

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 6/30/2012

Quarter End Date	Number of Mortgage Loans	Average Loan Amount
6/30/2012	1,929	\$121,798.70

Range of Interest Rates (%) excluding DPA	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
3.50 - 3.75	82	\$9,383,115.07	
3.76 - 4.00	193	\$23,301,338.12	
4.01 - 4.25	79	\$10,082,437.82	
4.26 - 4.50	296	\$36,242,683.64	
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:	1455	\$177,377,665.63	4.65

Down Payment Assistance (%)	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
0 - 5.0	474	\$57,158,770.01	
Grand Total:	474	\$57,158,770.01	3.50

Range of Interest Rates (%) including DPA	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
3.50 - 3.75	82	\$9,383,115.07	
3.76 - 4.00	193	\$23,301,338.12	
4.01 - 4.25	79	\$10,082,437.82	
4.26 - 4.50	296	\$36,242,683.64	
4.51 - 4.75	206	\$24,737,328.23	
4.76 - 5.00	452	\$55,752,737.57	
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:	1929	\$234,536,435.64	4.82
Principal Balances (\$)	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Principal Balance
25,001 - 50,000	8	\$342,463.62	
50,001 - 75,000	123	\$8,120,195.62	
75,001 - 100,000	351	\$31,263,104.15	
100,001 - 125,000	576	\$64,940,673.66	
125,001 - 150,000	522	\$71,121,717.44	
150,001 - 175,000	256	\$40,827,581.29	
175,001 - 200,000	69	\$12,753,083.01	
200,001 - 225,000	19	\$3,981,202.32	
225,001 - 250,000	4	\$935,286.67	
250,001 - 275,000	1	\$251,127.86	
Grand Total:	1929	\$234,536,435.64	\$121,584.47

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	2	\$210,536.12	
56 - 60	7	\$612,299.15	
61 - 65	13	\$1,465,501.57	
66 - 70	13	\$1,456,716.89	
71 - 75	7	\$745,210.30	
76 - 80	34	\$4,173,629.46	
81 - 85	21	\$1,980,167.26	
86 - 90	17	\$1,968,584.15	
91 - 95	52	\$6,279,297.73	
96 - 100	1695	\$208,120,087.88	
101 - 105	57	\$6,296,654.73	
106 - 110	3	\$260,261.39	
OTHER	3	\$420,438.71	
Grand Total:	1929	\$234,536,435.64	97.20

Loan Purpose	Number of Mortgage Loans	Total Original Principal Balance
PURCHASE	1929	\$234,536,435.64
Grand Total:	1929	\$234,536,435.64

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	103	\$12,504,002.46	
626 - 650	504	\$61,457,990.47	
651 - 675	380	\$46,232,920.91	
676 - 700	299	\$36,356,813.56	
701 - 725	223	\$27,030,545.45	
726 - 750	157	\$18,924,874.96	
751 - 775	107	\$13,200,272.83	
776 - 800	69	\$8,368,192.73	
801+	13	\$1,857,160.83	
OTHER	67	\$7,787,104.79	
Grand Total:	1929	\$234,536,435.64	659.79

Mortgage Insurance Provider	Number of Mortgage Loans	Total Original Principal Balance	
FHA	1869	\$227,271,950.94	
OTHER	48	\$5,952,524.07	
PRIVATE	1	\$94,801.12	
RURAL	6	\$499,842.33	
VA	5	\$717,317.18	
Grand Total:	1929	\$234,536,435.64	
Housing Type	Number of Mortgage Loans	Total Original Principal Balance	
CONDO	35	\$3,863,563.38	
SINGLE FAMILY	1396	\$163,131,715.17	
TOWNHOUSE	498	\$67,541,157.09	
Grand Total:	1929	\$234,536,435.64	
Original Debt/Income (%)	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average DTI
25 - 30	160	\$17,833,868.69	
31 - 35	250	\$28,695,786.36	
36 - 40	350	\$42,283,850.70	
41 - 45	466	\$57,492,943.12	
46 - 50	336	\$43,449,018.55	
51 - 55	227	\$29,187,950.45	
56 - 60	23	\$2,983,149.63	
61 - 65	2	\$280,441.98	
OTHER	115	\$12,329,426.16	
Grand Total:	1929	\$234,536,435.64	44.06