

# US Treasury NIBP Summary Policy Outcome Metric: Single Family

Quarterly

Agency Name: NEW MEXICO MORTGAGE FINANCE AUTHORITY

Treasury ID: 1080

Date Range: 5/14/2010 to 12/31/2011

Quarter End Date	Number of Mortgage Loans	Average Loan Amount
12/31/2011	1,497	\$122,994.36

Range of Interest Rates (%) excluding DPA	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
3.76 - 4.00	114	\$14,036,983.60	
4.01 - 4.25	78	\$9,988,113.69	
4.26 - 4.50	131	\$16,602,476.99	
4.51 - 4.75	206	\$24,737,328.23	
4.76 - 5.00	315	\$39,437,151.53	
5.01 - 5.25	169	\$19,871,457.36	
5.26 - 5.50	85	\$10,466,097.67	
5.51 - 5.75	21	\$2,566,725.74	
5.76 - 6.00	4	\$628,137.86	
Grand Total:	1123	\$138,334,472.67	4.78

Down Payment Assistance (%)	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
0 - 5.0	374	\$45,462,787.39	
Grand Total:	374	\$45,462,787.39	3.50

Range of Interest Rates (%) including DPA	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
3.76 - 4.00	114	\$14,036,983.60	
4.01 - 4.25	78	\$9,988,113.69	
4.26 - 4.50	131	\$16,602,476.99	
4.51 - 4.75	206	\$24,737,328.23	
4.76 - 5.00	360	\$44,738,181.65	
5.01 - 5.25	230	\$27,700,359.73	
5.26 - 5.50	313	\$38,071,016.66	
5.51 - 5.75	40	\$4,861,241.64	
5.76 - 6.00	24	\$2,944,390.94	
6.26 - 6.50	1	\$117,166.93	
Grand Total:	1497	\$183,797,260.06	4.93

<b>Principal Balances (\$)</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>	<b>Weighted Average Principal Balance</b>
25,001 - 50,000	8	\$342,463.62	
50,001 - 75,000	85	\$5,661,261.06	
75,001 - 100,000	256	\$22,828,037.81	
100,001 - 125,000	443	\$49,923,192.11	
125,001 - 150,000	424	\$57,777,158.45	
150,001 - 175,000	204	\$32,446,749.83	
175,001 - 200,000	58	\$10,716,044.48	
200,001 - 225,000	15	\$3,167,066.03	
225,001 - 250,000	4	\$935,286.67	
<b>Grand Total:</b>	<b>1497</b>	<b>\$183,797,260.06</b>	<b>\$122,777.06</b>

<b>CLTV Ratio (%)</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>	<b>Weighted Average CLTV</b>
0 - 20	2	\$185,708.17	
31 - 35	1	\$89,876.00	
41 - 45	1	\$123,248.27	
51 - 55	2	\$210,536.12	
56 - 60	6	\$538,868.91	
61 - 65	10	\$1,212,984.91	
66 - 70	10	\$1,200,690.60	
71 - 75	6	\$628,184.82	
76 - 80	28	\$3,568,648.38	
81 - 85	19	\$1,805,502.72	
86 - 90	15	\$1,730,373.53	
91 - 95	43	\$5,257,054.65	
96 - 100	1334	\$164,954,461.98	
101 - 105	18	\$2,008,609.29	
OTHER	2	\$282,511.71	
<b>Grand Total:</b>	<b>1497</b>	<b>\$183,797,260.06</b>	<b>97.24</b>

<b>Loan Purpose</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>
PURCHASE	1497	\$183,797,260.06
<b>Grand Total:</b>	<b>1497</b>	<b>\$183,797,260.06</b>

<b>Credit Score</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>	<b>Weighted Average Credit Score</b>
526 - 550	1	\$174,632.02	
551 - 575	1	\$63,553.05	
576 - 600	4	\$460,051.92	
601 - 625	79	\$9,633,309.43	
626 - 650	375	\$46,145,830.11	
651 - 675	316	\$38,304,976.89	
676 - 700	232	\$28,471,653.11	
701 - 725	166	\$20,511,644.84	
726 - 750	121	\$15,127,586.12	
751 - 775	87	\$10,930,290.44	
776 - 800	56	\$6,885,517.68	
801+	12	\$1,681,824.83	
OTHER	47	\$5,406,389.62	
<b>Grand Total:</b>	<b>1497</b>	<b>\$183,797,260.06</b>	<b>662.64</b>

<b>Mortgage Insurance Provider</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>
FHA	1443	\$176,983,744.05
OTHER	44	\$5,546,744.45
PRIVATE	1	\$94,801.12
RURAL	5	\$571,970.57
VA	4	\$599,999.87
<b>Grand Total:</b>	<b>1497</b>	<b>\$183,797,260.06</b>

<b>Housing Type</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>
CONDO	32	\$3,578,976.74
SINGLE FAMILY	1061	\$125,275,014.67
TOWNHOUSE	404	\$54,943,268.65
<b>Grand Total:</b>	<b>1497</b>	<b>\$183,797,260.06</b>

<b>Original Debt/Income (%)</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>	<b>Weighted Average DTI</b>
25 - 30	120	\$13,647,708.37	
31 - 35	188	\$21,830,600.39	
36 - 40	271	\$32,874,062.29	
41 - 45	355	\$43,788,287.98	
46 - 50	261	\$34,251,935.82	
51 - 55	188	\$24,481,216.55	
56 - 60	18	\$2,479,533.63	
61 - 65	2	\$280,441.98	
OTHER	94	\$10,163,473.05	
<b>Grand Total:</b>	<b>1497</b>	<b>\$183,797,260.06</b>	<b>44.21</b>