

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 3/31/2012

Quarter End Date	Number of Mortgage Loans	Average Loan Amount
3/31/2012	1,721	\$122,835.29

Range of Interest Rates (%) excluding DPA	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
3.50 - 3.75	6	\$744,398.49	
3.76 - 4.00	187	\$22,769,216.05	
4.01 - 4.25	79	\$10,082,437.82	
4.26 - 4.50	226	\$28,199,467.32	
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:	1303	\$160,163,610.66	4.71

Down Payment Assistance (%)	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
0 - 5.0	418	\$50,856,404.85	
Grand Total:	418	\$50,856,404.85	3.50

Range of Interest Rates (%) including DPA	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average Rate
3.50 - 3.75	6	\$744,398.49	
3.76 - 4.00	187	\$22,769,216.05	
4.01 - 4.25	79	\$10,082,437.82	
4.26 - 4.50	226	\$28,199,467.32	
4.51 - 4.75	206	\$24,737,328.23	
4.76 - 5.00	396	\$49,450,372.41	
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:	1721	\$211,020,015.51	4.87
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	100	\$6,653,066.31	
75,001 - 100,000	300	\$26,767,612.48	
100,001 - 125,000	511	\$57,690,745.15	
125,001 - 150,000	487	\$66,421,865.44	
150,001 - 175,000	227	\$36,150,765.82	
175,001 - 200,000	64	\$11,825,879.84	
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:	1721	\$211,020,015.51	\$122,614.77

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	6	\$538,868.91	
61 - 65	12	\$1,377,175.57	
66 - 70	11	\$1,298,265.57	
71 - 75	6	\$628,184.82	
76 - 80	33	\$4,059,183.37	
81 - 85	20	\$1,922,662.72	
86 - 90	16	\$1,856,457.28	
91 - 95	50	\$6,053,923.31	
96 - 100	1511	\$187,035,958.53	
101 - 105	47	\$5,209,237.30	
OTHER	2	\$282,511.71	
Grand Total:	1721	\$211,020,015.51	97.19

Loan Purpose	Number of Mortgage Loans	Total Original Principal Balance
PURCHASE	1721	\$211,020,015.51
Grand Total:	1721	\$211,020,015.51

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	4	\$460,051.92	
601 - 625	84	\$10,333,111.17	
626 - 650	444	\$54,646,484.59	
651 - 675	353	\$42,968,208.69	
676 - 700	269	\$32,927,710.33	
701 - 725	194	\$23,827,979.84	
726 - 750	135	\$16,619,470.58	
751 - 775	98	\$12,217,637.35	
776 - 800	62	\$7,530,211.73	
801+	12	\$1,681,824.83	
OTHER	64	\$7,569,139.41	
Grand Total:	1721	\$211,020,015.51	658.28

Mortgage Insurance Provider	Number of Mortgage Loans	Total Original Principal Balance	
FHA	1663	\$203,895,608.25	
OTHER	48	\$5,952,524.07	
PRIVATE	1	\$94,801.12	
RURAL	4	\$359,764.89	
VA	5	\$717,317.18	
Grand Total:	1721	\$211,020,015.51	
Housing Type	Number of Mortgage Loans	Total Original Principal Balance	
CONDO	34	\$3,788,029.38	
SINGLE FAMILY	1231	\$145,201,866.62	
TOWNHOUSE	456	\$62,030,119.51	
Grand Total:	1721	\$211,020,015.51	
Original Debt/Income (%)	Number of Mortgage Loans	Total Original Principal Balance	Weighted Average DTI
25 - 30	139	\$15,590,643.85	
31 - 35	220	\$25,456,695.25	
36 - 40	309	\$37,503,050.62	
41 - 45	415	\$51,556,113.55	
46 - 50	303	\$39,521,220.98	
51 - 55	207	\$27,076,968.32	
56 - 60	23	\$2,983,149.63	
61 - 65	2	\$280,441.98	
OTHER	103	\$11,051,731.33	
Grand Total:	1721	\$211,020,015.51	44.21