



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: July 2014

Tennessee			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		637	7211
% of Total Number of Applications		79.43%	78.33%
<i>Denied</i>			
Number of Borrowers Denied		110	1293
% of Total Number of Applications		13.72%	14.05%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		35	682
% of Total Number of Applications		4.36%	7.41%
<i>In Process</i>			
Number of Borrowers In Process		20	N/A
% of Total Number of Applications		2.49%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		802	9206
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		771.88	818.97
Median 1st Lien Housing Payment After Assistance		0	0
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		85109.98	92811
Median 1st Lien UPB After Program Entry		N/A	N/A
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	11
Median Assistance Amount		2682.995	17131.02
Assistance Characteristics			
Assistance Provided to Date		15517334.8	123512915.1
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		97	120
<i>Current</i>			
Number		164	2076
%		25.75%	28.79%
<i>Delinquent (30+)</i>			
Number		27	487
%		4.24%	6.75%
<i>Delinquent (60+)</i>			
Number		67	616
%		10.52%	8.54%
<i>Delinquent (90+)</i>			
Number		379	4032
%		59.50%	55.91%

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) ^a	528	3464
Alternative Outcomes			
	<i>Foreclosure Sale^b</i>		
	Number	22	125
	%	4.17%	3.61%
	<i>Cancelled^c</i>		
	Number	75	261
	%	14.20%	7.53%
	<i>Deed in Lieu</i>		
	Number	0	3
	%	0.00%	0.09%
	<i>Short Sale</i>		
	Number	3	15
	%	0.57%	0.43%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level^d</i>		
	Number	72	375
	%	13.64%	10.83%
	<i>Reinstatement/Current/Payoff^e</i>		
	Number	356	2685
	%	67.42%	77.51%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	5984
	Six Months %	N/A	99.50%
	Twelve Months Number	N/A	4415
	Twelve Months %	N/A	96.00%
	Twenty-four Months Number	N/A	2093
	Twenty-four Months %	N/A	93.77%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

^a For the reasons explained below, the current cumulative number of borrowers no longer in the HHF program is 475 borrowers less than the number reported in the previous quarter.

^b One borrower was reported as "foreclosed," but the foreclosure sale was cancelled by attorney. 2 borrowers were reported as foreclosed in the previous quarter, but their foreclosure sale happened in the third quarter. Therefore, Q3_2014 cumulative is different than the some of previous quarter cumulative and the Q3 current quarter.

Tennessee

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Program

QTD

Cumulative

^c For some of the loans that were reported as cancelled in the previous quarters due to "no response" from the borrower, the decision was reversed when borrower/counselor provided required documentation later.

^d One borrower was reported as "regained employment" in the previous quarter by mistake.

^e The current cumulative number is 442 borrowers less than the sum of current quarter and last quarter's cumulative because of the files that were reworked due to payment changes, payment refunds, and/or interruptions to payments due to bankruptcy, HAMP mods and DOJ.

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Program Expenditures

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 Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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Borrower Income 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.
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Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
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.
<i>Co-Borrower</i>	
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.

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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Current Loan to Value Ratio (LTV)

All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
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Current Combined Loan to Value Ratio (CLTV)

All Categories	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 assistance.
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Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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HFA Performance Data Reporting- Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Programs

Program Intake/Evaluation

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

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal reduction granted, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer. This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment.
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching).
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of borrowers current at the time assistance is received.
%		Percent of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
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		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of borrowers who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Cancelled</i>		
Number		Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired 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.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers transitioned out of the HHF program not falling into one of the transition 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.

Homeownership Retention¹

Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into 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 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	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 into 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 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

1. Borrower still owns home

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

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance^	637	7211
	Number of Unique Borrowers Denied Assistance^^	110	1293
	Number of Unique Borrowers Withdrawn from Program^^^	35	682
	Number of Unique Borrowers in Process^^^^	20	N/A
	Total Number of Unique Borrower Applicants	802	9206
Program Expenditures (\$)			
	Total Assistance Provided to Date	15517334.81	123512915.1
	Total Spent on Administrative Support, Outreach, and Counseling	1359309.26	16624614.26
Borrower Income (\$)			
	Above \$90,000	0.00%	0.11%
	\$70,000- \$89,000	0.78%	1.07%
	\$50,000- \$69,000	3.77%	3.83%
	Below \$50,000	95.45%	94.99%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1.10%	1.57%
	110%- 119%	0.47%	0.51%
	100%- 109%	1.26%	1.21%
	90%- 99%	1.73%	1.47%
	80%- 89%	1.88%	2.23%
	Below 80%	93.56%	93.01%
Geographic Breakdown (by county)			
	Anderson	4	51
	Bedford	1	41
	Benton	0	7
	Bledsoe	2	15
	Blount	9	74
	Bradley	10	89
	Campbell	3	17
	Cannon	0	9
	Carroll	0	16
	Carter	3	52
	Cheatham	3	49
	Chester	0	9
	Claiborne	3	33
	Clay	0	6
	Cocke	1	27
	Coffee	0	18
	Crockett	5	17
	Cumberland	4	23
	Davidson	88	1140
	Decatur	1	6
	DeKalb	1	16
	Dickson	2	59
	Dyer	2	26
	Fayette	7	43
	Fentress	1	15
	Franklin	3	19
	Gibson	2	39
	Giles	0	14
	Grainger	0	20
	Greene	2	35
	Grundy	2	11
	Hamblen	3	63
	Hamilton	36	472
	Hancock	2	5
	Hardeman	2	14
	Hardin	0	6
	Hawkins	4	38
	Haywood	0	12
	Henderson	0	8
	Henry	1	14
	Hickman	1	11
	Houston	0	4

Tennessee

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
	Humphreys	2	10
	Jackson	1	5
	Jefferson	3	64
	Johnson	0	14
	Knox	52	436
	Lake	1	2
	Lauderdale	2	17
	Lawrence	4	18
	Lewis	0	15
	Lincoln	2	16
	Loudon	5	35
	McMinn	4	47
	McNairy	3	27
	Macon	1	19
	Madison	6	66
	Marion	0	13
	Marshall	2	23
	Maury	5	71
	Meigs	1	12
	Monroe	1	26
	Montgomery	15	140
	Moore	0	0
	Morgan	0	5
	Obion	4	42
	Overton	1	9
	Perry	0	2
	Pickett	0	3
	Polk	0	5
	Putnam	3	33
	Rhea	3	27
	Roane	2	27
	Robertson	5	86
	Rutherford	39	469
	Scott	1	19
	Sequatchie	0	22
	Sevier	0	53
	Shelby	191	1833
	Smith	0	17
	Stewart	0	10
	Sullivan	10	122
	Sumner	16	181
	Tipton	5	72
	Trousdale	1	5
	Unicoi	1	13
	Union	2	13
	Van Buren	0	10
	Warren	0	17
	Washington	7	94
	Wayne	2	5
	Weakley	3	23
	White	1	16
	Williamson	8	119
	Wilson	14	140

Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>			
Race			
	American Indian or Alaskan Native	2	26
	Asian	3	33
	Black or African American	304	2874
	Native Hawaiian or other Pacific Islander	1	13
	White ¹	326	4171
	Information not provided by borrower	1	94
Ethnicity			
	Hispanic or Latino	14	163
	Not Hispanic or Latino ²	623	7048

Tennessee			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Information not provided by borrower	0	0
	Sex		
	Male	239	2990
	Female ³	395	4120
	Information not provided by borrower	3	101
	Co-Borrower⁴		
	Race		
	American Indian or Alaskan Native	1	1
	Asian	1	8
	Black or African American	28	320
	Native Hawaiian or other Pacific Islander	0	2
	White	75	926
	Information not provided by borrower	18	401
	Ethnicity		
	Hispanic or Latino	1	15
	Not Hispanic or Latino	122	1643
	Information not provided by borrower	0	0
	Sex		
	Male	32	390
	Female	74	944
	Information not provided by borrower	17	324
Hardship			
	Unemployment ⁵	436	5495
	Underemployment	100	1151
	Divorce	54	321
	Medical Condition	0	0
	Death	47	244
	Other	0	0
Current Loan to Value Ratio (LTV)			
	<100%	66.88%	70.73%
	100%-109%	10.99%	11.36%
	110%-120%	8.16%	7.04%
	>120%	13.97%	10.87%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	64.84%	68.31%
	100%-119%	20.09%	20.30%
	120%-139%	9.58%	6.80%
	140%-159%	2.83%	2.39%
	>=160%	2.67%	2.20%
Delinquency Status (%)			
	Current	25.75%	28.79%
	30+	4.24%	6.75%
	60+	10.52%	8.54%
	90+	59.50%	55.91%
Household Size			
	1-	232	2343
	2	170	1987
	3	120	1294
	4	60	920
	5+	55	667

*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.

^One borrower was reported as "receiving assistance" in the previous quarters while the borrower was rejected.

^^One "rejected" borrower was reported as "receiving assistance" and 86 "rejected" borrowers were reported as "withdrawn" by mistake in the previous quarters.

^^57 "withdrawn" borrowers were reported as "rejected" in the previous quarters by mistake.

^^^In the second quarter, by mistake, we added the cumulative number of people who are receiving assistance, denied, withdrawn and number of unique borrowers in the second quarter instead of number of borrowers still in process during the second quarter. Therefore, the total number of unique borrowers was overestimated in the second quarter. For this reason, the current quarter's cumulative number of unique borrowers is less than the last quarter's cumulative number.

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Tennessee

HFA Performance Data Reporting- Borrower Characteristics

QTD

Cumulative

- ¹ Because one borrower was reported as "receiving assistance" in the previous quarters while the borrower was rejected, the number of borrowers who are "white" is different than the last quarter's cumulative plus this quarter.
- ² Because one borrower was reported as "receiving assistance" in the previous quarters while the borrower was rejected, the number of borrowers who are "hispanic" is different than the last quarter's cumulative plus this quarter.
- ³ Because one borrower was reported as "receiving assistance" in the previous quarters while the borrower was rejected, the number of borrowers who are "female" is different than the last quarter's cumulative plus this quarter.
- ⁴ Some borrowers who were receiving assistance were missing co-borrower information in the previous quarters' reporting. We found and updated this information in this quarter's report.
- ⁵ Because one borrower was reported as "receiving assistance" in the previous quarters while the borrower was rejected, the number of borrowers who are "unemployed" is different than the last quarter's cumulative plus this quarter.
- ~ Because one borrower was reported as "receiving assistance" in the previous quarters while the borrower was rejected, the number of borrowers who are "1-person household" is different than the last quarter's cumulative plus this quarter.