

This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: January 2015

South Carolina HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Jnique Borrower C	ount Iber of Unique Borrowers Receiving Assistance	389	880
	ber of Unique Borrowers Denied Assistance	279	768
	ber of Unique Borrowers Withdrawn from Program	238	424
	ber of Unique Borrowers in Process	592	N/A
	I Number of Unique Borrower Applicants	1498	2132
Program Expenditu			
	I Assistance Provided to Date	\$8,717,627	\$127,678,75
	I Spent on Administrative Support, Outreach, and Counseling	\$1,442,155	\$23,172,88
Borrower Income (\$	•	0.000/	0.00
	ve \$90,000	2.83%	2.38
	000- \$89,000 000- \$69,000	4.88% 7.46%	4.19 10.51
	w \$50,000	84.83%	82.92
	s Percent of Area Median Income (AMI)	04.03%	02.92
	ve 120%	6.94%	6.93
	%- 119%	2.83%	2.35
	%- 11978 %- 109%	1.54%	3.24
	- 99%	3.08%	3.58
	- 89%	3.86%	4.73
	w 80%	81.75%	79.17
eographic Breakd	own (by county)		
<u> </u>	eville	3	
Aike	n	6	1
Aller	ndale	0	
And	erson	9	2
Barr	berg	0	
Barr	well	0	
Bea	ufort	15	2
Berk	eley	14	4
Calh	oun	1	
	rleston	26	6
	rokee	1	1
Che		6	
	sterfield	2	
	endon	5	
	eton	1	
	ington	4	
Dillo		1	
	chester	16	3
Fair	efield	0	
	ence	26	
	rgetown	26	2
	enville	37	8
	enwood		1
	ipton	0	
Horr		19	4
Jasp		1	
	shaw	12	1
	caster	7	1
	rens	2	
Lee		0	
	ngton	32	6
Mar		5	
	boro	1	
	Cormick	2	
	berry	2	
Oco		5	
	ngeburg	7	1
Pick		6	1
Rich	land da	44	12
		2	F
Spa Sum	rtanburg Itor	26 7	<u> </u>
Unic			2
	amsburg	2	
York		22	6

	South Carolina		
	HFA Performance Data Reporting- Borrow	er Characteristics	
		QTD	Cumulative
ome Mort	tgage Disclosure Act (HMDA)		
	Borrower Race		
	American Indian or Alaskan Native	1	
	Asian	2	
	Black or African American	186	44
	Native Hawaiian or other Pacific Islander	0	
	White	186	39
	Information Not Provided by Borrower <i>Ethnicity</i>	14	2
	Hispanic or Latino	6	
	Not Hispanic or Latino	383	8
	Information Not Provided by Borrower	0	
	Sex		
	Male	153	38
	Female Information Not Provided by Borrower	236	50
	Co-Borrower	-	
	Race		
	American Indian or Alaskan Native	0	
	Asian	2	
	Black or African American	58	1
	Native Hawaiian or other Pacific Islander	1	
	White Information Not Provided by Borrower	83	10
	Ethnicity	2	
	Hispanic or Latino	2	
	Not Hispanic or Latino	143	29
	Information Not Provided by Borrower	1	
	Sex		
	Male	46	(
	Female Information Not Provided by Borrower	99	20
ardship			
	Unemployment	181	48
	Underemployment	13	1
	Divorce	24	
	Medical Condition	60	1
	Death	9	
	Other	102	
urrent Lo	ean to Value Ratio (LTV)	64 799/	65.0
	100%-109%	<u>64.78%</u> 15.17%	<u>65.9</u> 12.4
	110%-120%	8.74%	7.2
	>120%	11.31%	14.3
urrent Co	ombined Loan to Value Ratio (CLTV)		
	<100%	63.23%	62.9
	100%-119%	24.42%	21.3
	120%-139%	6.43%	7.9
	140%-159% >=160%	1.29% 4.63%	<u> </u>
alinguen	>=160% cy Status (%)	4.03%	4.4
anquent	Current	19.28%	16.8
	30+	11.31%	8.2
	60+	12.08%	14.7
	90+	57.33%	60.1
ousehold	l Size		
	1	117	22
	2	120	2
	3	70	17
	4	52	1:

*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format.

All other Borrower Characteristic fields should be reported as %

**Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower

circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

South Carolina		
HFA Performance Data Reporting- Program	Performance	
Monthly Payment Assistance Prog		
	QTD	Cumulative
Program Intake/Evaluation		-
Approved		
Number of Borrowers Receiving Assistance	188	
% of Total Number of Applications	27.53%	32.05%
Denied		-
Number of Borrowers Denied	266	
% of Total Number of Applications	38.95%	42.95%
Withdrawn		
Number of Borrowers Withdrawn	229	
% of Total Number of Applications	33.52%	24.99%
In Process		1
Number of Borrowers In Process	N/A	
% of Total Number of Applications	N/A	N/A
Total		
Total Number of Borrowers Applied	683	
Number of Borrowers Participating in Other HFA HHF Programs	or 256	4831
Program Components		
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	789	
Median 1st Lien Housing Payment After Assistance	0	
Median 2nd Lien Housing Payment Before Assistance	0	-
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	104361	100880
Median 1st Lien UPB After Program Entry Median 2nd Lien UPB Before Program Entry	N/A0	N/A 11368
	0	N/A
Median 2nd Lien UPB After Program Entry	N/A N/A	N/A N/A
Median Principal Forgiveness ¹		
Median Length of Time Borrower Receives Assistance Median Assistance Amount	N/A	14
	1478	10829
Assistance Characteristics	¢4,000,000	
Assistance Provided to Date	\$4,936,282	
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%) Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics	N/A	N/A
	450	
Median Length of Time from Initial Request to Assistance Grante	ed 153	141
<i>Current</i> Number	50	1207
%	58 30.85%	
Delinquent (30+)	30.00%	20.09%
Number	27	515
%	14.36%	
Delinquent (60+)	14.30%	10.57 //
Number	29	736
%	15.43%	
Delinquent (90+)	10.43%	13.11%
Number	74	2222
%	39.36%	

	South Carolina		
	HFA Performance Data Reporting- Program F	Performance	
	Monthly Payment Assistance Progr		
		QTD	Cumulative
Program	Outcomes	~	Guinaiaa
109.1	Borrowers No Longer in the HHF Program (Program	430	297
	Completion/Transition or Alternative Outcomes)		
Iternativ	ve Outcomes		
in out	Foreclosure Sale		
	Number	1	
	%	0.23%	0.039
	Cancelled		
	Number	0	
	%	0.00%	
	Deed in Lieu		
	Number	0	
	%	0.00%	
	Short Sale		
	Number	0	
	%	0.00%	
Program	Completion/ Transition		
100	Loan Modification Program		
	Number	0	
	%	0.00%	
	Re-employed/ Regain Appropriate Employment Level		
	Number	72	240
	%	16.74%	
	Reinstatement/Current/Payoff		
	Number	327	4
	%	76.05%	
	Short Sale		
	Number	N/A	N/A
	%	N/A	N/A
	Deed in Lieu		·
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home		
	Number	30	
	%	6.98%	
Homeowi	nership Retention ²		
	Six Months Number	N/A	44
	Six Months %	N/A	99.89
	Twelve Months Number	N/A	37
	Twelve Months %	N/A	99.73
	Twenty-four Months Number	N/A	24
	Twenty-four Months %	N/A	98.46
	Unreachable Number	N/A	
	Unreachable %	N/A	0.00
	second mortgage settlement		

- A coding error in a previous quarter resulted in the cumulative Borrowers Receiving Assistance being overstated by one (1)

borrower. This coding error will also affect Other Charateristics. The cumulative number has been corrected in this report.

- As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as

"N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

- Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some borrower counts may not sum in a quarter-over-quarter fashion.

- Due to a change in the date used to determine Approval Date that was made in Q4 2011, Homeownership Retention totals will not balance to quarter-to-quarter activity previously reported.

- Cumulative "Program Outcomes" and sub-categories will not balance quarter-to-quarter due to six borrowers who were previously closed out who later reopened with new or extended hardships.

South Carolina

HFA Performance Data Reporting- Program Performance Direct Loan Assistance Program

% of Total Number of Applications 41.84% 46.77% Denied 239 5785 % of Total Number of Applications 29.33% 32.00% Withdrawn 235 3841 % of Total Number of Applications 28.83% 21.23% In Process N/A N/A Number of Borrowers Withdrawn 28.83% 21.23% In Process N/A N/A Yof Total Number of Applications N/A N/A Yof Total Number of Borrowers Applied 815 16091 Wedian Stilein Housing Payment After Assistance N/A N/A <t< th=""><th>Direct Loan Assistance Program</th><th></th><th></th></t<>	Direct Loan Assistance Program		
Approved 341 8461 % of Total Number of Applications 41.84% 46.77% Denied 239 5782 Number of Borrowers Denied 239 5782 % of Total Number of Applications 29.33% 32.00% Withdrawn 235 3841 % of Total Number of Applications 28.83% 21.23% In Process NA N/ Number of Borrowers In Process NA N/ % of Total Number of Applications N/A N/A 704 % of Total Number of Applications N/A N/A Yo, of Total Number of Borrowers Applied 815 18091 Number of Borrowers Participating in Other HFA HHF Programs or Program 262 4843 Components 900 794 Median 1st Lien Housing Payment Before Assistance N/A N/A Median 1st Lien Housing Payment Mer Assistance N/A N/A M/A Median 1st Lien UPB Before Program Entry 108171 99161 Median 2nd Lien Housing Payment Mer Assistance N/A N/A Median 2nd Lien		QTD	Cumulative
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In Process N/A N/A Number of Borrowers In Process N/A N/A % of Total Number of Applications N/A N/A Total Number of Borrowers Applied 815 18091 Number of Borrowers Participating in Other HFA HHF Programs or Program 262 4843 Components 2 4844 Program Characteristics 803 794 Median 1st Lien Housing Payment After Assistance N/A N/A Median 1st Lien Housing Payment After Assistance 0 100 Median 2nd Lien Housing Payment After Assistance N/A N/A Median 1st Lien UPB Before Program Entry 108171 99161 Median 1st Lien UPB Before Program Entry 0 11362 Median 2nd Lien UPB Before Program Entry N/A N/A Median 2nd Lien UPB Before Program Entry N/A N/A Median Principal Forgiveness ¹ N/A N/A Median Principal Forgiveness ¹ N/A N/A Median Length of Time Borrower Receives Assistance N/A N/A Median Length of Time from Initial Request to Assi			3841
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Total Total Number of Borrowers Applied 815 18091 Number of Borrowers Participating in Other HFA HHF Programs or Program 262 4843 Components 4843 4843 General Characteristics 803 794 Median 1st Lien Housing Payment Before Assistance N/A N/A Median 2nd Lien Housing Payment After Assistance 0 100 Median 2nd Lien Housing Payment After Assistance N/A N/A Median 1st Lien UPB Before Program Entry 108171 99161 Median 1st Lien UPB After Program Entry 0 11362 Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry 0 11362 Median 2nd Lien UPB After Program Entry N/A N/A Median Principal Forgiveness ¹ N/A N/A Median Assistance Amount 4906 5549 Assistance Characteristics \$3.028.385 \$67.051.794 Assistance Provided to Date \$3.028.385 \$67.051.794 Median Length of Time form Initial Request to Assistance Granted 139 136 Current N/A N/A N/A	Number of Borrowers In Process	N/A	N/A
Total Number of Borrowers Applied 815 18091 Number of Borrowers Participating in Other HFA HHF Programs or Program 262 4843 Components 803 794 Median 1st Lien Housing Payment Before Assistance 803 794 Median 1st Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment After Assistance 0 100 Median 2nd Lien Housing Payment After Assistance N/A N/A Median 1st Lien UPB Before Program Entry 108171 99161 Median 1st Lien UPB Before Program Entry 0 11362 Median 2nd Lien UPB Before Program Entry N/A N/A Median 2nd Lien UPB Before Program Entry 0 11362 Median 2nd Lien UPB Before Program Entry N/A N/A Median 2nd Lien UPB Refore Program Entry N/A N/A Median 2nd Lien UPB After Program Entry N/A N/A Median Length of Time Borrower Receives Assistance N/A N/A Median Length of State \$3,028,385 \$67,051,794 Total Lender/Servicer Assistance Amount N/A N/A Borrowers Receiving Lender/Servicer Match (%)	% of Total Number of Applications	N/A	N/A
Number of Borrowers Participating in Other HFA HHF Programs or Program 262 4843 Components 262 4843 Program Characteristics 3 794 Median 1st Lien Housing Payment Before Assistance N/A N/A Median 2nd Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment After Assistance N/A N/A Median 1st Lien UPB Before Program Entry 108171 99161 Median 1st Lien UPB After Program Entry N/A N/A Median 1st Lien UPB Before Program Entry N/A N/A Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lender/Servicer Assistance N/A N/A Median Length of Time Borrower Receives Assistance N/A N/A Median Lender/Servicer Assistance Amount N/A N/A <tr< td=""><td>Total</td><td></td><td></td></tr<>	Total		
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Program Characteristics General Characteristics Median 1st Lien Housing Payment Before Assistance 803 794 Median 1st Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment After Assistance 0 100 Median 1st Lien UPB Before Program Entry 108171 99161 Median 1st Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB Before Program Entry 0 11362 Median 2nd Lien UPB After Program Entry N/A N/A Median Principal Forgiveness ¹ N/A N/A Median Principal Forgiveness ¹ N/A N/A Median Procept of Time Borrower Receives Assistance N/A N/A Median Assistance Amount 4906 5549 Assistance Provided to Date \$3,028,385 \$67,051,794 Total Lender/Servicer Assistance per Borrower N/A N/A N/A N/A N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A Midelian Lender/Servicer Assistance per Borrower N/A N/A Mumber 69 139 136 <	Number of Borrowers Participating in Other HFA HHF Programs or Program	262	4843
General Characteristics Median 1st Lien Housing Payment Before Assistance 803 794 Median 1st Lien Housing Payment After Assistance N/A N/A N/A Median 2nd Lien Housing Payment Before Assistance 0 100 Median 2nd Lien Housing Payment After Assistance N/A N/A Median 2nd Lien Housing Payment After Assistance N/A N/A N/A Median 1st Lien UPB Before Program Entry 108171 99161 Median 2nd Lien UPB After Program Entry 0 11362 Median 2nd Lien UPB After Program Entry 0 11362 Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry 0 11362 Median 2nd Lien UPB After Program Entry N/A N/A Median Ssistance Amount 4906 5545 Assistance Characteristics * * Total Lender/Servicer Assistance Amount N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A Other Characteristics * * * Median Lender/Servicer Assistance per Borrower<	Components		
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Median 1st Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry 0 11362 Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry N/A N/A Median Principal Forgiveness ¹ N/A N/A Median Length of Time Borrower Receives Assistance N/A N/A Median Assistance Amount 4906 5546 Assistance Provided to Date \$3,028,385 \$67,051,794 Total Lender/Servicer Assistance Amount N/A N/A Borrowers Receiving Lender/Servicer Match (%) N/A N/A Median Lender/Servicer Assistance per Borrower N/A N/A Other Characteristics Median Length of Time from Initial Request to Assistance Granted 139 136 <i>Current</i> 100 102,03% 16,43% Number 39 700 % 20,23% 16,43% <i>Delinquent (30+)</i> 11,44% 8,38% <i>Delinquent (60+)</i> 11,290% 15,20% Number 44 1286 % 12,90% 15,20% <			
Median 2nd Lien UPB Before Program Entry 0 11362 Median 2nd Lien UPB After Program Entry N/A N/A Median 2nd Lien UPB After Program Entry N/A N/A Median Principal Forgiveness ¹ N/A N/A Median Length of Time Borrower Receives Assistance N/A N/A Median Assistance Amount 4906 5549 Assistance Characteristics \$3,028,385 \$67,051,794 Total Lender/Servicer Assistance Amount N/A N/A Borrowers Receiving Lender/Servicer Match (%) N/A N/A Median Length of Time from Initial Request to Assistance Granted 139 136 Current 69 1390 136 Number 69 1390 136 % 20.23% 16.43% 16.43% Delinquent (30+) 11.44% 8.38% Mumber 39 705 % 11.44% 8.38% Delinquent (60+) 44 1286 % 12.90% 15.20% Delinquent (90+) 149 5076			
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Borrowers Receiving Lender/Servicer Match (%)N/AN/AMedian Lender/Servicer Assistance per BorrowerN/AN/AOther CharacteristicsMedian Length of Time from Initial Request to Assistance Granted139136Current691390%20.23%16.43%Delinquent (30+)39709%11.44%8.38%Delinquent (60+)441286%12.90%15.20%Delinquent (90+)1895076			
Median Lender/Servicer Assistance per BorrowerN/AN/AOther CharacteristicsMedian Length of Time from Initial Request to Assistance Granted139136Current691390Number691390%20.23%16.43%Delinquent (30+)39709%11.44%8.38%Delinquent (60+)441286%12.90%15.20%Delinquent (90+)1895076			
Other Characteristics Median Length of Time from Initial Request to Assistance Granted 139 136 Current 69 1390 1390 Number 69 1390 1390 % 20.23% 16.43% 16.43% Delinquent (30+) 39 709 709 % 11.44% 8.38% 11.44% 8.38% Delinquent (60+) 44 1286 709 % 12.90% 15.20% 15.20% Delinquent (90+) 189 5076			
Median Length of Time from Initial Request to Assistance Granted 139 136 Current 69 1390 Number 69 1390 % 20.23% 16.43% Delinquent (30+) 39 709 % 11.44% 8.38% Delinquent (60+) 44 1286 % 12.90% 15.20% Delinquent (90+) 189 5076		N/A	N/A
Current 69 1390 Number 69 1390 % 20.23% 16.43% Delinquent (30+) 39 709 Number 39 709 % 11.44% 8.38% Delinquent (60+) 11.44% 8.38% Number 44 1286 % 12.90% 15.20% Delinquent (90+) 189 5076			·
Number 69 1390 % 20.23% 16.43% Delinquent (30+) 39 709 Number 39 709 % 11.44% 8.38% Delinquent (60+) 11.44% 8.38% Number 44 1286 % 12.90% 15.20% Delinquent (90+) 189 5076		139	136
% 20.23% 16.43% Delinquent (30+) 39 709 Number 39 709 % 11.44% 8.38% Delinquent (60+) 44 1286 % 12.90% 15.20% Delinquent (90+) 189 5076			
Delinquent (30+) Number 39 709 % 11.44% 8.38% Delinquent (60+) 44 1286 % 12.90% 15.20% Delinquent (90+) 189 5076			
Number 39 709 % 11.44% 8.38% Delinquent (60+) 44 1286 % 12.90% 15.20% Delinquent (90+) 189 5076		20.23%	16.43%
% 11.44% 8.38% Delinquent (60+) 44 1286 Number 44 1286 % 12.90% 15.20% Delinquent (90+) 189 5076			
Delinquent (60+) Number 44 1286 % 12.90% 15.20% Delinquent (90+) 189 5076			709
Number 44 1286 % 12.90% 15.20% Delinquent (90+) 189 5076		11.44%	8.38%
% 12.90% 15.20% Delinquent (90+) 189 5076			
Delinquent (90+) 189 Number 189			1286
Number 189 5076		12.90%	15.20%
	Delinquent (90+)		
% 55.43% 59.99%			5076
	%	55.43%	59.99%

	South Carolina		
	HFA Performance Data Reporting- Program Performa	ince	
	Direct Loan Assistance Program		
		QTD	Cumulativ
ogram Outcomes		4.5	••••••
	ers No Longer in the HHF Program (Program Completion/Transition	341	84
	native Outcomes)	0	
ternative Outcom	,		
	sure Sale		
Numbe		0	
%		0.00%	0.0
Cancel	led		
Numbe	r	0	
%		0.00%	0.0
Deed in	Lieu		
Numbe	r	0	
%		0.00%	0.0
Short S	ale		
Numbe	r	0	
%		0.00%	0.0
ogram Completio	n/ Transition		
Loan N	odification Program		
Numbe		0	
%		0.00%	0.0
Re-em	oloyed/ Regain Appropriate Employment Level		
Numbe	r i i i i i i i i i i i i i i i i i i i	0	
%		0.00%	0.0
Reinsta	tement/Current/Payoff		
Numbe	r	341	84
%		100.00%	99.9
Short S	ale		
Numbe	r	N/A	N/A
%		N/A	N/A
Deed in) Lieu		
Numbe	r	N/A	N/A
%		N/A	N/A
Other -	Borrower Still Owns Home		
Numbe	r	0	
%		0.00%	0.0
meownership Re	tention ²		
Six Mo	nths Number	N/A	76
Six Mo	nths %	N/A	99.9
Twelve	Months Number	N/A	65
Twelve	Months %	N/A	99.6
Twenty	four Months Number	N/A	4′
Twenty	four Months %	N/A	97.1
Unread	hable Number	N/A	
Unreac	hable %	N/A	0.0

2. Borrower still owns home

- A coding error in a previous quarter resulted in the cumulative Borrowers Receiving Assistance being overstated by one (1)

borrower. This coding error will also affect Other Characteristics. The cumulative number has been corrected in this report.

- As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as

"N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

- Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some borrower counts may not sum in a quarter-over-quarter fashion.

- Due to a change in the date used to determine Approval Date that was made in Q4 2011, Homeownership Retention totals will not balance to quarter-to-quarter activity previously reported.

South Carolina

HFA Performance Data Reporting- Program Performance Modification Assistance Program

	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	27	38
% of Total Number of Applications	79.41%	84.45%
Denied		
Number of Borrowers Denied	6	6
% of Total Number of Applications	17.65%	13.33%
Withdrawn		
Number of Borrowers Withdrawn	1	1
% of Total Number of Applications	2.94%	2.22%
In Process		
Number of Borrowers In Process	N/A	N/A
% of Total Number of Applications	N/A	N/A
Total		
Total Number of Borrowers Applied	34	45
Number of Borrowers Participating in Other HFA HHF Programs or Program	3	5
Components		
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	698	656
Median 1st Lien Housing Payment After Assistance	620	534
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	61543	56569
Median 1st Lien UPB After Program Entry	61092	56298
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	0	0
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	22830	23225
Assistance Characteristics		
Assistance Provided to Date	\$602,959	\$904,624
Total Lender/Servicer Assistance Amount	N/A	N/A
Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	181	245
Current	-	
Number	8	9
%	29.63%	23.68%
Delinquent (30+)		
Number	5	6
%	18.52%	15.79%
Delinquent (60+)		
Number	3	3
%	11.11%	7.90%
Delinquent (90+)		
Number	11	20
%	40.74%	52.63%

South Carolina		
HFA Performance Data Reporting- Program Performa	nce	
Modification Assistance Program	noo	
Modification Assistance i rogram		
	QTD	Cumulative
rogram Outcomes	Q I D	Gamalative
Borrowers No Longer in the HHF Program (Program Completion/Transition or	19	19
Alternative Outcomes)		
Iternative Outcomes	4	
Foreclosure Sale		
Number	0	(
%	0.00%	0.00%
Cancelled	•	
Number	0	(
%	0.00%	0.00%
Deed in Lieu		
Number	0	
%	0.00%	0.00%
Short Sale		
Number	0	
%	0.00%	0.00%
rogram Completion/ Transition		
Loan Modification Program		
Number	19	19
%	100.00%	100.00%
Re-employed/ Regain Appropriate Employment Level	•	
Number	N/A	N/A
%	N/A	N/A
Reinstatement/Current/Payoff		
Number	0	
%	0.00%	0.00%
Short Sale		-
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu		
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home		
Number	0	0.000
%	0.00%	0.00%
omeownership Retention ²	l.	
Six Months Number	N/A	
Six Months %	N/A	100.00%
Twelve Months Number	N/A	
Twelve Months %	N/A	0.00%
Twenty-four Months Number	N/A	(
Twenty-four Months %	N/A	0.00%
Unreachable Number	N/A	(
Unreachable %	N/A	0.00%
Includes second mortgage settlement		

- Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower

circumstances, some borrower counts may not sum in a quarter-over-quarter fashion.

- As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as "N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

South Carolina

HFA Performance Data Reporting- Program Performance Property Disposition Assistance Program

Program Intake/Evaluation Approved Number of Borrowers Receiving Assistance 30 224 % of Total Number of Applications 93.75% 81.75% Denied 0 28 Number of Borrowers Denied 0 28 % of Total Number of Applications 0.00% 10.22% Withdrawn 2 22 % of Total Number of Applications 6.25% 8.03% In Process N/A N/A Number of Borrowers In Process N/A N/A Total Number of Applications N/A N/A Total Number of Borrowers Applied 32 274 Number of Borrowers Participating in Other HFA HHF Programs or Program 7 19 Components 7 19 19 Program Characteristics 982 1013 Median 1st Lien Housing Payment Before Assistance N/A N/A Median 1st Lien UPB After Program Entry N/A N/A Median 1st Lien UPB After Program Entry N/A N/A Median 1st Lien UPB After Program Entry N/A N/A Median 1st Lien UPB After Program Entry		QTD	Cumulative
Number of Borrowers Receiving Assistance 30 224 % of Total Number of Applications 93.75% 81.75% Denied 0 28 % of Total Number of Applications 0.00% 10.22% Withdrawn 2 22 % of Total Number of Applications 6.25% 8.03% In Process NA NA Number of Borrowers Applications 6.25% 8.03% In Process N/A N/A Number of Borrowers Applied 32 274 Total Number of Borrowers Applied 32 274 Number of Borrowers Participating in Other HFA HHF Programs or Program 7 19 Components 1 18 10 19 Program Characteristics 10 10 10 Median 1st Lien Housing Payment After Assistance N/A N/A Median 1st Lien Housing Payment After Assistance N/A N/A Median 1st Lien Housing Payment After Assistance N/A N/A Median 1st Lien Housing Payment After Assistance N/A N/A	Program Intake/Evaluation		
Number of Borrowers Receiving Assistance 30 224 % of Total Number of Applications 93.75% 81.75% Denied 0 28 % of Total Number of Applications 0.00% 10.22% Withdrawn 2 22 % of Total Number of Applications 6.25% 8.03% In Process NA NA Number of Borrowers Applications 6.25% 8.03% In Process N/A N/A Number of Borrowers Applied 32 274 Total Number of Borrowers Applied 32 274 Number of Borrowers Participating in Other HFA HHF Programs or Program 7 19 Components 1 18 10 19 Program Characteristics 10 10 10 Median 1st Lien Housing Payment After Assistance N/A N/A Median 1st Lien Housing Payment After Assistance N/A N/A Median 1st Lien Housing Payment After Assistance N/A N/A Median 1st Lien Housing Payment After Assistance N/A N/A	Approved		
% of Total Number of Applications 93.75% 81.75% Denied 0 28 % of Total Number of Applications 0.00% 10.22% Withdrawn 2 22 % of Total Number of Applications 6.25% 8.03% In Process N/A N/A Number of Borrowers Withdrawn 2 22 % of Total Number of Applications 6.25% 8.03% In Process N/A N/A Yo of Total Number of Applications N/A N/A Total Number of Borrowers Applied 32 274 Total Number of Borrowers Applied 32 274 Number of Borrowers Participating in Other HFA HHF Programs or Program 7 19 Components 982 1013 Median 1st Lien Housing Payment Before Assistance N/A N/A Median 1st Lien Housing Payment Refore Assistance N/A N/A Median 1st Lien Housing Payment Refore Assistance N/A N/A Median 1st Lien Housing Payment Refore Assistance N/A N/A Media		30	224
Denied O 28 Number of Borrowers Withdrawn 0.00% 10.22% Withdrawn 2 22 % of Total Number of Applications 6.25% 8.03% In Process NVA N/A Number of Borrowers In Process N/A N/A Total Number of Applications 32 274 Number of Borrowers Applied 32 274 Number of Borrowers Applied 32 274 Number of Borrowers Participating in Other HFA HHF Programs or Program 7 19 Components 7 19 20 Program Characteristics 982 1013 Median 1st Lien Housing Payment Before Assistance 982 1013 Median 1st Lien Housing Payment After Assistance N/A N/A N/A Median 1st Lien UPB After Program Entry 153687 147750 Median 1st Lien UPB Before Program Entry N/A N/A Median 1st Lien UPB Before Program Entry N/A N/A Median 1st Lien UPB Before Program Entry N/A N/A Median Intis Lien U			
% of Total Number of Applications 0.00% 10.22% Withdrawn 2 22 % of Total Number of Applications 6.25% 8.03% In Process N/A N/A Number of Borrowers In Process N/A N/A Youther of Borrowers In Process N/A N/A Total Number of Borrowers Applied 32 274 Number of Borrowers Participating in Other HFA HHF Programs or Program 7 19 Components 7 19 2 Program Characteristics 982 1013 N/A N/A Median 1st Lien Housing Payment Before Assistance 982 1013 Median 1st Lien Housing Payment After Assistance N/A N/A Median 1st Lien Housing Payment After Assistance 0 0 0 0 Median 1st Lien UBB Before Program Entry N/A N/A N/A N/A Median 1st Lien UB Before Program Entry N/A N/A N/A Median 2nd Lien UBB After Program Entry N/A N/A N/A Median 2nd Lien UBB After Program Entry N/A N/A N/A Median Length of Time Borrow			
% of Total Number of Applications 0.00% 10.22% Withdrawn 2 22 % of Total Number of Applications 6.25% 8.03% In Process N/A N/A Number of Borrowers In Process N/A N/A Youther of Borrowers In Process N/A N/A Total Number of Borrowers Applied 32 274 Number of Borrowers Participating in Other HFA HHF Programs or Program 7 19 Components 7 19 2 Program Characteristics 982 1013 N/A N/A Median 1st Lien Housing Payment Before Assistance 982 1013 Median 1st Lien Housing Payment After Assistance N/A N/A Median 1st Lien Housing Payment After Assistance 0 0 0 0 Median 1st Lien UBB Before Program Entry N/A N/A N/A N/A Median 1st Lien UB Before Program Entry N/A N/A N/A Median 2nd Lien UBB After Program Entry N/A N/A N/A Median 2nd Lien UBB After Program Entry N/A N/A N/A Median Length of Time Borrow	Number of Borrowers Denied	0	28
Withdrawn 2 22 Number of Borrowers Mithdrawn 2 22 % of Total Number of Applications 6.25% 8.03% In Process NA NA Number of Borrowers In Process N/A N/A Total Number of Borrowers Applied 32 274 Number of Borrowers Participating in Other HFA HHF Programs or Program 7 19 Components 982 1013 14 Program Characteristics 982 1013 Median 1st Lien Housing Payment Before Assistance N/A N/A Median 1st Lien Housing Payment Before Assistance N/A N/A N/A N/A Median 1st Lien UPB Before Program Entry 153687 147750 0 0 0 Median 1st Lien UPB After Program Entry N/A N/A N/A N/A N/A N/A N/A N/A N/A M/A	% of Total Number of Applications	0.00%	10.22%
% of Total Number of Applications 6.25% 8.03% In Process N/A N/A Number of Borrowers In Process N/A N/A Total Number of Borrowers Applied 32 274 Total Number of Borrowers Participating in Other HFA HHF Programs or Program Components 32 274 Program Characteristics 982 1013 Median 1st Lien Housing Payment Before Assistance 982 1013 Median 1st Lien Housing Payment After Assistance N/A N/A Median 1st Lien Housing Payment Before Assistance 0 0 Median 1st Lien DPB Before Program Entry 153687 147750 Median 1st Lien UPB After Program Entry N/A N/A Median 1st Lien UPB After Program Entry 0 0 Median 1st Lien UPB After Program Entry N/A N/A Median 1st Lien UPB After Program Entry N/A N/A Median 1st Lien UPB After Program Entry N/A N/A Median 1st Lien UPB After Program Entry N/A N/A Median Length of Time Borrower Receives Assistance N/A N/A Median Length of Time Borrower Receives Assistance N/A N			
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Other - Borrower Still Owns Home Number N/A			33.93%
Number N/A N/A		40.07 /0	55.3570
		N/A	N/A
	%	N/A	N/A
Homeownership Retention ²			
Six Months Number N/A N/A		N/A	N/A
Six Month's Number N/A N/A N/A			
Twelve Months Number N/A N/A			
Twelve Months % N/A N/A			
Twenty-four Months Number N/A N/A			
Twenty-four Months % N/A N/A			
Unreachable Number N/A N/A			
Unreachable % N/A N/A			
1. Includes second mortgage settlement	1. Includes second mortgage settlement		
2. Borrower still owns home			

- Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower

circumstances, some borrower counts may not sum in a quarter-over-quarter fashion.

- As requested by Treasury beginning with the Q2-2014 report, all Program-level "Number of Borrowers in Process" are reported as "N/A" due the fact that all applicants are considered "In Process" for all Programs at the time of application.

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics The Following Data Points Are To Be Reported In Aggregate For All Programs:

		o Be Reported In Aggregate For All Programs:
Unique Borro	wer Count	
		Total number of <i>unique</i> borrowers having received some form of assistance under any one of
		the HFA's programs. The number of borrowers represented in the other "Borrower
	Number of Unique Borrowers Receiving Assistance	Characteristics" fields should foot to this number.
		Total number of <i>unique</i> borrowers <i>not</i> receiving assistance under any of the programs and not
	Number of Unique Borrowers Denied Assistance	withdrawn
		Total number of <i>unique</i> borrowers who <i>do not</i> receive assistance under any program because
		of voluntary withdrawal after approval or failure to complete application despite attempts by the
	Number of Unique Borrowers Withdrawn from Program	HFA
		Total number of <i>unique</i> borrowers who have not been decisioned for any program and are
	Number of Unique Borrowers in Process	pending review. This should be reported in the QTD column only. Total number of <i>unique</i> borrowers. This should be the total of the four above fields (using the
	Total Number of Unique Applicants	QTD column for in process borrowers).
Program Exp		
	Total Assistance Provided to Date	Total amount of assistance disbursed to the lender/servicer on behalf of the borrower.
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).
Borrower Inco	ome	
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Inco	ome as Percent of Area Median Income (AMI)	
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Coornertie		
Geographic B	reakdown (by County)	
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortga	ge Disclosure Act (HMDA)	
		Borrower
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
		Co-Borrower
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	All totals for the aggregate number of borrowers assisted.
		All totals for the aggregate number of borrowers assisted
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	All totals for the ensurements much an of homeoware posisted
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan	to Value Ratio (LTV)	
		Market loan to value ratio calculated using the unpaid principal balance at the time of assistance
	All Categories	divided by the most current valuation at the time of assistance.
Current Comb	ined Loan to Value Ratio (CLTV)	
		Market combined loan to value ratio calculated using the unpaid principal balance for all first and
		junior liens at the time of assistance divided by the most current valuation at the time of
	All Categories	assistance.
Delinquency S		
Demiquency s		Delingueney statue at the time of exciptorize
	All Categories	Delinquency status at the time of assistance.
Household Siz		
	All Categories	Household size at the time of assistance.
	HFA Performance Data	a Reporting- Program Performance
		To Be Reported In Aggregate For All Programs
Program Intak		
	Approved	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
	Receiving Assistance	
	0/ of Total Number of Archive Stations	Total number of borrowers receiving assistance for the specific program divided by the total
	% of Total Number of Applications	number of borrowers who have applied for the specific program.
	Denied	
		The total number of borrowers denied for assistance for the specific program. A borrower that
		has provided the necessary information for consideration for program assistance, but is not
	Number of Borrowers Denied	approved for this assistance.

	Total number of borrowers denied for assistance for the specific program divided by the total
% of Total Number of Applications	number of borrowers who have applied for the specific program.
Withdrawn	
	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as
	borrower who was approved but never received funding, or a borrower who drops out of the
Number of Borrowers Withdrawn	process despite attempts by the HFA to complete application.
	Total number of borrowers withdrawn for the specific program divided by the total number of
% of Total Number of Applications	borrowers who have applied for the specific program.
In Process	
	The total number of borrowers who have applied for assistance from the specific program that
	have not been decisioned and are pending review. This should be reported in the QTD column
Number of Borrowers In Process	only.
	Total number of borrowers who have applied for assistance from the specific program that have
	not been decisioned and are pending review divided by the total number of borrowers who have
% of Total Number of Applications	applied for the specific program.
Total	
	Total number of borrowers who have applied for the specific program (approved, denied,
Total Number of Borrowers Applied	withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program
Program Components	components (e.g. funded borrowers only).

Number is received. Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants. Delinquent (90+) Number Number of borrowers 90+ Days delinquent at the time assistance is received. % Percent of 90+ days delinquent borrowers divided by the total number of approved applicants. Program Outcomes Percent of 90+ days delinquent borrowers divided by the total number of approved applicants. Completion/Transition or Alternative Outcome) Program completion/transition. Alternative Outcomes Foreclosure Sale Vimber Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program. Number Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition. Cancelled Number of borrowers who were approved and funded, then were disqualified or voluntarily withdraw from the program without re-employment or other intended transition. Vecent of Lieu Percent of transitioned bourowers transitioned out of the HHF program completion/transition. Deed in Lieu Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.	Program Char	racteristics	
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Mode:n Proc. Interbaceing Payment Mark Assistance Name Netform conting assistance. Median 2nd Lien Housing Payment Mark Assistance Order vocds, bit motifies of an approximal second. Intel Approximal Second Seco		Median 1st Lien Housing Payment After Assistance	Median second lien housing payment <i>paid by homeowner</i> for all approved applicants prior to
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		Number	outcome of the program.
		%	

Loan Modification Program	
20an Moailleadon Program	Number of borrowers that transitioned into a loan modification program (such as the Making
Number	Home Affordable Program)
	Percent of transitioned borrowers entering a loan modification program compared to all borrow
0/	reflected in alternative outcomes and program completion/transition.
% Re-employed/ Regain Appropriate Employment	
	Number of borrowers transitioned out of the program due to regaining employment and/or
Number	appropriate levels of employment.
	Percent of transitioned borrowers that resulted in re-employment or regained employment level
%	compared to all borrowers reflected in alternative outcomes and program completion/transition
Reinstatement/Current/Payoff	
	Number of borrowers transitioned out of the program due to reinstating/bringing loan current o
Number	paying off their mortgage loan.
	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to
0/	borrowers reflected in alternative outcomes and program completion/transition.
% Short Sale	
Short Sale	Number of borrowers transitioned out of the HHF program into a short sale as the desired
Number	
Number	outcome of the program.
o/	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected
%	alternative outcomes and program completion/transition.
Deed in Lieu	
	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired
Number	outcome of the program.
	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers
%	reflected in alternative outcomes and program completion/transition.
Other - Borrower Still Owns Home	
	Number of borrowers transitioned out of the HHF program not falling into one of the transition
Number	categories above, but still maintaining ownership of the home.
	Percent of transitioned households in this category compared to all borrowers reflected in
%	alternative outcomes and program completion/transition.
p Retention ¹	
	Number of borrowers assisted by the program in which the borrower retains ownership 6 mon
	post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled i
Six Months	the 6-mo category; the two intervals are not mutually exclusive)
	Percent of borrowers assisted by the program in which the borrower retains ownership 6 mont
	post receipt of initial assistance divided by the total number of households assisted by the
%	program 6 months prior to reporting period.
	Number of borrowers assisted by the program in which borrower retains ownership 12 months
	post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled
Twolvo Monthe	
Twelve Months	the 12-mo category; the two intervals are not mutually exclusive) Percent of borrowers assisted by the program in which the borrower retains ownership 12 more
0/	post receipt of initial assistance divided by the total number of households assisted by the
%	program 12 months prior to reporting period.
	Number of borrowers assisted by the program in which borrower retains ownership 24 months
Twenty-four Months	post receipt of initial assistance.
	Percent of borrowers assisted by the program in which the borrower retains ownership 24 mor
	post receipt of initial assistance divided by the total number of households assisted by the
%	program 24 months prior to reporting period.
	Number of borrowers assisted by the program that are unable to be verified by any available
Unreachable	
	means. Percent of borrowers assisted by the Program that are unable to be verified by any available
%	means.

Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)