

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 6/30/2013

| Quarter End Date | Number of Mortgage Loans | Average Loan Amount |
|------------------|--------------------------|---------------------|
| 6/30/2013 | 2,207 | \$121,813.88 |

| 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 | 244 | \$29,331,010.21 | |
| 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: | 1642 | \$199,823,996.31 | 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 |

| Range of Interest Rates (%) including 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 | 244 | \$29,331,010.21 | |
| 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 | |
| Grand Total: | 2207 | \$268,358,460.63 | 4.74 |
| Principal Balances (\$) | Number of Mortgage Loans | Total Original Principal Balance | Weighted Average Principal Balance |
| 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 | 665 | \$74,988,802.77 | |
| 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 | |
| Grand Total: | 2207 | \$268,358,460.63 | \$121,594.23 |

| CLTV Ratio (%) | Number of Mortgage Loans | Total Original Principal Balance | Weighted Average CLTV |
|-----------------------|---------------------------------|---|------------------------------|
| 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 | 77 | \$8,554,373.21 | |
| 106 - 110 | 3 | \$260,261.39 | |
| OTHER | 4 | \$526,377.85 | |
| Grand Total: | 2207 | \$268,358,460.63 | 97.21 |

| Loan Purpose | Number of Mortgage Loans | Total Original Principal Balance |
|---------------------|---------------------------------|---|
| PURCHASE | 2207 | \$268,358,460.63 |
| Grand Total: | 2207 | \$268,358,460.63 |

| 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 | 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 | 184 | \$21,972,973.93 | |
| 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 | |
| Grand Total: | 2207 | \$268,358,460.63 | 661.05 |

| Mortgage Insurance Provider | Number of Mortgage Loans | Total Original Principal Balance | |
|------------------------------------|---------------------------------|---|-----------------------------|
| FHA | 2135 | \$259,541,614.90 | |
| OTHER | 53 | \$6,682,269.47 | |
| PRIVATE | 7 | \$828,846.77 | |
| RURAL | 6 | \$499,842.33 | |
| VA | 6 | \$805,887.16 | |
| Grand Total: | 2207 | \$268,358,460.63 | |
| Housing Type | Number of Mortgage Loans | Total Original Principal Balance | |
| CONDO | 42 | \$4,562,027.65 | |
| SINGLE FAMILY | 1590 | \$185,837,540.78 | |
| TOWNHOUSE | 575 | \$77,958,892.20 | |
| Grand Total: | 2207 | \$268,358,460.63 | |
| Original Debt/Income (%) | Number of Mortgage Loans | Total Original Principal Balance | Weighted Average DTI |
| 25 - 30 | 182 | \$20,365,616.18 | |
| 31 - 35 | 286 | \$32,773,936.76 | |
| 36 - 40 | 417 | \$50,572,533.69 | |
| 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: | 2207 | \$268,358,460.63 | 43.69 |