

US Treasury NIBP Summary

Quarterly Report

Agency Selected: N4 - NEW MEXICO MORTGAGE FINANCE AUTHORITY

Date Range: 1/1/2011 to 3/31/2011

Quarter End Date	Number of Mortgage Loans	Average Loan Amount
3/31/2011	103	\$119,825.40

Range of Interest Rates (%) excluding DPA	Percentage	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate (%)
3.76 - 4.00	38.89	28	\$3,465,458.64	4.00
4.26 - 4.5	5.56	4	\$493,997.97	4.38
4.51 - 4.75	43.06	31	\$3,740,301.47	4.64
4.76 - 5.00	11.11	8	\$963,700.54	4.88
5.01 - 5.25	1.39	1	\$120,453.26	5.25
Grand Total:		72	\$8,783,911.88	4.41

Rates	Percentage	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate (%)
DPA				
0 - 5.0	30.10	31	\$3,532,918.42	3.51
Group Total:		31	\$3,532,918.42	3.51
No DPA				
OTHER	69.90	72	\$8,783,911.88	
Group Total:		72	\$8,783,911.88	
Grand Total:		103	\$12,316,830.30	3.51

Range of Interest Rates (%) including DPA	Percentage	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate (%)
3.76 - 4.00	27.18	28	\$3,465,458.64	4.00
4.26 - 4.50	3.88	4	\$493,997.97	4.38
4.51 - 4.75	30.10	31	\$3,740,301.47	4.64
4.76 - 5.00	35.92	37	\$4,270,388.69	4.97
5.01 - 5.25	1.94	2	\$229,011.77	5.25
5.76 - 6.00	0.97	1	\$117,671.76	5.88
Grand Total:		103	\$12,316,830.30	4.59

Principal Balances (\$)	Percentage	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Principal Balance
50,001 - 75,000	6.80	7	\$452,272.79	\$64,610.40
75,001 - 100,000	18.45	19	\$1,656,528.29	\$87,185.70
100,001 - 125,000	32.04	33	\$3,708,351.29	\$112,374.28
125,001 - 150,000	26.21	27	\$3,665,572.23	\$135,761.93
150,001 - 175,000	12.62	13	\$2,076,555.18	\$159,735.01
175,001 - 200,000	2.91	3	\$551,181.91	\$183,727.30
200,001 - 225,000	0.97	1	\$206,368.61	\$206,368.61
Grand Total:		103	\$12,316,830.30	\$119,580.88

CLTV Ratio (%)	Percentage	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average CLTV
CLTV 66 - 70	0.97	1	\$95,811.75	66.17
CLTV 71 - 75	0.97	1	\$107,887.00	72.90
CLTV 81 - 85	0.97	1	\$135,165.78	83.54
CLTV 91 - 95	1.94	2	\$228,639.48	93.63
CLTV 96 - 100	94.17	97	\$11,581,801.21	98.10
CLTV OTHER	0.97	1	\$167,525.08	986.71
Grand Total:		103	\$12,316,830.30	109.47

LTV Ratio (%)	Percentage	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average LTV
LTV 66 - 70	0.97	1	\$95,811.75	66.17
LTV 71 - 75	0.97	1	\$107,887.00	72.90
LTV 81 - 85	0.97	1	\$135,165.78	83.54
LTV 91 - 95	1.94	2	\$228,639.48	93.62
LTV 96 - 100	94.17	97	\$11,581,801.21	98.09
LTV OTHER	0.97	1	\$167,525.08	986.71
Grand Total:		103	\$12,316,830.30	109.47

Loan Purpose	Percentage	Number of Mortgage Loans	Total Original Principal Balance
PURCHASE	100.00	103	\$12,316,830.30
Grand Total:		103	\$12,316,830.30

Credit Score	Percentage	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Credit Score
601 - 625	2.91	3	\$285,715.01	622.71
626 - 650	27.18	28	\$3,476,577.19	638.71
651 - 675	12.62	13	\$1,540,030.59	662.99
676 - 700	22.33	23	\$2,727,007.68	686.94
701 - 725	9.71	10	\$1,039,091.30	712.72
726 - 750	4.85	5	\$661,319.24	741.95
751 - 775	5.83	6	\$791,368.32	757.32
776 - 800	9.71	10	\$1,256,706.54	786.18
801+	0.97	1	\$103,304.96	810.00
OTHER	3.88	4	\$435,709.47	0.00
Grand Total:		103	\$12,316,830.30	665.35

Mortgage Insurance Provider	Percentage	Number of Mortgage Loans	Total Original Principal Balance
FHA	99.03	102	\$12,208,943.30
Other	0.97	1	\$107,887.00
Grand Total:		103	\$12,316,830.30

Housing Type	Percentage	Number of Mortgage Loans	Total Original Principal Balance
CONDO	3.88	4	\$384,423.56
SINGLE FAMILY	78.64	81	\$9,476,211.24
TOWNHOUSE	17.48	18	\$2,456,195.50
Grand Total:		103	\$12,316,830.30

Original Debt /Income (%)	Percentage	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average DTI
25 - 30	7.77	8	\$1,008,943.25	29.64
31 - 35	12.62	13	\$1,479,160.98	33.91
36 - 40	14.56	15	\$1,733,866.14	38.92
41 - 45	23.30	24	\$2,678,222.48	43.30
46 - 50	23.30	24	\$3,124,026.13	48.36
50 - 55	13.59	14	\$1,766,520.43	53.73
56 - 60	1.94	2	\$258,571.65	56.23
OTHER	2.91	3	\$267,519.24	21.81
Grand Total:		103	\$12,316,830.30	43.02