	1,279	94	114	100	101
Connecticut	1,148	1,070	1,347	1,385	515	72%	72%	72%	72%	92%	1,589	1,486	1,872	1,924	559	549	94	118	121	104
Delaware	336	355	431	516	233	68%	65%	65%	66%	94%	497	543	661	787	248	242	109	133	158	146
District of Columbia	73	89	128	130	154	77%	69%	68%	70%	93%	95	128	189	187	165	157	135	199	196	494
Florida	7,004	7,913	9,999	11,331	4,768	74%	74%	74%	75%	93%	9,466	10,755	13,528	15,186	5,134	4,928	114	143	160	156
Georgia	6,961	7,138	8,380	8,852	3,742	75%	73%	73%	73%	95%	9,280	9,745	11,453	12,073	3,946	3,873	105	123	130	125
Hawaii	149	185	174	246	103	81%	82%	83%	83%	94%	183	225	211	297	110	108	123	115	162	177
Idaho	483	573	590	583	397	80%	78%	77%	78%	94%	607	736	762	748	423	417	121	125	123	206
Illinois	5,396	5,263	6,285	6,291	2,658	67%	64%	65%	64%	92%	8,052	8,165	9,708	9,771	2,898	2,780	101	121	121	104
Indiana	3,432	3,463	4,024	4,187	1,662	71%	67%	68%	69%	95%	4,846	5,136	5,921	6,089	1,749	1,696	106	122	126	105
Iowa	976	954	1,060	1,124	509	67%	63%	62%	62%	95%	1,451	1,506	1,721	1,799	536	522	104	119	124	108
Kansas	943	974	1,068	1,048	544	72%	70%	69%	69%	95%	1,308	1,396	1,558	1,526	573	556	107	119	117	128
Kentucky	1,540	1,401	1,611	1,553	703	71%	69%	68%	63%	94%	2,163	2,040	2,355	2,464	746	721	94	109	114	100
Louisiana	1,738	1,601	1,791	1,795	821	64%	62%	62%	63%	94%	2,716	2,592	2,898	2,856	876	837	95	107	105	92
Maine	356	436	483	504	291	77%	77%	77%	77%	94%	459	563	628	657	308	313	122	137	143	205
Maryland	2,233	2,497	3,287	3,560	1,575	73%	71%	71%	71%	94%	3,071	3,496	4,634	4,991	1,681	1,583	114	151	163	155
Massachusetts	2,048	1,844	2,278	2,208	872	75%	74%	73%	73%	92%	2,746	2,503	3,101	3,023	951	968	91	113	110	106
Michigan	5,451	5,150	6,311	6,334	2,561	69%	63%	63%	64%	95%	7,947	8,187	9,957	9,936	2,706	2,642	103	125	125	100
Minnesota	1,959	1,944	2,132	2,162	950	75%	72%	72%	71%	96%	2,622	2,696	2,973	3,041	991	955	103	113	116	109
Mississippi	1,136	1,014	1,279	1,439	597	70%	68%	68%	68%	96%	1,633	1,488	1,882	2,114	622	595	91	115	129	109
Missouri	2,608	2,608	3,167	3,119	1,447	69%	66%	66%	65%	95%	3,796	3,933	4,829	4,763	1,526	1,458	104	127	125	115
Montana	173	166	169	184	84	73%	72%	70%	71%	92%	238	232	240	260	91	90	98	101	109	113
Nebraska	675	661	727	757	422	66%	64%	63%	63%	93%	1,027	1,026	1,151	1,199	455	445	100	112	117	130
Nevada	1,275	1,380	1,502	1,638	740	81%	82%	82%	82%	94%	1,567	1,693	1,841	2,005	786	741	108	118	128	142
New Hampshire	436	424	548	572	260	73%	73%	73%	73%	92%	594	579	752	787	282	283	97	126	132	143
New Jersey	2,621	2,520	3,150	3,389	1,491	70%	70%	70%	70%	92%	3,723	3,584	4,473	4,812	1,627	1,581	96	120	129	127
New Mexico	531	523	629	633	355	72%	70%	70%	71%	94%	741	742	904	895	377	355	100	122	121	144
New York	3,863	3,703	4,508	4,572	2,010	66%	64%	64%	64%	92%	5,885	5,785	7,042	7,135	2,176	2,113	98	120	121	108
North Carolina	4,575	4,396	5,243	5,538	2,509	71%	69%	68%	69%	95%	6,445	6,350	7,665	8,036	2,633	2,577	99	119	125	120
North Dakota	90	106	91	254	169	67%	63%	61%	53%	90%	134	168	149	480	188	187	126	111	359	420
Ohio	5,788	5,423	6,088	5,868	2,631	68%	64%	64%	65%	96%	8,465	8,485	9,530	9,060	2,747	2,628	100	113	107	93
Oklahoma	1,285	1,286	1,365	1,440	697	70%	67%	66%	68%	95%	1,842	1,926	2,069	2,105	731	709	105	112	114	116
Oregon	900	964	1,022	1,189	509	77%	76%	76%	76%	89%	1,175	1,268	1,342	1,570	572	556	108	114	134	142
Pennsylvania	3,780	3,623	4,452	4,433	2,197	70%	68%	67%	68%	94%	5,419	5,346	6,602	6,519	2,334	2,240	99	122	120	124
Rhode Island	370	377	512	507	214	82%	82%	82%	82%	94%	452	460	627	616	228	230	102	138	136	152
South Carolina	2,194	2,045	2,306	2,313	1,122	67%	64%	65%	65%	96%	3,285	3,174	3,574	3,540	1,171	1,135	97	109	108	104
South Dakota	137	140	157	248	91	70%	67%	67%	63%	92%	195	210	236	393	99	99	108	121	202	152
Tennessee	3,417	3,461	3,893	4,670	1,893	74%	73%	73%	72%	95%	4,587	4,730	5,366	6,475	1,995	1,932	103	117	141	126
Texas	13,843	13,634	16,362	16,504	7,322	73%	71%	70%	72%	94%	18,987	19,204	23,263	23,032	7,798	7,672	101	123	121	121
Utah	1,247	1,164	1,180	1,168	494	77%	76%	77%	77%	94%	1,611	1,522	1,528	1,519	528	520	94	95	94	97
Vermont	90	114	99	270	87	72%	70%	70%	66%	93%	125	162	141	407	93	95	130	113	326	227
Virginia	2,218	2,328	3,003	3,208	1,396	77%	73%	73%	73%	95%	2,876	3,178	4,130	4,410	1,471	1,433	110	144	153	149
Washington	1,804	1,721	2,055	2,010	817	73%	73%	73%	73%	87%	2,455	2,356	2,807	2,751	944	912	96	114	112	111
West Virginia	307	328	430	461	203	65%	58%	58%	59%	96%	472	561	739	779	212	204	119	157	165	130
Wisconsin	1,512	1,521	1,788	1,849	860	72%	69%	70%	68%	95%	2,099	2,201	2,553	2,721	905	876	105	122	130	125
Wyoming	104	99	132	123	52	74%	73%	71%	71%	95%	141	136	185	174	55	55	96	131	123	117

Total 115,644 116,353 137,884 143,771 62,751 161,213 166,971 198,099 205,266 67,158 65,048

Table 4

STATE PRIME and SUBPRIME REPAYMENT PLANS ESTABLISHED
(2007 Quarterly; 2008 Jan.)

Percent of Industry	44.7%	43.4%	43.4%	43.7%	58.9%	62.3%	62.3%	62.3%	62.3%	63.0%	61.0%
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* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 4

**STATE PRIME and SUBPRIME REPAYMENT PLANS ESTABLISHED
(2007 Quarterly; 2008 Jan.)**

Product = Prime	Reported Repayment Plans Established					Percentage of HOPE NOW Serviced Loans Reporting Repayment Plans					Repayment Plans Established Adjusted for all HOPE NOW Servicers					Repayment Plans Established Index Q1 2007 = 100				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	834	797	1,030	1,058	565	81%	79%	80%	80%	96%	1,027	1,010	1,294	1,321	591	591	98	126	129	173
Alaska	65	82	88	70	54	93%	92%	92%	92%	99%	70	89	96	76	54	54	128	136	108	232
Arizona	598	619	774	1,021	605	83%	85%	83%	83%	93%	721	732	937	1,233	652	651	102	130	171	271
Arkansas	384	373	387	528	300	74%	75%	76%	76%	92%	517	496	510	693	325	325	96	99	134	189
California	1,442	1,680	2,278	3,437	1,407	71%	70%	71%	71%	83%	2,040	2,387	3,211	4,829	1,687	1,677	117	157	237	247
Colorado	1,380	1,230	1,383	1,437	696	79%	79%	67%	80%	92%	1,741	1,561	2,078	1,803	759	758	90	119	104	131
Connecticut	360	313	330	406	197	73%	73%	74%	74%	88%	495	428	447	545	223	222	86	90	110	134
Delaware	172	161	193	254	114	77%	75%	76%	76%	93%	224	214	253	333	123	123	95	113	148	164
District of Columbia	52	45	59	74	120	87%	87%	88%	86%	94%	59	52	67	86	128	128	87	113	144	644
Florida	2,306	2,480	3,226	4,235	2,035	80%	79%	80%	80%	91%	2,877	3,133	4,046	5,282	2,229	2,225	109	141	184	232
Georgia	4,079	3,898	4,666	5,208	2,452	84%	84%	84%	85%	95%	4,839	4,646	5,530	6,147	2,593	2,589	96	114	127	161
Hawaii	37	52	53	89	44	88%	88%	89%	89%	93%	42	59	60	100	47	47	140	142	239	333
Idaho	233	246	250	299	295	85%	85%	85%	85%	93%	273	290	293	351	316	316	106	107	129	347
Illinois	2,323	2,136	2,677	2,777	1,304	69%	66%	68%	68%	89%	3,359	3,213	3,960	4,082	1,471	1,469	96	118	122	131
Indiana	1,846	1,670	2,032	2,288	963	82%	80%	81%	81%	95%	2,250	2,094	2,519	2,821	1,016	1,015	93	112	125	135
Iowa	485	448	447	568	281	80%	78%	78%	79%	94%	608	576	571	722	298	298	95	94	119	147
Kansas	527	553	572	605	323	82%	80%	81%	81%	94%	646	689	708	750	343	343	107	110	116	159
Kentucky	688	591	706	759	378	80%	80%	81%	81%	93%	855	735	872	933	407	406	86	102	109	143
Louisiana	865	737	790	851	382	75%	74%	75%	75%	93%	1,152	1,001	1,056	1,129	411	410	87	92	98	107
Maine	124	186	175	202	185	81%	81%	82%	82%	94%	152	229	214	247	197	196	151	140	162	386
Maryland	973	921	1,171	1,455	662	83%	82%	83%	83%	95%	1,176	1,118	1,413	1,754	697	695	95	120	149	177
Massachusetts	530	533	610	738	422	74%	73%	74%	74%	88%	721	728	826	996	479	476	101	115	138	198
Michigan	2,424	2,128	2,473	2,877	1,281	72%	64%	66%	66%	93%	3,346	3,308	3,772	4,363	1,375	1,374	99	113	130	123
Minnesota	774	741	861	951	519	81%	79%	79%	79%	95%	959	941	1,090	1,203	548	547	98	114	125	171
Mississippi	503	451	558	627	292	84%	82%	82%	83%	96%	600	552	677	757	304	304	92	113	126	152
Missouri	1,078	1,003	1,166	1,269	668	77%	76%	77%	77%	94%	1,392	1,317	1,516	1,646	712	711	95	109	118	153
Montana	85	84	76	94	58	83%	82%	83%	83%	92%	103	102	91	113	63	63	99	89	110	184
Nebraska	436	409	431	470	304	75%	76%	76%	76%	93%	579	541	568	620	327	326	93	98	107	169
Nevada	324	387	433	605	301	83%	83%	84%	84%	92%	390	466	518	722	327	325	120	133	185	251
New Hampshire	139	149	173	199	159	74%	75%	76%	76%	90%	187	198	227	261	176	176	106	122	140	282
New Jersey	1,407	1,289	1,568	1,698	831	75%	76%	77%	77%	90%	1,864	1,693	2,040	2,197	925	922	91	109	118	148
New Mexico	289	295	336	377	210	87%	85%	85%	85%	95%	334	348	395	443	221	221	104	118	133	199
New York	1,582	1,428	1,547	1,678	948	68%	66%	67%	68%	89%	2,338	2,154	2,306	2,481	1,067	1,061	92	99	106	136
North Carolina	2,574	2,467	2,854	3,198	1,549	84%	83%	84%	84%	96%	3,058	2,956	3,399	3,795	1,620	1,618	97	111	124	159
North Dakota	44	42	36	33	153	82%	84%	82%	82%	89%	54	50	44	40	171	171	93	82	75	958
Ohio	2,467	2,246	2,562	2,826	1,271	77%	74%	74%	75%	95%	3,194	3,051	3,448	3,776	1,335	1,334	96	108	118	125
Oklahoma	723	681	701	856	426	87%	86%	86%	87%	96%	830	792	811	988	444	443	95	98	119	160
Oregon	317	282	304	369	306	76%	76%	77%	77%	87%	415	371	396	479	353	352	89	95	115	254
Pennsylvania	1,853	1,776	2,052	2,224	1,092	77%	75%	76%	76%	93%	2,406	2,357	2,696	2,908	1,171	1,168	98	112	121	146
Rhode Island	97	100	125	172	90	91%	89%	90%	90%	92%	107	112	139	191	98	97	105	131	180	274
South Carolina	1,000	888	1,046	1,128	598	84%	85%	85%	85%	96%	1,185	1,051	1,230	1,320	624	623	89	104	111	158
South Dakota	71	64	81	100	68	80%	79%	79%	79%	91%	89	81	103	126	75	75	92	115	142	253
Tennessee	1,473	1,500	1,610	1,932	1,101	86%	85%	86%	86%	95%	1,709	1,757	1,876	2,253	1,156	1,154	103	110	132	203
Texas	8,896	8,442	9,612	10,715	5,115	83%	82%	82%	82%	95%	10,690	10,353	11,721	13,031	5,385	5,377	97	110	122	151
Utah	496	396	500	522	274	85%	85%	85%	85%	92%	583	467	587	612	299	299	80	101	105	154
Vermont	30	36	34	38	69	81%	81%	81%	82%	93%	37	45	42	47	74	74	120	113	126	597
Virginia	958	931	1,174	1,384	732	83%	82%	83%	83%	95%	1,148	1,133	1,419	1,669	767	765	99	124	145	200
Washington	729	652	717	805	396	74%	73%	74%	75%	82%	988	888	967	1,080	481	480	90	98	109	146
West Virginia	137	127	161	189	95	81%	77%	78%	79%	96%	170	165	206	241	99	99	97	121	141	175
Wisconsin	620	578	714	712	436	81%	78%	82%	79%	94%	766	741	867	898	463	462	97	113	117	181
Wyoming	41	48	49	44	30	80%	79%	80%	81%	95%	51	60	61	55	32	32	117	119	106	184

Total 51,870 49,371 57,851 66,451 33,156

Percent of Industry 49.6% 48.6% 48.8% 49.1% 58.1%

65,416 63,532 74,172 84,547 35,740 35,665

62.5% 62.5% 62.5% 62.5% 62.7% 62.5%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 4

**STATE PRIME and SUBPRIME REPAYMENT PLANS ESTABLISHED
(2007 Quarterly; 2008 Jan.)**

Product = Subprime	Reported Repayment Plans Established					Percentage of HOPE NOW Serviced Loans Reporting Repayment Plans					Repayment Plans Established Adjusted for all HOPE NOW Servicers					Repayment Plans Established Index Q1 2007 = 100				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	889	916	1,053	1,009	406	50%	48%	48%	47%	97%	1,772	1,889	2,192	2,135	420	405	107	124	121	69
Alaska	60	64	78	67	32	61%	62%	62%	62%	87%	98	104	125	108	37	35	106	128	110	107
Arizona	1,304	1,515	1,893	1,887	810	75%	59%	75%	75%	95%	1,746	2,548	2,533	2,516	857	762	146	145	144	131
Arkansas	314	319	372	378	191	58%	57%	56%	56%	94%	539	557	659	673	202	186	103	122	125	104
California	7,688	8,762	9,716	9,327	3,455	78%	78%	78%	78%	91%	9,822	11,212	12,455	11,982	3,782	3516	114	127	122	107
Colorado	1,481	1,417	1,596	1,387	503	72%	71%	71%	70%	92%	2,053	1,991	2,260	1,987	548	521	97	110	97	76
Connecticut	788	757	1,017	979	318	72%	72%	71%	71%	95%	1,093	1,057	1,426	1,379	336	328	97	130	126	90
Delaware	164	194	238	262	119	60%	59%	58%	58%	95%	273	329	408	454	125	120	121	149	167	132
District of Columbia	21	44	69	56	34	59%	57%	57%	55%	92%	36	77	122	101	37	29	215	342	283	246
Florida	4,698	5,433	6,773	7,096	2,733	71%	71%	71%	72%	94%	6,590	7,621	9,482	9,905	2,904	2703	116	144	150	123
Georgia	2,882	3,240	3,714	3,644	1,290	65%	64%	63%	61%	95%	4,441	5,099	5,923	5,926	1,352	1283	115	133	133	87
Hawaii	112	133	121	157	59	80%	80%	80%	80%	94%	141	166	151	197	63	61	118	107	140	131
Idaho	250	327	340	284	102	75%	73%	73%	72%	96%	334	446	469	397	106	101	133	140	119	91
Illinois	3,073	3,127	3,608	3,514	1,354	65%	63%	63%	62%	95%	4,692	4,951	5,747	5,689	1,427	1312	106	122	121	84
Indiana	1,586	1,793	1,992	1,899	699	61%	59%	59%	58%	95%	2,595	3,042	3,402	3,268	733	682	117	131	126	79
Iowa	491	506	613	556	228	58%	54%	53%	52%	96%	843	930	1,151	1,077	238	225	110	136	128	80
Kansas	416	421	496	443	221	63%	60%	58%	57%	96%	662	707	849	775	230	213	107	128	117	97
Kentucky	852	810	905	794	325	65%	62%	61%	52%	96%	1,308	1,304	1,483	1,530	339	315	100	113	117	72
Louisiana	873	864	1,001	944	439	56%	54%	54%	55%	94%	1,564	1,591	1,842	1,726	465	427	102	118	110	82
Maine	232	250	308	302	106	76%	75%	74%	74%	95%	307	333	414	410	111	117	109	135	134	114
Maryland	1,260	1,576	2,116	2,105	913	66%	66%	66%	65%	93%	1,895	2,378	3,221	3,237	984	888	125	170	171	141
Massachusetts	1,518	1,311	1,668	1,470	450	75%	74%	73%	73%	95%	2,025	1,775	2,275	2,027	473	492	88	112	100	73
Michigan	3,027	3,022	3,838	3,457	1,280	66%	62%	62%	62%	96%	4,601	4,878	6,185	5,573	1,331	1268	106	134	121	83
Minnesota	1,185	1,203	1,271	1,211	431	71%	69%	67%	66%	97%	1,663	1,755	1,883	1,838	443	408	106	113	111	74
Mississippi	633	563	721	812	305	61%	60%	60%	60%	96%	1,033	936	1,205	1,357	317	291	91	117	131	85
Missouri	1,530	1,605	2,001	1,850	779	64%	61%	60%	59%	96%	2,404	2,616	3,312	3,117	814	747	109	138	130	93
Montana	88	82	93	90	26	65%	63%	62%	61%	94%	135	130	149	147	28	27	96	110	109	59
Nebraska	239	252	296	287	118	53%	52%	51%	50%	92%	449	485	583	580	128	118	108	130	129	79
Nevada	951	993	1,069	1,033	439	81%	81%	81%	81%	96%	1,177	1,227	1,323	1,283	459	416	104	112	109	106
New Hampshire	297	275	375	373	101	73%	72%	72%	71%	95%	408	382	524	526	106	108	94	129	129	79
New Jersey	1,214	1,231	1,582	1,691	660	65%	65%	65%	65%	94%	1,859	1,891	2,433	2,615	702	658	102	131	141	106
New Mexico	242	228	293	256	145	59%	58%	57%	57%	93%	407	394	510	453	155	134	97	125	111	99
New York	2,281	2,275	2,961	2,894	1,062	64%	63%	63%	62%	96%	3,547	3,631	4,736	4,654	1,109	1053	102	133	131	89
North Carolina	2,001	1,929	2,389	2,340	960	59%	57%	56%	55%	95%	3,387	3,394	4,266	4,241	1,012	959	100	126	125	85
North Dakota	46	64	55	221	16	57%	54%	52%	50%	97%	80	118	105	440	16	16	148	131	549	60
Ohio	3,321	3,177	3,526	3,042	1,360	63%	58%	58%	58%	96%	5,271	5,434	6,082	5,284	1,412	1294	103	115	100	74
Oklahoma	562	605	664	584	271	56%	53%	53%	52%	94%	1,011	1,133	1,258	1,117	287	266	112	124	110	79
Oregon	583	682	718	820	203	77%	76%	76%	75%	92%	760	897	947	1,090	220	204	118	125	143	80
Pennsylvania	1,927	1,847	2,400	2,209	1,105	64%	62%	61%	61%	95%	3,014	2,989	3,906	3,611	1,164	1071	99	130	120	107
Rhode Island	273	277	387	335	124	79%	79%	79%	79%	96%	346	349	487	424	130	132	101	141	123	115
South Carolina	1,194	1,157	1,260	1,185	524	57%	54%	54%	53%	96%	2,100	2,124	2,344	2,219	546	512	101	112	106	73
South Dakota	66	76	76	148	23	62%	59%	57%	55%	96%	106	129	133	267	24	24	121	126	252	67
Tennessee	1,944	1,961	2,283	2,738	792	68%	66%	65%	65%	94%	2,878	2,973	3,490	4,222	839	778	103	121	147	81
Texas	4,947	5,192	6,750	5,789	2,207	60%	59%	58%	58%	91%	8,297	8,850	11,542	10,002	2,413	2295	107	139	121	83
Utah	751	768	680	646	220	73%	73%	72%	71%	96%	1,028	1,055	941	907	229	222	103	92	88	65
Vermont	60	78	65	232	18	68%	66%	65%	64%	93%	88	117	99	360	19	21	134	113	410	71
Virginia	1,260	1,397	1,829	1,824	664	73%	68%	67%	67%	94%	1,728	2,045	2,711	2,741	704	668	118	157	159	116
Washington	1,075	1,069	1,338	1,205	421	73%	73%	73%	72%	91%	1,468	1,468	1,840	1,671	462	432	100	125	114	88
West Virginia	170	201	269	272	108	56%	51%	50%	50%	96%	301	396	533	539	113	105	131	177	179	104
Wisconsin	892	943	1,074	1,137	424	67%	65%	64%	62%	96%	1,333	1,460	1,686	1,823	442	413	109	126	137	93
Wyoming	63	51	83	79	22	70%	68%	67%	66%	95%	90	75	124	119	23	24	84	139	133	79

Total 63,774 66,982 80,033 77,320 29,595

Percent of Industry 40.8% 39.6% 39.5% 39.2% 61.5%

95,797 103,439 123,927 120,720 31,418 29,383

61.2% 61.2% 61.2% 61.2% 65.3% 61.1%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 5

**STATE PRIME and SUBPRIME MODIFICATIONS COMPLETED
(2007 Quarterly; 2008 Jan.)**

Description: The table below provides an estimate of modifications completed by state for HOPE NOW servicers during each quarter of 2007 and January 2008. Not all survey participants were able to supply data for modifications completed. The data presented in this table are adjusted to estimate the number of modifications completed by all servicers that participated in the survey, not just those who provided actual

Product = Total	Modifications Completed Adjusted for all HOPE NOW Servicers						Modifications Completed Index Q1 2007 = 100			
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	1,069	1,220	1,318	2,188	875	853	114	123	205	239
Alaska	95	88	78	116	24	23	92	82	122	72
Arizona	257	416	501	1,390	813	740	162	195	540	863
Arkansas	205	237	279	444	176	166	116	136	217	244
California	685	1,280	1,938	6,265	3,283	3,081	187	283	914	1349
Colorado	623	785	1,024	1,781	798	769	126	164	286	371
Connecticut	252	323	372	831	390	381	128	148	329	453
Delaware	141	157	182	302	174	168	111	129	214	357
District of Columbia	30	22	15	46	43	39	74	50	151	382
Florida	1,393	1,958	2,570	5,734	2,837	2,678	141	184	412	577
Georgia	2,228	2,654	3,073	5,110	2,158	2,082	119	138	229	280
Hawaii	22	34	45	96	58	57	154	207	437	781
Idaho	141	147	158	323	181	175	104	112	229	372
Illinois	1,223	1,614	1,873	3,479	1,638	1,541	132	153	284	378
Indiana	1,143	1,309	1,493	2,551	1,128	1,070	115	131	223	281
Iowa	373	448	512	844	314	299	120	137	226	241
Kansas	332	330	393	660	285	270	99	118	199	244
Kentucky	571	675	782	1,361	547	518	118	137	238	272
Louisiana	890	1,019	1,020	1,488	580	543	115	115	167	183
Maine	147	148	146	309	119	123	101	99	210	252
Maryland	433	549	709	1,465	744	686	127	164	338	475
Massachusetts	379	465	544	1,341	664	683	123	144	354	541
Michigan	1,679	2,337	2,665	5,614	2,341	2,258	139	159	334	403
Minnesota	465	547	704	1,399	618	580	118	151	301	374
Mississippi	605	684	697	1,255	499	466	113	115	207	231
Missouri	781	907	1,191	2,275	915	856	116	152	291	329
Montana	67	59	84	148	72	70	88	126	222	315
Nebraska	356	399	451	535	209	199	112	127	151	167
Nevada	141	235	295	858	483	446	167	210	610	950
New Hampshire	112	146	199	413	220	222	131	178	370	596
New Jersey	542	713	830	1,502	774	740	131	153	277	409
New Mexico	268	276	312	420	187	166	103	116	157	186
New York	1,027	1,245	1,383	2,438	1,191	1,145	121	135	237	335
North Carolina	1,753	1,904	2,150	3,593	1,663	1,600	109	123	205	274
North Dakota	107	97	144	178	84	83	91	135	167	234
Ohio	2,005	2,436	2,774	4,641	1,972	1,844	121	138	231	276
Oklahoma	462	569	655	1,002	473	446	123	142	217	289
Oregon	172	202	271	439	256	243	117	157	255	424
Pennsylvania	1,625	1,819	2,003	3,400	1,638	1,540	112	123	209	284
Rhode Island	63	73	86	231	115	116	116	138	369	556
South Carolina	1,161	1,340	1,486	2,197	880	836	115	128	189	216
South Dakota	54	56	66	116	62	61	103	121	213	338
Tennessee	974	1,234	1,356	2,506	1,004	948	127	139	257	292
Texas	4,351	5,263	5,576	9,195	3,572	3,450	121	128	211	238
Utah	202	234	234	468	222	217	116	116	231	321
Vermont	63	53	85	126	70	74	85	135	200	350
Virginia	646	745	1,033	1,956	931	892	115	160	302	414
Washington	322	420	512	1,070	505	479	130	159	333	447
West Virginia	325	328	374	546	236	223	101	115	168	205
Wisconsin	421	524	645	1,133	515	489	124	153	269	348
Wyoming	25	23	30	73	37	38	92	120	295	455

Total 33,407 40,747 47,315 87,852 39,573 37,673

Table 5

STATE PRIME and SUBPRIME MODIFICATIONS COMPLETED
(2007 Quarterly; 2008 Jan.)

Percent of Industry	62.3%	62.3%	62.3%	62.3%	63.0%	60.0%
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* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 5

**STATE PRIME and SUBPRIME MODIFICATIONS COMPLETED
(2007 Quarterly; 2008 Jan.)**

Product = Prime State	Modifications Completed Adjusted for all HOPE NOW Servicers						Modifications Completed Index Q1 2007 = 100			
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	344	408	357	510	224	224	119	104	148	195
Alaska	91	79	59	81	9	9	86	65	88	30
Arizona	128	181	174	288	154	153	141	136	225	359
Arkansas	106	127	121	136	57	57	120	114	129	161
California	235	388	450	1,027	448	445	165	192	437	569
Colorado	336	449	475	475	219	219	134	142	142	195
Connecticut	109	132	125	160	65	65	121	115	147	179
Delaware	47	60	70	80	40	39	129	150	171	254
District of Columbia	26	19	8	26	25	25	73	31	99	288
Florida	540	764	854	1,159	564	563	141	158	214	312
Georgia	1,121	1,401	1,392	1,611	686	685	125	124	144	183
Hawaii	14	15	14	18	10	10	103	96	128	203
Idaho	80	75	69	86	62	62	94	87	107	233
Illinois	620	803	807	1,018	448	448	129	130	164	217
Indiana	521	679	683	820	290	290	130	131	157	167
Iowa	217	250	251	275	63	63	115	115	127	86
Kansas	174	185	192	197	83	83	107	111	114	143
Kentucky	197	269	283	342	144	144	137	144	174	219
Louisiana	481	502	402	392	136	136	104	84	82	85
Maine	83	91	70	107	35	34	109	84	128	124
Maryland	224	276	288	393	156	156	123	129	176	209
Massachusetts	154	194	190	264	169	168	126	124	172	328
Michigan	809	1,252	1,195	1,639	588	588	155	148	203	218
Minnesota	222	234	259	363	147	146	105	116	163	197
Mississippi	230	242	198	306	94	93	105	86	133	122
Missouri	280	386	412	492	200	200	138	147	176	214
Montana	36	30	29	41	20	20	82	79	113	167
Nebraska	260	296	291	247	65	65	114	112	95	75
Nevada	53	96	98	155	96	96	179	183	290	539
New Hampshire	48	61	67	103	64	63	126	139	213	392
New Jersey	300	371	412	501	232	231	124	137	167	231
New Mexico	144	160	159	168	39	39	111	111	117	81
New York	445	588	585	655	326	324	132	132	147	219
North Carolina	723	808	747	940	475	475	112	103	130	197
North Dakota	75	73	90	98	46	46	98	119	130	184
Ohio	925	1,161	1,126	1,351	437	436	126	122	146	142
Oklahoma	186	243	244	283	101	101	131	131	152	163
Oregon	86	104	110	129	76	76	121	128	150	264
Pennsylvania	645	834	802	973	408	407	129	124	151	189
Rhode Island	32	31	29	46	34	33	97	91	143	312
South Carolina	372	450	457	494	198	198	121	123	133	159
South Dakota	20	22	28	24	14	14	112	141	121	214
Tennessee	409	471	530	644	249	248	115	130	158	182
Texas	2,485	3,033	2,782	3,025	1,109	1,107	122	112	122	134
Utah	105	143	117	163	61	61	137	112	156	176
Vermont	22	19	30	41	27	26	85	134	184	357
Virginia	266	299	348	428	183	183	113	131	161	207
Washington	164	193	206	291	124	124	118	126	178	227
West Virginia	109	115	111	131	54	54	106	103	121	150
Wisconsin	168	234	224	296	126	126	139	134	176	225
Wyoming	7	6	9	14	6	6	85	137	211	294

Total 15,472 19,299 19,033 23,506 9,685 9,665

Percent of Industry 62.3% 62.3% 62.3% 62.3% 62.7% 62.5%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 5

**STATE PRIME and SUBPRIME MODIFICATIONS COMPLETED
(2007 Quarterly; 2008 Jan.)**

Product = Subprime	Modifications Completed Adjusted for all HOPE NOW Servicers							Modifications Completed Index Q1 2007 = 100			
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	
Alabama	726	812	961	1,678	652	630	112	133	231	260	
Alaska	4	9	19	36	14	14	230	454	865	997	
Arizona	129	236	327	1,102	659	587	182	253	853	1361	
Arkansas	99	110	158	308	119	110	112	160	311	333	
California	450	892	1,488	5,238	2,835	2636	198	330	1164	1757	
Colorado	287	336	548	1,305	579	551	117	191	454	575	
Connecticut	143	191	247	670	325	316	134	173	468	662	
Delaware	94	97	112	222	134	128	103	119	235	408	
District of Columbia	5	4	7	20	18	14	76	154	430	893	
Florida	852	1,194	1,715	4,575	2,273	2116	140	201	537	745	
Georgia	1,107	1,253	1,681	3,499	1,471	1396	113	152	316	378	
Hawaii	8	19	32	78	49	48	246	407	995	1829	
Idaho	61	72	89	238	119	113	117	145	388	555	
Illinois	603	812	1,066	2,462	1,190	1094	135	177	408	544	
Indiana	621	631	810	1,730	838	780	101	130	278	377	
Iowa	156	198	261	569	251	237	127	167	364	455	
Kansas	158	145	201	463	203	188	91	127	293	356	
Kentucky	374	406	500	1,019	403	374	108	134	272	300	
Louisiana	409	517	618	1,096	444	407	127	151	268	299	
Maine	64	57	75	202	84	89	90	118	318	419	
Maryland	209	273	421	1,071	588	531	130	201	511	760	
Massachusetts	225	272	354	1,077	495	515	121	157	479	686	
Michigan	870	1,085	1,470	3,975	1,752	1670	125	169	457	576	
Minnesota	242	312	445	1,037	471	433	129	184	428	537	
Mississippi	375	442	498	950	406	373	118	133	253	298	
Missouri	502	521	779	1,783	715	656	104	155	355	392	
Montana	30	29	55	107	52	50	96	184	356	496	
Nebraska	96	102	159	289	145	134	107	166	301	419	
Nevada	87	139	197	703	387	350	160	226	805	1201	
New Hampshire	63	85	132	310	156	158	135	208	490	752	
New Jersey	242	341	417	1,001	542	508	141	173	414	631	
New Mexico	124	116	153	252	148	128	93	123	203	308	
New York	582	658	797	1,783	865	820	113	137	306	423	
North Carolina	1,030	1,096	1,402	2,653	1,188	1126	106	136	258	328	
North Dakota	31	23	54	81	38	37	75	173	258	354	
Ohio	1,081	1,276	1,648	3,290	1,535	1408	118	152	304	391	
Oklahoma	276	325	411	718	372	344	118	149	260	374	
Oregon	86	98	161	310	180	167	114	187	361	585	
Pennsylvania	980	985	1,201	2,427	1,231	1133	100	122	248	347	
Rhode Island	31	42	57	186	81	83	136	187	608	812	
South Carolina	788	890	1,029	1,704	682	639	113	131	216	243	
South Dakota	34	34	38	91	48	47	98	110	266	410	
Tennessee	566	763	826	1,862	755	700	135	146	329	371	
Texas	1,866	2,230	2,794	6,171	2,463	2343	119	150	331	377	
Utah	97	91	117	304	161	155	93	120	312	478	
Vermont	41	34	55	85	44	47	84	135	209	346	
Virginia	381	447	685	1,528	747	709	117	180	401	558	
Washington	158	227	306	779	380	355	143	194	493	675	
West Virginia	217	214	263	415	181	168	99	121	192	233	
Wisconsin	253	290	421	836	389	363	115	166	330	430	
Wyoming	18	17	21	59	31	31	94	114	325	513	

Total (Monthly Average)	17,935	21,448	28,283	64,346	29,888	28,008
Percent of Industry	62.3%	62.3%	62.3%	62.3%	65.3%	61.2%

(1) - One provider was unable to provide complete information for the first quarter Modifications Completed and Active Formal Repayment Plan Inventory. To provide a consistent basis for trend analysis, these numbers were approximated based on subsequent month's information.

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 6

**STATE PRIME and SUBPRIME ACTIVE FORMAL REPAYMENT PLAN INVENTORY
(2007 Quarterly; 2008 Jan.)**

Description: The table below provides a monthly average estimate of formal repayment plan inventory by state for HOPE NOW servicers for each quarter of 2007 and the January, 2008. As not all HOPE NOW servicers have submitted data for formal repayment plan inventories, the third set of columns estimates the number of formal repayment plans in inventory for all HOPE NOW servicers.

Product = Total	Reported Formal Repayment Plan Inventory (1)					Percentage of HOPE NOW Serviced Loans Reporting Formal Repayment Plan Inventory					Formal Repayment Plan Inventory Adjusted for all HOPE NOW Servicers						Formal Repayment Plan Inventory Index Q1 2007 = 100			
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 2007 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	1,914	1,865	2,042	2,142	2,802	70%	66%	67%	67%	100%	2,753	2,809	3,063	3,215	2,803	2,756	102	111	117	100
Alaska	137	151	169	181	205	88%	86%	86%	86%	100%	157	177	198	210	205	200	113	126	134	128
Arizona	1,506	1,653	1,968	2,417	3,467	84%	71%	83%	83%	100%	1,799	2,312	2,385	2,903	3,467	3,228	129	133	161	179
Arkansas	823	807	847	946	1,340	75%	74%	74%	74%	100%	1,092	1,090	1,150	1,278	1,340	1,291	100	105	117	118
California	5,858	6,740	7,794	9,365	11,711	87%	87%	87%	87%	100%	6,709	7,762	8,978	10,792	11,711	11,133	116	134	161	166
Colorado	2,609	2,577	2,644	2,846	3,448	85%	84%	75%	83%	100%	3,055	3,080	3,502	3,423	3,448	3,366	101	115	112	110
Connecticut	1,022	1,002	1,109	1,315	1,585	80%	79%	79%	79%	100%	1,272	1,268	1,408	1,671	1,585	1,555	100	111	131	122
Delaware	320	350	382	448	585	73%	71%	70%	70%	100%	435	495	543	640	585	569	114	125	147	131
District of Columbia	72	89	108	118	809	86%	81%	79%	80%	100%	84	110	137	148	809	787	132	164	177	942
Florida	5,814	6,397	7,481	9,392	12,658	83%	81%	81%	82%	100%	7,032	7,871	9,188	11,442	12,659	12,137	112	131	163	173
Georgia	7,157	6,925	7,449	8,475	9,563	83%	81%	80%	80%	100%	8,660	8,586	9,279	10,612	9,564	9,357	99	107	123	108
Hawaii	131	158	164	199	288	87%	88%	88%	88%	100%	150	181	187	227	288	284	121	125	152	190
Idaho	440	444	481	532	1,625	86%	83%	82%	82%	100%	513	535	584	646	1,625	1,607	104	114	126	313
Illinois	4,870	4,884	5,151	6,168	8,060	78%	74%	74%	74%	100%	6,206	6,602	6,964	8,365	8,060	7,702	106	112	135	124
Indiana	3,080	3,036	3,260	3,887	4,680	77%	73%	73%	74%	100%	4,021	4,161	4,444	5,241	4,680	4,506	103	111	130	112
Iowa	928	905	959	1,086	1,460	73%	69%	68%	67%	100%	1,268	1,316	1,413	1,610	1,460	1,417	104	111	127	112
Kansas	966	956	1,002	1,090	1,563	79%	75%	74%	74%	100%	1,226	1,276	1,359	1,477	1,563	1,515	104	111	120	124
Kentucky	1,428	1,358	1,417	1,619	2,032	79%	76%	75%	70%	100%	1,816	1,798	1,881	2,310	2,032	1,958	99	104	127	108
Louisiana	2,060	1,946	1,978	2,023	2,770	70%	67%	67%	68%	100%	2,956	2,901	2,951	2,971	2,770	2,626	98	100	101	89
Maine	314	378	405	453	954	83%	82%	82%	81%	100%	378	461	495	559	954	966	122	131	148	256
Maryland	2,030	2,075	2,446	3,110	4,021	81%	79%	79%	79%	100%	2,511	2,617	3,111	3,937	4,021	3,784	104	124	157	151
Massachusetts	1,674	1,693	1,824	2,058	2,750	82%	80%	80%	79%	100%	2,049	2,117	2,290	2,590	2,750	2,799	103	112	126	137
Michigan	5,326	5,075	5,506	6,139	7,683	76%	69%	69%	69%	100%	7,030	7,405	7,977	8,858	7,683	7,477	105	113	126	106
Minnesota	1,775	1,754	1,902	2,120	2,536	80%	77%	77%	76%	100%	2,216	2,269	2,471	2,782	2,536	2,429	102	112	126	110
Mississippi	1,202	1,121	1,200	1,314	1,926	72%	70%	70%	70%	100%	1,674	1,607	1,710	1,866	1,926	1,836	96	102	111	110
Missouri	2,601	2,508	2,767	3,068	4,010	76%	72%	72%	71%	100%	3,437	3,459	3,857	4,294	4,010	3,808	101	112	125	111
Montana	188	186	191	193	233	82%	80%	78%	78%	100%	230	234	243	248	233	229	102	106	108	99
Nebraska	709	676	702	765	1,031	77%	75%	73%	72%	100%	923	908	959	1,059	1,031	1,002	98	104	115	109
Nevada	839	946	1,051	1,219	1,639	87%	87%	87%	87%	100%	964	1,090	1,209	1,398	1,639	1,539	113	125	145	160
New Hampshire	455	437	482	533	896	79%	79%	78%	78%	100%	573	555	615	683	896	898	97	107	119	157
New Jersey	2,353	2,324	2,543	3,093	3,886	81%	80%	80%	80%	100%	2,893	2,912	3,188	3,878	3,886	3,759	101	110	134	130
New Mexico	601	559	594	646	976	80%	77%	76%	77%	100%	753	728	777	843	976	915	97	103	112	122
New York	3,633	3,647	3,867	4,409	6,345	75%	72%	72%	71%	100%	4,871	5,078	5,402	6,171	6,345	6,139	104	111	127	126
North Carolina	4,926	4,659	5,066	5,611	6,609	78%	76%	75%	76%	100%	6,291	6,166	6,714	7,431	6,609	6,450	98	107	118	103
North Dakota	91	94	92	99	1,069	76%	71%	69%	67%	100%	119	132	133	147	1,069	1,067	111	111	124	895
Ohio	5,098	4,916	5,167	5,916	7,953	74%	69%	69%	70%	99%	6,844	7,105	7,465	8,479	8,035	7,621	104	109	124	111
Oklahoma	1,417	1,384	1,429	1,525	2,083	76%	73%	73%	73%	99%	1,872	1,902	1,968	2,075	2,110	2,030	102	105	111	108
Oregon	767	768	812	954	1,786	88%	87%	87%	86%	100%	870	885	938	1,106	1,793	1,744	102	108	127	200
Pennsylvania	3,728	3,671	3,963	4,619	6,405	78%	74%	74%	74%	99%	4,804	4,960	5,377	6,227	6,493	6,171	103	112	130	128
Rhode Island	304	305	356	408	632	87%	86%	86%	87%	100%	351	355	416	471	635	638	101	119	134	182
South Carolina	2,233	2,112	2,226	2,448	3,132	74%	71%	71%	72%	99%	3,030	2,959	3,119	3,411	3,162	3,048	98	103	113	101
South Dakota	153	156	167	198	348	82%	77%	75%	75%	100%	186	203	221	264	349	348	109	119	142	187
Tennessee	3,210	3,022	3,203	3,574	5,343	82%	80%	80%	79%	99%	3,907	3,775	4,021	4,501	5,389	5,215	97	103	115	133
Texas	14,975	13,810	15,126	17,041	20,065	82%	79%	79%	78%	99%	18,333	17,491	19,238	21,727	20,363	19,945	95	105	119	109
Utah	1,010	940	928	1,083	1,228	86%	84%	84%	84%	100%	1,178	1,116	1,101	1,292	1,234	1,213	95	93	110	103
Vermont	95	103	97	116	548	78%	76%	75%	74%	99%	121	136	129	156	551	554	112	106	128	456
Virginia	2,189	2,192	2,529	3,037	3,523	83%	79%	78%	78%	99%	2,626	2,783	3,240	3,885	3,570	3,470	106	123	148	132
Washington	1,636	1,640	1,821	2,124	2,300	87%	86%	86%	85%	99%	1,871	1,907	2,126	2,488	2,323	2,233	102	114	133	119
West Virginia	342	336	402	481	630	69%	62%	62%	64%	99%	495	543	644	755	639	611	110	130	153	123
Wisconsin	1,377	1,425	1,565	1,752	2,273	79%	76%	77%	74%	99%	1,737	1,885	2,039	2,358	2,287	2,204	109	117	136	127
Wyoming	106	106	126	135	157	80%	78%	77%	76%	99%	133	137	164	178	159	160	103	124	134	120

Total (Monthly Average) 108,490 107,264 116,960 134,490 175,621

136,472 140,213 152,969 175,303 176,317 170,298

Table 6

STATE PRIME and SUBPRIME ACTIVE FORMAL REPAYMENT PLAN INVENTORY
(2007 Quarterly; 2008 Jan.)

Percent of Industry	49.5%	47.7%	47.7%	47.8%	62.8%	62.3%	62.3%	62.3%	62.3%	63.0%	60.9%
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* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 6

STATE PRIME and SUBPRIME ACTIVE FORMAL REPAYMENT PLAN INVENTORY
(2007 Quarterly; 2008 Jan.)

Product = Prime	Reported Formal Repayment Plan Inventory (1)					Percentage of HOPE NOW Serviced Loans Reporting Formal Repayment Plan Inventory					Formal Repayment Plan Inventory Adjusted for all HOPE NOW Servicers					Formal Repayment Plan Inventory Index Q1 2007 = 100				
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008
Alabama	1,108	1,057	1,187	1,278	1,451	88%	84%	84%	85%	100%	1,264	1,258	1,405	1,508	1,451	1450	99	111	119	115
Alaska	91	94	102	117	127	94%	93%	93%	93%	100%	97	101	110	126	127	127	105	114	130	131
Arizona	658	646	748	1,039	1,331	92%	92%	90%	90%	100%	719	699	831	1,152	1,331	1328	97	116	160	185
Arkansas	515	509	532	614	723	86%	85%	85%	85%	100%	598	602	627	724	723	722	101	105	121	121
California	1,301	1,523	1,934	3,038	3,769	90%	88%	88%	88%	100%	1,451	1,729	2,189	3,436	3,769	3747	119	151	237	258
Colorado	1,514	1,467	1,505	1,681	1,839	90%	88%	74%	88%	100%	1,687	1,669	2,037	1,905	1,839	1836	99	121	113	109
Connecticut	389	365	380	482	541	88%	86%	86%	87%	100%	442	425	440	557	541	539	96	100	126	122
Delaware	177	181	191	230	247	86%	83%	84%	84%	100%	205	217	228	275	247	246	106	111	134	120
District of Columbia	54	52	58	72	714	93%	93%	93%	92%	100%	58	56	63	78	714	712	97	108	135	1233
Florida	2,745	2,814	3,265	4,502	5,281	91%	89%	89%	89%	100%	3,011	3,164	3,658	5,031	5,282	5271	105	121	167	175
Georgia	4,822	4,584	4,920	5,654	5,678	91%	90%	90%	90%	100%	5,272	5,110	5,467	6,271	5,679	5670	97	104	119	108
Hawaii	46	53	52	73	126	94%	94%	94%	94%	100%	49	57	55	78	126	125	115	112	158	254
Idaho	258	220	229	274	1,312	93%	92%	92%	92%	100%	278	240	250	299	1,312	1310	86	90	107	470
Illinois	2,593	2,483	2,620	3,335	3,696	86%	80%	81%	81%	100%	3,025	3,111	3,253	4,132	3,696	3690	103	108	137	122
Indiana	1,778	1,674	1,849	2,360	2,205	89%	85%	86%	86%	100%	2,004	1,969	2,156	2,742	2,205	2203	98	108	137	110
Iowa	526	497	516	613	724	86%	83%	83%	83%	100%	610	600	620	735	724	723	98	102	121	119
Kansas	618	592	599	687	913	90%	87%	87%	87%	100%	690	684	691	794	913	912	99	100	115	132
Kentucky	792	741	796	960	1,017	91%	89%	89%	89%	100%	871	836	896	1,078	1,017	1016	96	103	124	117
Louisiana	1,097	986	977	1,064	1,049	83%	81%	82%	82%	100%	1,315	1,216	1,194	1,296	1,049	1048	92	91	99	80
Maine	149	179	195	206	656	89%	87%	88%	88%	100%	168	205	223	235	656	653	122	133	140	389
Maryland	1,058	983	1,082	1,554	1,646	90%	88%	89%	89%	100%	1,179	1,114	1,222	1,755	1,646	1642	94	104	149	139
Massachusetts	569	588	637	813	1,371	88%	85%	85%	85%	100%	646	691	747	953	1,371	1365	107	116	148	211
Michigan	2,648	2,576	2,784	3,319	3,374	83%	72%	73%	73%	100%	3,197	3,589	3,820	4,537	3,374	3371	112	119	142	105
Minnesota	920	929	1,029	1,166	1,224	87%	84%	84%	84%	100%	1,056	1,106	1,222	1,383	1,224	1223	105	116	131	116
Mississippi	526	473	533	596	831	89%	86%	86%	87%	100%	592	550	617	688	831	830	93	104	116	140
Missouri	1,305	1,222	1,311	1,535	1,558	86%	83%	83%	83%	100%	1,513	1,473	1,572	1,839	1,558	1557	97	104	122	103
Montana	108	108	105	110	137	92%	90%	90%	90%	100%	116	120	117	121	137	137	103	100	104	117
Nebraska	528	488	488	528	653	84%	83%	83%	83%	100%	627	590	589	639	653	652	94	94	102	104
Nevada	299	338	396	527	617	93%	92%	92%	92%	100%	323	369	431	572	617	614	114	134	177	190
New Hampshire	162	181	189	222	562	87%	85%	86%	86%	100%	186	212	221	259	562	559	114	118	139	300
New Jersey	1,467	1,390	1,499	1,860	1,920	89%	88%	88%	88%	100%	1,641	1,584	1,702	2,109	1,920	1915	97	104	129	117
New Mexico	383	343	361	409	536	92%	90%	90%	90%	100%	415	382	401	455	536	535	92	97	110	129
New York	1,963	1,875	1,867	2,127	2,622	82%	79%	79%	79%	100%	2,397	2,384	2,360	2,680	2,622	2606	99	98	112	109
North Carolina	3,199	2,948	3,253	3,696	3,655	90%	88%	89%	89%	100%	3,545	3,336	3,668	4,159	3,655	3650	94	103	117	103
North Dakota	57	53	51	54	1,009	91%	89%	89%	89%	100%	62	59	57	61	1,009	1008	95	92	98	1623
Ohio	2,678	2,524	2,687	3,282	3,089	85%	80%	80%	80%	100%	3,159	3,172	3,356	4,079	3,090	3086	100	106	129	98
Oklahoma	868	825	861	971	1,051	91%	89%	89%	90%	100%	952	925	962	1,083	1,051	1050	97	101	114	110
Oregon	400	378	381	467	1,143	92%	90%	91%	91%	100%	436	418	421	515	1,143	1141	96	97	118	262
Pennsylvania	2,171	2,027	2,130	2,633	2,498	87%	83%	84%	84%	100%	2,496	2,437	2,548	3,142	2,499	2494	98	102	126	100
Rhode Island	102	91	92	154	356	97%	94%	94%	94%	100%	105	96	97	163	356	354	92	93	155	336
South Carolina	1,238	1,161	1,253	1,414	1,399	91%	89%	90%	90%	100%	1,366	1,300	1,398	1,573	1,399	1397	95	102	115	102
South Dakota	111	105	108	132	273	91%	87%	87%	87%	100%	122	120	124	151	273	273	99	102	124	224
Tennessee	1,749	1,643	1,732	1,973	3,068	93%	90%	91%	90%	100%	1,889	1,817	1,912	2,181	3,069	3064	96	101	115	162
Texas	10,945	9,743	10,473	11,865	12,190	90%	87%	87%	88%	100%	12,199	11,178	11,978	13,556	12,197	12178	92	98	111	100
Utah	587	511	527	626	645	93%	92%	92%	92%	100%	631	556	572	680	645	644	88	91	108	102
Vermont	40	43	42	50	482	89%	87%	87%	88%	100%	45	49	48	57	482	480	108	106	126	1062
Virginia	1,140	1,042	1,162	1,539	1,699	90%	87%	88%	88%	100%	1,269	1,191	1,323	1,750	1,699	1696	94	104	138	134
Washington	880	836	875	1,041	1,001	93%	91%	92%	92%	100%	947	916	956	1,136	1,001	999	97	101	120	105
West Virginia	158	139	174	230	256	87%	82%	83%	83%	100%	182	170	210	277	256	256	93	116	152	141
Wisconsin	724	731	802	884	1,016	89%	84%	89%	85%	100%	812	866	903	1,037	1,016	1015	107	111	128	125
Wyoming	52	55	62	63	73	87%	85%	86%	86%	100%	60	64	73	73	73	73	107	122	122	122

Total (Monthly Average) 60,265 57,064 61,605 74,114 85,353

Percent of Industry 55.4% 53.4% 53.5% 53.8% 62.7%

67,976 66,784 72,021 86,113 85,372 85,192

62.5% 62.5% 62.5% 62.5% 62.7% 62.5%

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 6

**STATE PRIME and SUBPRIME ACTIVE FORMAL REPAYMENT PLAN INVENTORY
(2007 Quarterly; 2008 Jan.)**

Product = Subprime	Reported Formal Repayment Plan Inventory (1)					Percentage of HOPE NOW Serviced Loans Reporting Formal Repayment Plan Inventory					Formal Repayment Plan Inventory Adjusted for all HOPE NOW Servicers					Formal Repayment Plan Inventory Index Q1 2007 = 100					
	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	Jan. 2008 Basis *	Q2 2007	Q3 2007	Q4 2007	Jan. 2008	
Alabama	806	808	855	864	1,351	54%	52%	52%	51%	100%	1,488	1,552	1,658	1,708	1,352	1306	104	111	115	88	
Alaska	46	58	67	64	78	78%	76%	77%	76%	100%	60	76	87	84	78	74	126	146	141	124	
Arizona	847	1,007	1,220	1,378	2,136	78%	62%	78%	79%	100%	1,080	1,613	1,554	1,751	2,136	1900	149	144	162	176	
Arkansas	308	298	315	332	617	62%	61%	60%	60%	100%	494	488	523	554	617	568	99	106	112	115	
California	4,557	5,217	5,860	6,326	7,942	87%	86%	86%	86%	100%	5,258	6,034	6,789	7,356	7,942	7385	115	129	140	140	
Colorado	1,095	1,110	1,139	1,165	1,609	80%	79%	78%	77%	100%	1,368	1,411	1,465	1,518	1,609	1530	103	107	111	112	
Connecticut	632	637	729	833	1,044	76%	76%	75%	75%	100%	830	843	968	1,114	1,044	1017	102	117	134	122	
Delaware	143	169	191	218	338	62%	61%	61%	60%	100%	230	278	315	365	338	323	121	137	159	140	
District of Columbia	18	37	50	46	95	70%	68%	67%	66%	100%	26	54	74	70	95	75	208	287	270	290	
Florida	3,069	3,583	4,216	4,891	7,377	76%	76%	76%	76%	100%	4,021	4,707	5,530	6,410	7,377	6866	117	138	159	171	
Georgia	2,335	2,340	2,530	2,821	3,885	69%	67%	66%	65%	100%	3,388	3,476	3,811	4,342	3,885	3687	103	113	128	109	
Hawaii	84	105	112	126	162	84%	85%	85%	85%	100%	100	124	132	149	162	159	124	131	148	158	
Idaho	181	224	251	258	313	77%	76%	75%	74%	100%	235	295	334	347	313	298	126	142	148	127	
Illinois	2,276	2,401	2,531	2,833	4,364	72%	69%	68%	67%	100%	3,181	3,491	3,711	4,232	4,364	4012	110	117	133	126	
Indiana	1,302	1,362	1,411	1,527	2,475	65%	62%	62%	61%	100%	2,017	2,192	2,288	2,499	2,475	2303	109	113	124	114	
Iowa	402	408	443	473	736	61%	57%	56%	54%	100%	659	716	793	875	736	694	109	120	133	105	
Kansas	348	364	403	403	650	65%	61%	60%	59%	100%	536	592	669	684	650	603	110	125	128	112	
Kentucky	636	617	620	659	1,015	67%	64%	63%	54%	100%	945	962	985	1,231	1,015	942	102	104	130	100	
Louisiana	963	961	1,001	959	1,721	59%	57%	57%	57%	100%	1,641	1,685	1,756	1,675	1,721	1578	103	107	102	96	
Maine	164	199	210	247	298	78%	78%	77%	76%	100%	210	256	272	325	298	314	122	129	154	149	
Maryland	972	1,092	1,364	1,556	2,375	73%	73%	72%	71%	100%	1,333	1,503	1,889	2,181	2,375	2142	113	142	164	161	
Massachusetts	1,104	1,105	1,187	1,245	1,379	79%	77%	77%	76%	100%	1,403	1,426	1,542	1,636	1,379	1434	102	110	117	102	
Michigan	2,678	2,499	2,722	2,819	4,309	70%	65%	65%	65%	100%	3,833	3,816	4,157	4,321	4,309	4106	100	108	113	107	
Minnesota	855	825	873	954	1,312	74%	71%	70%	68%	100%	1,160	1,163	1,249	1,399	1,312	1206	100	108	121	104	
Mississippi	676	649	667	718	1,095	63%	61%	61%	61%	100%	1,081	1,057	1,093	1,178	1,095	1006	98	101	109	93	
Missouri	1,296	1,286	1,456	1,533	2,452	67%	65%	64%	62%	100%	1,924	1,986	2,286	2,455	2,452	2251	103	119	128	117	
Montana	81	78	85	84	96	71%	68%	67%	66%	100%	114	115	127	127	96	92	101	111	111	81	
Nebraska	181	188	214	237	378	61%	59%	58%	56%	100%	296	318	369	420	378	350	107	125	142	118	
Nevada	540	608	655	692	1,022	84%	84%	84%	84%	100%	641	721	778	826	1,022	925	112	121	129	144	
New Hampshire	293	256	293	312	334	76%	75%	74%	74%	100%	387	343	395	424	334	339	88	102	109	88	
New Jersey	886	934	1,044	1,234	1,966	71%	70%	70%	70%	100%	1,252	1,327	1,485	1,769	1,966	1844	106	119	141	147	
New Mexico	218	217	234	237	440	64%	63%	62%	61%	100%	338	346	376	388	440	380	102	111	115	112	
New York	1,670	1,772	2,000	2,282	3,723	68%	66%	66%	65%	100%	2,473	2,694	3,042	3,491	3,723	3533	109	123	141	143	
North Carolina	1,728	1,711	1,813	1,916	2,954	63%	60%	60%	59%	100%	2,746	2,830	3,046	3,271	2,954	2800	103	111	119	102	
North Dakota	34	41	41	45	60	60%	56%	55%	52%	100%	57	73	76	87	60	59	127	133	152	103	
Ohio	2,419	2,392	2,479	2,634	4,864	66%	61%	60%	60%	98%	3,685	3,933	4,109	4,400	4,946	4535	107	112	119	123	
Oklahoma	549	559	568	554	1,032	60%	57%	57%	56%	97%	920	977	1,006	992	1,059	980	106	109	108	107	
Oregon	368	391	431	487	643	85%	84%	83%	82%	99%	434	466	517	591	650	603	107	119	136	139	
Pennsylvania	1,558	1,644	1,833	1,986	3,907	67%	65%	65%	64%	98%	2,308	2,523	2,829	3,084	3,995	3677	109	123	134	159	
Rhode Island	202	214	264	254	276	82%	83%	83%	82%	99%	246	259	319	308	279	284	105	130	126	116	
South Carolina	996	951	973	1,034	1,733	60%	57%	57%	56%	98%	1,664	1,659	1,721	1,844	1,763	1651	100	103	111	99	
South Dakota	42	51	58	66	75	66%	62%	60%	58%	99%	64	82	97	113	76	75	129	152	177	118	
Tennessee	1,461	1,379	1,471	1,601	2,275	72%	70%	70%	69%	98%	2,019	1,958	2,109	2,321	2,321	2151	97	104	115	107	
Texas	4,029	4,067	4,653	5,176	7,875	66%	64%	64%	63%	96%	6,134	6,313	7,260	8,171	8,165	7767	103	118	133	127	
Utah	423	429	401	457	583	77%	77%	76%	75%	99%	548	560	529	612	589	569	102	97	112	104	
Vermont	54	60	55	66	66	71%	69%	68%	67%	96%	76	87	81	99	69	74	114	107	129	97	
Virginia	1,049	1,150	1,367	1,498	1,824	77%	72%	71%	70%	98%	1,357	1,593	1,917	2,135	1,870	1774	117	141	157	131	
Washington	756	804	946	1,082	1,299	82%	81%	81%	80%	98%	924	991	1,170	1,352	1,322	1234	107	125	127	146	134
West Virginia	184	197	228	251	374	59%	53%	53%	52%	98%	313	373	433	478	383	356	119	138	153	114	
Wisconsin	653	694	763	868	1,257	71%	68%	67%	66%	99%	925	1,019	1,136	1,321	1,271	1189	110	123	143	128	
Wyoming	54	52	64	73	84	74%	71%	70%	69%	98%	73	73	91	105	86	87	100	125	144	119	

Total (Monthly Average) 48,225 50,201 55,355 60,377 90,268

Percent of Industry 43.1% 41.9% 41.9% 41.4% 64.8%

68,497 73,429 80,948 89,190 90,945 85,106

61.2% 61.2% 61.2% 61.2% 65.3% 61.1%

(1) - One provider was unable to provide complete information for the first quarter Modifications Completed and Active Formal Repayment Plan Inventory. To provide a consistent basis for trend analysis, these numbers were approximated based on subsequent month's information.

* See Table 8 for an explanation of the adjustment procedure to make January 2008 data comparable to 2007 data

Table 7

STATE TIMELINES FOR FORECLOSURE STARTS AND COMPLETIONS

State	Time Limit from Last Payment to Completion First Lien	Time Limit From Initiation to Completion	Maximum Delinquency Period
Alabama	235	85	150
Alaska	290	140	150
Arizona	275	125	150
Arkansas	280	130	150
California	285	135	150
Colorado	315	165	150
Connecticut	370	220	150
Delaware	400	250	150
District of Columbia	250	100	150
Florida	320	170	150
Georgia	230	80	150
Hawaii	290	140	150
Idaho	340	190	150
Illinois	425	275	150
Indiana	415	265	150
Iowa	465	315	150
Kansas	330	180	150
Kentucky	415	265	150
Louisiana	370	220	150
Maine	505	355	150
Maryland	235	85	150
Massachusetts	285	135	150
Michigan	225	75	150
Minnesota	260	110	150
Mississippi	280	130	150
Missouri	235	85	150
Montana	355	205	150
Nebraska	305	155	150
Nevada	305	155	150
New Hampshire	260	110	150
New Jersey	450	300	150
New Mexico	400	250	150
New York	430	280	150
North Carolina	270	120	150
North Dakota	340	190	150
Ohio	415	265	150
Oklahoma	400	250	150
Oregon	330	180	150
Pennsylvania	450	300	150
Rhode Island	235	85	150
South Carolina	365	215	150
South Dakota	355	205	150
Tennessee	240	90	150
Texas	240	90	150
Utah	315	165	150
Vermont	510	360	150
Virginia	210	60	150
Washington	310	160	150
West Virginia	295	145	150
Wisconsin	460	310	150
Wyoming	250	100	150
Weighted Average		150	
Minimum		60	
Maximum		360	

Table 8

**STATE PRIME and SUBPRIME Loans Submitted by Survey Participants
(Methodology for Adjusting January 2008 data to be comparable to 2007 Data)**

Description: The table below provides counts for comparison of providers who were included in the 2007 statistics vs. those that are included in the January, 2008 data. January loan counts were used as a basis for comparison except for one provider who was included in the 2007 statistics but not in the January 2008 data; in this case December 2007 loan counts were used.

Product = Total State	Loan Count				January Deflator
	January Counts for 2007 Participants	December counts for one participant included in 2007 but not in 2008	Total Count for 2007 Participants	Total Count for 2008 Participants	
Alabama	429,846	3,024	432,870	435,450	99.4%
Alaska	52,641	166	52,807	53,245	99.2%
Arizona	889,839	5,767	895,606	910,534	98.4%
Arkansas	238,499	1,059	239,558	242,286	98.9%
California	4,437,017	39,191	4,476,208	4,535,862	98.7%
Colorado	786,669	6,362	793,031	798,162	99.4%
Connecticut	368,070	5,990	374,060	376,849	99.3%
Delaware	100,377	708	101,085	101,876	99.2%
District of Columbia	71,061	312	71,373	72,854	98.0%
Florida	2,695,228	32,059	2,727,287	2,762,065	98.7%
Georgia	1,243,238	10,227	1,253,465	1,263,575	99.2%
Hawaii	120,748	1,709	122,457	123,597	99.1%
Idaho	192,931	1,193	194,124	195,402	99.3%
Illinois	1,347,237	8,001	1,355,238	1,373,050	98.7%
Indiana	585,984	5,709	591,693	599,964	98.6%
Iowa	254,471	1,150	255,621	257,708	99.2%
Kansas	253,507	958	254,465	256,813	99.1%
Kentucky	317,720	2,879	320,599	324,229	98.9%
Louisiana	332,446	2,959	335,405	341,350	98.3%
Maine	95,147	2,902	98,049	97,807	100.2%
Maryland	781,390	4,316	785,706	796,867	98.6%
Massachusetts	581,955	12,217	594,172	594,158	100.0%
Michigan	1,084,539	15,278	1,099,817	1,109,850	99.1%
Minnesota	674,344	2,812	677,156	683,190	99.1%
Mississippi	158,301	1,304	159,605	163,236	97.8%
Missouri	636,910	3,774	640,684	649,085	98.7%
Montana	99,682	376	100,058	100,559	99.5%
Nebraska	166,537	581	167,118	168,749	99.0%
Nevada	422,799	3,803	426,602	433,838	98.3%
New Hampshire	132,125	2,841	134,966	135,310	99.7%
New Jersey	928,479	8,221	936,700	945,153	99.1%
New Mexico	203,707	227	203,934	207,316	98.4%
New York	1,327,011	21,638	1,348,649	1,365,792	98.7%
North Carolina	1,007,391	8,082	1,015,473	1,023,277	99.2%
North Dakota	44,626	126	44,752	44,872	99.7%
Ohio	991,931	11,972	1,003,903	1,021,208	98.3%
Oklahoma	309,568	2,223	311,791	316,035	98.7%
Oregon	521,299	2,228	523,527	527,957	99.2%
Pennsylvania	1,082,920	12,493	1,095,413	1,110,626	98.6%
Rhode Island	91,458	2,652	94,110	94,425	99.7%
South Carolina	470,501	3,827	474,328	479,274	99.0%
South Dakota	71,892	264	72,156	72,251	99.9%
Tennessee	628,213	5,024	633,237	642,421	98.6%
Texas	2,539,018	37,607	2,576,625	2,601,127	99.1%
Utah	335,433	1,979	337,412	339,048	99.5%
Vermont	41,617	1,097	42,714	42,585	100.3%
Virginia	1,008,067	8,119	1,016,186	1,022,800	99.4%
Washington	925,282	4,823	930,105	937,595	99.2%
West Virginia	85,365	164	85,529	86,950	98.4%
Wisconsin	439,082	2,883	441,965	445,899	99.1%
Wyoming	50,725	617	51,342	51,332	100.0%

Table 8

**STATE PRIME and SUBPRIME Loans Submitted by Survey Participants
(Methodology for Adjusting January 2008 data to be comparable to 2007 Data)**

Table 8

STATE PRIME and SUBPRIME Loans Submitted by Survey Participants
(Methodology for Adjusting January 2008 data to be comparable to 2007 Data)

Product = Prime	Loan Count				Total Count for 2008 Participants
	January Counts for 2007 Participants	December counts for one participant included in 2007 but not in 2008	Total Count for 2007 Participants	Total Count for 2008 Participants	
State					
Alabama	368,040	0	368,040	368,344	99.9%
Alaska	48,182	0	48,182	48,367	99.6%
Arizona	791,942	0	791,942	794,007	99.7%
Arkansas	210,618	0	210,618	210,867	99.9%
California	3,994,020	0	3,994,020	4,017,319	99.4%
Colorado	716,975	0	716,975	718,162	99.8%
Connecticut	328,571	0	328,571	330,135	99.5%
Delaware	89,269	0	89,269	89,506	99.7%
District of Columbia	66,453	0	66,453	66,620	99.7%
Florida	2,325,973	0	2,325,973	2,330,880	99.8%
Georgia	1,096,718	0	1,096,718	1,098,404	99.8%
Hawaii	110,189	0	110,189	111,084	99.2%
Idaho	175,850	0	175,850	176,193	99.8%
Illinois	1,174,188	0	1,174,188	1,176,123	99.8%
Indiana	488,594	0	488,594	489,147	99.9%
Iowa	225,297	0	225,297	225,535	99.9%
Kansas	227,033	0	227,033	227,224	99.9%
Kentucky	276,969	0	276,969	277,203	99.9%
Louisiana	274,882	0	274,882	275,338	99.8%
Maine	84,107	0	84,107	84,555	99.5%
Maryland	699,705	0	699,705	701,522	99.7%
Massachusetts	529,516	0	529,516	531,979	99.5%
Michigan	916,657	0	916,657	917,646	99.9%
Minnesota	616,347	0	616,347	617,058	99.9%
Mississippi	120,760	0	120,760	120,957	99.8%
Missouri	552,757	0	552,757	553,308	99.9%
Montana	92,946	0	92,946	93,132	99.8%
Nebraska	149,077	0	149,077	149,244	99.9%
Nevada	372,766	0	372,766	374,356	99.6%
New Hampshire	118,584	0	118,584	119,165	99.5%
New Jersey	845,821	0	845,821	848,281	99.7%
New Mexico	184,806	0	184,806	185,161	99.8%
New York	1,163,106	0	1,163,106	1,170,260	99.4%
North Carolina	896,774	0	896,774	898,029	99.9%
North Dakota	40,905	0	40,905	40,937	99.9%
Ohio	822,952	0	822,952	823,876	99.9%
Oklahoma	263,523	0	263,523	263,901	99.9%
Oregon	478,752	0	478,752	479,700	99.8%
Pennsylvania	940,926	0	940,926	942,805	99.8%
Rhode Island	80,399	0	80,399	80,964	99.3%
South Carolina	411,565	0	411,565	412,253	99.8%
South Dakota	67,150	0	67,150	67,190	99.9%
Tennessee	527,013	0	527,013	527,807	99.8%
Texas	2,164,966	0	2,164,966	2,168,360	99.8%
Utah	301,633	0	301,633	302,022	99.9%
Vermont	38,168	0	38,168	38,353	99.5%
Virginia	926,498	0	926,498	928,248	99.8%
Washington	851,345	0	851,345	853,267	99.8%
West Virginia	68,986	0	68,986	69,146	99.8%
Wisconsin	389,667	0	389,667	389,970	99.9%
Wyoming	45,810	0	45,810	45,896	99.8%

Table 8

**STATE PRIME and SUBPRIME Loans Submitted by Survey Participants
(Methodology for Adjusting January 2008 data to be comparable to 2007 Data)**

Product = Subprime	Loan Count				
	January Counts for 2007 Participants	December counts for one participant included in 2007 but not in 2008	Total Count for 2007 Participants	Total Count for 2008 Participants	Total Count for 2008 Participants
Alabama	61,806	3,024	64,830	67,106	96.6%
Alaska	4,459	166	4,625	4,878	94.8%
Arizona	97,897	5,767	103,664	116,527	89.0%
Arkansas	27,881	1,059	28,940	31,419	92.1%
California	442,997	39,191	482,188	518,543	93.0%
Colorado	69,694	6,362	76,056	80,000	95.1%
Connecticut	39,499	5,990	45,489	46,714	97.4%
Delaware	11,108	708	11,816	12,370	95.5%
District of Columbia	4,608	312	4,920	6,234	78.9%
Florida	369,255	32,059	401,314	431,185	93.1%
Georgia	146,520	10,227	156,747	165,171	94.9%
Hawaii	10,559	1,709	12,268	12,513	98.0%
Idaho	17,081	1,193	18,274	19,209	95.1%
Illinois	173,049	8,001	181,050	196,927	91.9%
Indiana	97,390	5,709	103,099	110,817	93.0%
Iowa	29,174	1,150	30,324	32,173	94.3%
Kansas	26,474	958	27,432	29,589	92.7%
Kentucky	40,751	2,879	43,630	47,026	92.8%
Louisiana	57,564	2,959	60,523	66,012	91.7%
Maine	11,040	2,902	13,942	13,252	105.2%
Maryland	81,685	4,316	86,001	95,345	90.2%
Massachusetts	52,439	12,217	64,656	62,179	104.0%
Michigan	167,882	15,278	183,160	192,204	95.3%
Minnesota	57,997	2,812	60,809	66,132	92.0%
Mississippi	37,541	1,304	38,845	42,279	91.9%
Missouri	84,153	3,774	87,927	95,777	91.8%
Montana	6,736	376	7,112	7,427	95.8%
Nebraska	17,460	581	18,041	19,505	92.5%
Nevada	50,033	3,803	53,836	59,482	90.5%
New Hampshire	13,541	2,841	16,382	16,145	101.5%
New Jersey	82,658	8,221	90,879	96,872	93.8%
New Mexico	18,901	227	19,128	22,155	86.3%
New York	163,905	21,638	185,543	195,532	94.9%
North Carolina	110,617	8,082	118,699	125,248	94.8%
North Dakota	3,721	126	3,847	3,935	97.8%
Ohio	168,979	11,972	180,951	197,332	91.7%
Oklahoma	46,045	2,223	48,268	52,134	92.6%
Oregon	42,547	2,228	44,775	48,257	92.8%
Pennsylvania	141,994	12,493	154,487	167,821	92.1%
Rhode Island	11,059	2,652	13,711	13,461	101.9%
South Carolina	58,936	3,827	62,763	67,021	93.6%
South Dakota	4,742	264	5,006	5,061	98.9%
Tennessee	101,200	5,024	106,224	114,614	92.7%
Texas	374,052	37,607	411,659	432,767	95.1%
Utah	33,800	1,979	35,779	37,026	96.6%
Vermont	3,449	1,097	4,546	4,232	107.4%
Virginia	81,569	8,119	89,688	94,552	94.9%
Washington	73,937	4,823	78,760	84,328	93.4%
West Virginia	16,379	164	16,543	17,804	92.9%
Wisconsin	49,415	2,883	52,298	55,929	93.5%
Wyoming	4,915	617	5,532	5,436	101.8%