

# 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 12/31/2012

Quarter End Date	Number of Mortgage Loans	Average Loan Amount
12/31/2012	2,206	\$121,818.98

Range of Interest Rates (%) excluding DPA	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
3.50 - 3.75	181	\$21,295,839.34	
3.76 - 4.00	243	\$29,220,430.21	
4.01 - 4.25	86	\$11,057,794.37	
4.26 - 4.50	326	\$39,771,261.41	
4.51 - 4.75	206	\$24,737,328.23	
4.76 - 5.00	320	\$40,098,344.12	
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:	1641	\$199,713,416.31	4.57

Down Payment Assistance (%)	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
0 - 5.0	565	\$68,534,464.32	
Grand Total:	565	\$68,534,464.32	3.50

<b>Range of Interest Rates (%) including DPA</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>	<b>Weighted Average Rate</b>
3.50 - 3.75	181	\$21,295,839.34	
3.76 - 4.00	243	\$29,220,430.21	
4.01 - 4.25	92	\$11,864,290.25	
4.26 - 4.50	376	\$46,095,918.89	
4.51 - 4.75	206	\$24,737,328.23	
4.76 - 5.00	487	\$59,997,278.52	
5.01 - 5.25	230	\$27,700,359.73	
5.26 - 5.50	326	\$39,413,635.95	
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	
<b>Grand Total:</b>	<b>2206</b>	<b>\$268,247,880.63</b>	<b>4.74</b>
<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	9	\$387,130.26	
50,001 - 75,000	134	\$8,857,949.42	
75,001 - 100,000	405	\$36,017,193.02	
100,001 - 125,000	664	\$74,878,222.77	
125,001 - 150,000	603	\$82,273,974.16	
150,001 - 175,000	285	\$45,453,985.22	
175,001 - 200,000	81	\$14,998,273.38	
200,001 - 225,000	20	\$4,194,737.87	
225,001 - 250,000	4	\$935,286.67	
250,001 - 275,000	1	\$251,127.86	
<b>Grand Total:</b>	<b>2206</b>	<b>\$268,247,880.63</b>	<b>\$121,599.22</b>

<b>CLTV Ratio (%)</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>	<b>Weighted Average CLTV</b>
0 - 20	3	\$333,926.03	
31 - 35	1	\$89,876.00	
41 - 45	1	\$123,248.27	
51 - 55	3	\$279,432.85	
56 - 60	7	\$612,299.15	
61 - 65	15	\$1,764,852.66	
66 - 70	15	\$1,756,082.12	
71 - 75	7	\$745,210.30	
76 - 80	37	\$4,552,876.37	
81 - 85	22	\$2,111,196.34	
86 - 90	18	\$2,063,576.86	
91 - 95	57	\$6,896,644.47	
96 - 100	1937	\$237,688,226.76	
101 - 105	76	\$8,443,793.21	
106 - 110	3	\$260,261.39	
OTHER	4	\$526,377.85	
<b>Grand Total:</b>	<b>2206</b>	<b>\$268,247,880.63</b>	<b>97.21</b>

<b>Loan Purpose</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>
PURCHASE	2206	\$268,247,880.63
<b>Grand Total:</b>	<b>2206</b>	<b>\$268,247,880.63</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	5	\$578,371.58	
601 - 625	120	\$14,580,422.41	
626 - 650	560	\$68,544,194.41	
651 - 675	442	\$53,871,802.63	
676 - 700	342	\$41,719,939.30	
701 - 725	255	\$30,675,420.19	
726 - 750	183	\$21,862,393.93	
751 - 775	124	\$15,204,348.21	
776 - 800	80	\$9,736,952.64	
801+	18	\$2,544,120.38	
OTHER	75	\$8,691,729.88	
<b>Grand Total:</b>	<b>2206</b>	<b>\$268,247,880.63</b>	<b>661.02</b>

<b>Mortgage Insurance Provider</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>	
FHA	2135	\$259,541,614.90	
OTHER	53	\$6,682,269.47	
PRIVATE	6	\$718,266.77	
RURAL	6	\$499,842.33	
VA	6	\$805,887.16	
Grand Total:	2206	\$268,247,880.63	
<b>Housing Type</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>	
CONDO	42	\$4,562,027.65	
SINGLE FAMILY	1591	\$185,946,369.30	
TOWNHOUSE	573	\$77,739,483.68	
Grand Total:	2206	\$268,247,880.63	
<b>Original Debt/Income (%)</b>	<b>Number of Mortgage Loans</b>	<b>Total Original Principal Balance</b>	<b>Weighted Average DTI</b>
25 - 30	182	\$20,365,616.18	
31 - 35	286	\$32,773,936.76	
36 - 40	416	\$50,461,953.69	
41 - 45	556	\$68,471,364.32	
46 - 50	376	\$48,309,339.33	
51 - 55	244	\$31,497,674.86	
56 - 60	24	\$3,132,987.18	
61 - 65	3	\$417,543.26	
OTHER	119	\$12,817,465.05	
Grand Total:	2206	\$268,247,880.63	43.70