

US Treasury NIBP Summary Policy Outcome Metric: Single Family

Quarterly

Agency Name: NEW MEXICO MORTGAGE FINANCE AUTHORITY

Treasury ID: 1080

Date Range: 10/1/2010 to 6/30/2011

| Quarter End Date | Number of Mortgage Loans | Average Loan Amount |
|------------------|--------------------------|---------------------|
| 6/30/2011 | 956 | \$123,822.88 |

| Range of Interest Rates (%) excluding DPA | Number of Mortgage Loans | Total Original Principal Balance | Weighted Average Rate |
|---|--------------------------|----------------------------------|-----------------------|
| 3.76 - 4.00 | 65 | \$7,867,826.14 | |
| 4.01 - 4.25 | 60 | \$7,844,662.08 | |
| 4.26 - 4.50 | 55 | \$7,072,734.85 | |
| 4.51 - 4.75 | 128 | \$15,394,378.65 | |
| 4.76 - 5.00 | 217 | \$27,480,539.72 | |
| 5.01 - 5.25 | 98 | \$11,372,605.60 | |
| 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: | 733 | \$90,693,708.31 | 4.83 |

| Down Payment Assistance (%) | Number of Mortgage Loans | Total Original Principal Balance | Weighted Average Rate |
|-----------------------------|--------------------------|----------------------------------|-----------------------|
| 0 - 5.0 | 223 | \$27,461,756.97 | |
| Grand Total: | 223 | \$27,461,756.97 | 3.50 |

| Range of Interest Rates (%) including DPA | Number of Mortgage Loans | Total Original Principal Balance | Weighted Average Rate |
|---|--------------------------|----------------------------------|-----------------------|
| 3.76 - 4.00 | 65 | \$7,867,826.14 | |
| 4.01 - 4.25 | 60 | \$7,844,662.08 | |
| 4.26 - 4.50 | 55 | \$7,072,734.85 | |
| 4.51 - 4.75 | 128 | \$15,394,378.65 | |
| 4.76 - 5.00 | 262 | \$32,781,569.84 | |
| 5.01 - 5.25 | 159 | \$19,201,507.97 | |
| 5.26 - 5.50 | 162 | \$20,069,986.24 | |
| 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: | 956 | \$118,155,465.28 | 4.95 |

| Principal Balances (\$) | Number of Mortgage Loans | Total Original Principal Balance | Weighted Average Principal Balance |
|--------------------------------|---------------------------------|---|---|
| 25,001 - 50,000 | 6 | \$261,921.57 | |
| 50,001 - 75,000 | 56 | \$3,713,416.05 | |
| 75,001 - 100,000 | 150 | \$13,403,963.47 | |
| 100,001 - 125,000 | 279 | \$31,523,984.41 | |
| 125,001 - 150,000 | 277 | \$37,600,298.18 | |
| 150,001 - 175,000 | 134 | \$21,338,163.61 | |
| 175,001 - 200,000 | 43 | \$7,938,300.44 | |
| 200,001 - 225,000 | 9 | \$1,901,792.18 | |
| 225,001 - 250,000 | 2 | \$473,625.37 | |
| Grand Total: | 956 | \$118,155,465.28 | \$123,593.58 |

| CLTV Ratio (%) | Number of Mortgage Loans | Total Original Principal Balance | Weighted Average CLTV |
|-----------------------|---------------------------------|---|------------------------------|
| 0 - 20 | 2 | \$185,708.17 | |
| 31 - 35 | 1 | \$89,876.00 | |
| 41 - 45 | 1 | \$123,248.27 | |
| 51 - 55 | 1 | \$146,919.12 | |
| 56 - 60 | 3 | \$332,475.68 | |
| 61 - 65 | 4 | \$501,243.92 | |
| 66 - 70 | 6 | \$719,018.25 | |
| 71 - 75 | 5 | \$544,545.11 | |
| 76 - 80 | 20 | \$2,819,144.57 | |
| 81 - 85 | 16 | \$1,515,195.44 | |
| 86 - 90 | 7 | \$901,915.07 | |
| 91 - 95 | 25 | \$3,267,629.75 | |
| 96 - 100 | 860 | \$106,416,360.85 | |
| 101 - 105 | 4 | \$424,660.00 | |
| OTHER | 1 | \$167,525.08 | |
| Grand Total: | 956 | \$118,155,465.28 | 97.72 |

| Loan Purpose | Number of Mortgage Loans | Total Original Principal Balance |
|---------------------|---------------------------------|---|
| PURCHASE | 956 | \$118,155,465.28 |
| Grand Total: | 956 | \$118,155,465.28 |

| Credit Score | Number of Mortgage Loans | Total Original Principal Balance | Weighted Average Credit Score |
|---------------------|---------------------------------|---|--------------------------------------|
| 526 - 550 | 1 | \$174,632.02 | |
| 551 - 575 | 1 | \$63,553.05 | |
| 576 - 600 | 3 | \$371,738.17 | |
| 601 - 625 | 51 | \$6,312,727.74 | |
| 626 - 650 | 245 | \$29,958,273.98 | |
| 651 - 675 | 181 | \$22,007,775.00 | |
| 676 - 700 | 161 | \$19,989,398.77 | |
| 701 - 725 | 106 | \$13,170,122.30 | |
| 726 - 750 | 83 | \$10,656,198.19 | |
| 751 - 775 | 58 | \$7,617,170.62 | |
| 776 - 800 | 39 | \$4,727,543.53 | |
| 801+ | 6 | \$747,566.88 | |
| OTHER | 21 | \$2,358,765.03 | |
| Grand Total: | 956 | \$118,155,465.28 | 669.00 |

| Mortgage Insurance Provider | Number of Mortgage Loans | Total Original Principal Balance |
|------------------------------------|---------------------------------|---|
| FHA | 918 | \$113,186,005.27 |
| OTHER | 33 | \$4,333,469.36 |
| RURAL | 2 | \$224,967.78 |
| VA | 3 | \$411,022.87 |
| Grand Total: | 956 | \$118,155,465.28 |

| Housing Type | Number of Mortgage Loans | Total Original Principal Balance |
|---------------------|---------------------------------|---|
| CONDO | 26 | \$2,798,572.02 |
| SINGLE FAMILY | 677 | \$80,614,036.66 |
| TOWNHOUSE | 253 | \$34,742,856.60 |
| Grand Total: | 956 | \$118,155,465.28 |

| Original Debt/Income (%) | Number of Mortgage Loans | Total Original Principal Balance | Weighted Average DTI |
|---------------------------------|---------------------------------|---|-----------------------------|
| 25 - 30 | 88 | \$10,294,943.42 | |
| 31 - 35 | 125 | \$14,502,479.81 | |
| 36 - 40 | 188 | \$23,286,821.22 | |
| 41 - 45 | 209 | \$25,889,789.29 | |
| 46 - 50 | 147 | \$19,343,074.19 | |
| 51 - 55 | 109 | \$14,482,527.80 | |
| 56 - 60 | 12 | \$1,580,605.90 | |
| 61 - 65 | 2 | \$280,441.98 | |
| OTHER | 76 | \$8,494,781.67 | |
| Grand Total: | 956 | \$118,155,465.28 | 44.75 |