

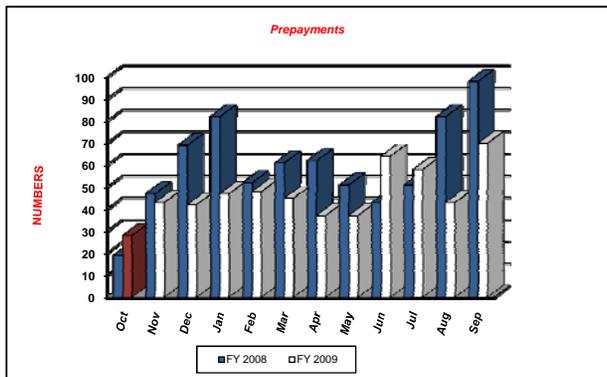
FHA Portfolio Analysis

Data as of October 31, 2009

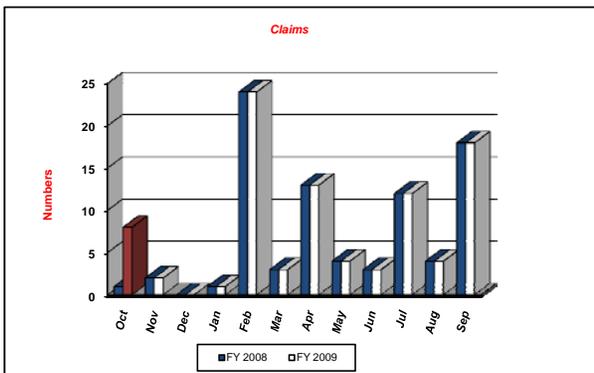
**Federal Housing Administration Monthly Report
FHA Portfolios Summary
October 2009**

PORTFOLIO	NUMBER	DOLLARS (Billions)	CHANGE FROM PRIOR YEAR	Details On Page
<i>Multifamily Portfolio</i>				
Multifamily Insured	11,958	\$59.6	5.7%	2
Multifamily Notes	2,807	\$3.7	1.3%	4
<i>Single Family Portfolio</i>				
Single Family Insured	5,632,027	\$716.4	25.1%	6
Single Family Notes	170	\$0.0	-15.4%	8
Single Family Properties	39,998	\$4.9	3.8%	8
Accelerated Claims Disposition Notes	635	(\$0.1)	-14.7%	8
<i>Title I Portfolio</i>				
Title I Property Improvement Insured	20,634	\$0.3	-1.6%	14
Title I Manufactured Housing Insured	20,344	\$0.7	0.4%	14
Title I Notes	10,889	\$0.2	-29.2%	14

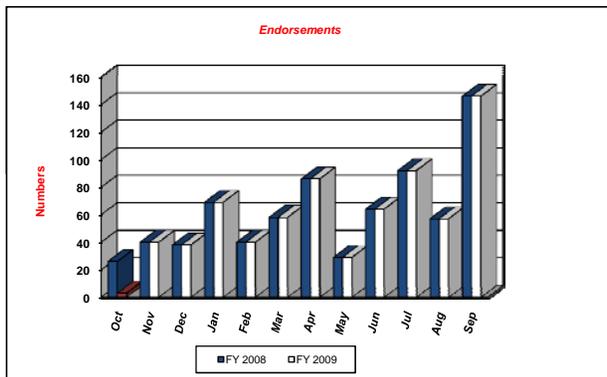
Monthly Comparisons of FY 2009 and FY 2010*



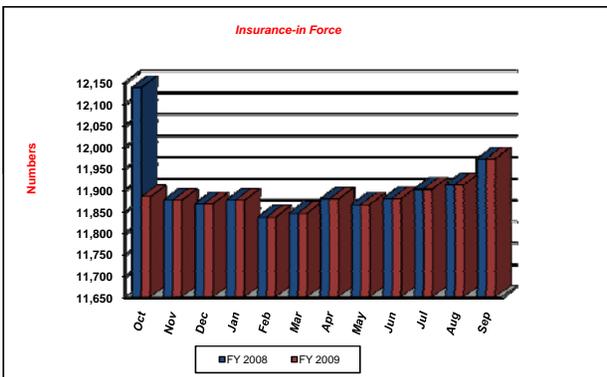
The number of prepayments reports for October 2009 was 15.



The number of claims reported for October 2009 was 1.



The number of endorsements reported for October 2009 was 14.



As of October 31, 2009 the number for mortgages in-force was 11,958.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2009 and 2010 Section of this report.

Federal Housing Administration Monthly Report
Multifamily Insured Portfolio

	Current Month Oct 2009			Current Fiscal Year Oct 2009			Prior Fiscal Year Oct 2008			Percent Change Dollars
	Number	Units ²	Dollars (\$M) ³	Number	Units ²	Dollars (\$M) ³	Number	Units ²	Dollars (\$M) ³	
Insurance in Force (Beginning)	11,971	1,359,244	\$59,617.7	11,971	1,359,244	\$59,617.7	11,931	1,358,435	\$56,472.4	5.6%
Current Year Activity										
Prepayments(-)	(15)	(1,615)	(\$40.9)	(15)	(1,615)	(\$40.9)	(29)	(3,176)	(\$79.4)	-48.5%
Claim Terminations(-)	(1)	(24)	(\$0.2)	(1)	(24)	(\$0.2)	(8)	(1,389)	(\$61.1)	-99.7%
Endorsements(+)	24	3,419	\$218.6	24	3,419	\$218.6	3	381	\$16.3	1244.0%
Prior Year Activity										
Prior Year Prepayments(-)¹	(21)	(2,414)	(\$62.1)	(21)	(2,414)	(\$62.1)	(16)	(1,721)	(\$38.9)	59.9%
Prior Year Claims(-)¹	(1)	(59)	(\$1.3)	(1)	(59)	(\$1.3)	(1)	(49)	(\$1.3)	-3.8%
Prior Year Endorsements(+)¹	1	120	\$7.1	1	120	\$7.1	1	62	\$137.0	-94.8%
Accounting Adjustments	0	0	(\$146.3)	0	0	(\$146.3)	3	185	(\$62.9)	
Insurance in Force (Ending)	11,958	1,358,671	\$59,592.7	11,958	1,358,671	\$59,592.7	11,884	1,352,728	\$56,382.2	5.7%
Endorsements by Mortgage type										
New Construction/Sub Rehab	10	1,197	\$113.9	10	1,197	\$113.9	1	50	\$3.3	3378.8%
Refinance	12	2,222	\$100.3	12	2,222	\$100.3	2	331	\$13.0	672.2%
Supplemental/Equity	2	0	\$4.4	2	0	\$4.4	0	0	\$0.0	0.0%
Operating Loss	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0	0.0%
Portfolio Re-engineering	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0	0.0%
Endorsements by Program type										
Rental Housing										
Section 221(d)(3) & 236	1	0	\$3.3	1	0	\$3.3	0	0	\$0.0	0.0%
Section 221(d)(4)	5	920	\$72.8	5	920	\$72.8	0	0	\$0.0	0.0%
Other Rental	13	2,272	\$105.9	13	2,272	\$105.9	2	331	\$13.0	715.2%
Risk Share	1	40	\$2.8	1	40	\$2.8	1	50	\$3.3	-14.9%
Health Care Facilities										
Nursing Homes	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0	0.0%
BoardCare	1	0	\$1.0	1	0	\$1.0	0	0	\$0.0	0.0%
Assisted Living	2	162	\$14.5	2	162	\$14.5	0	0	\$0.0	0.0%
Hospitals	1	25	\$18.3	1	25	\$18.3	0	0	\$0.0	0.0%

¹Prior year data reflects terminations and endorsements that occurred in a previous year but processed in the current time period.

²Units are not counted for Supplemental, Equity or Operating Loss mortgages that are not in the first position.

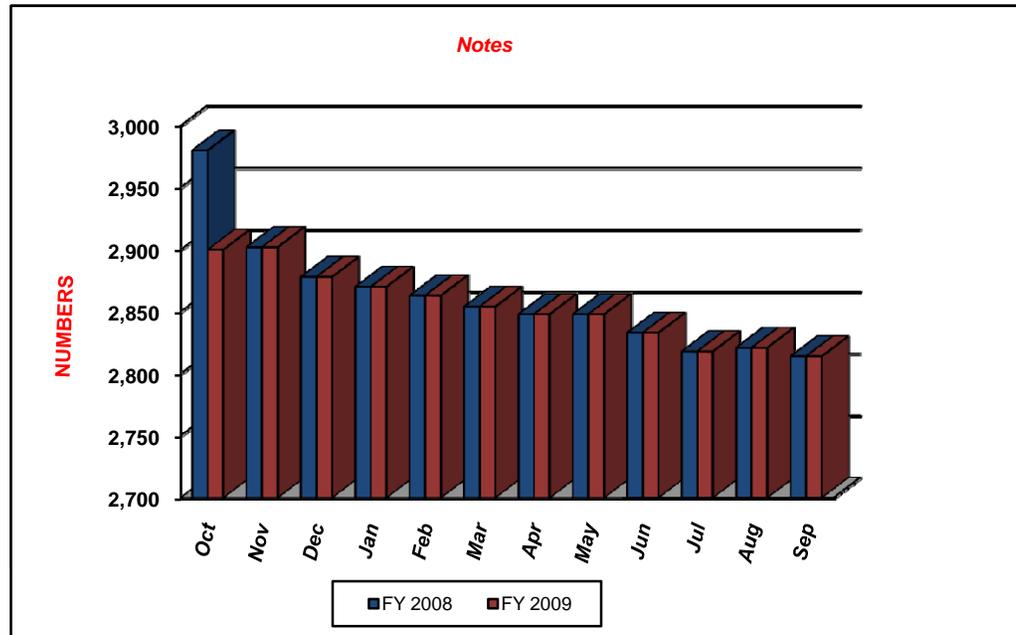
This prevents the double counting of units when HUD insures more than one mortgage on a project.

³Dollars represent original mortgage amount for endorsements and unpaid principal balance for insurance in-force and terminations.

The data comes from the F47/MFIS system.

Multifamily Notes

Monthly Comparisons of FY 2009 and FY 2010*



As of October 31, 2009 the number of Multifamily Notes was 2,807.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2009 and 2010 Section of this report.

Federal Housing Administration Monthly Report
Multifamily Secretary Held Notes and Property Inventory

Notes	Current Month Oct 1-20, 2009			Current Fiscal Year to-date Oct 1-20, 2009			Prior Fiscal Year to-date Oct 1-20, 2008			Percent Change Dollars
	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	
Notes (Beginning)	2,814	218,547	\$3,624.7	2,814	218,547	\$3,624.7	2,894	223,023	\$3,592.4	0.9%
Pay Offs(-)	(8)	(650)	(\$7.6)	(8)	(650)	(\$7.6)	(1)	(98)	(\$0.2)	4400.5%
Conversions(-) ³	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0	0.0%
Sales(-)	0	0	\$0.0	0	0	\$0.0	(1)	0	(\$0.6)	0.0%
Assignments/Seconds(+) ⁴	1	24	\$0.2	1	24	\$0.2	7	866	\$38.3	-99.5%
Accounting Adjustments	0	0	\$87.3	0	0	\$87.3	1	16	\$26.7	
Notes (Ending)	2,807	217,921	\$3,704.7	2,807	217,921	\$3,704.7	2,900	223,807	\$3,656.6	1.3%
Assignments/Seconds by type										
Portfolio Re-engineering	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0	0.0%
Other Assignments	1	24	\$0.2	1	24	\$0.2	7	866	\$38.3	-99.5%
<hr/>										
Properties	Current Month Oct 1- 31, 2009			Current Fiscal Year Oct 1- 31, 2009			Prior Fiscal Year Oct 1- 31, 2008			Percent Change Dollars
	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	
Properties (Beginning)*	1	50	\$1.2	1	50	\$0.0	0	0	\$0.0	0.0%
Conversions(+)	0	0	\$0.0	0	0	\$0.0	1	50	\$1.2	0.0%
Sales(-)	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0	0.0%
Properties (Ending)*	1	50	\$1.2	1	50	\$0.0	1	50	\$1.2	0.0%

* One MF Property in the Inventory since October 2008
Paradise Apartments - Madison, Alabama

¹Units are not counted for Supplemental, Equity, or Operating Loss mortgages that are not in the first position.
This prevents the double counting of units when HUD has more than one note on a project.

² Dollars represent assignment amount for notes and acquisition cost for properties.

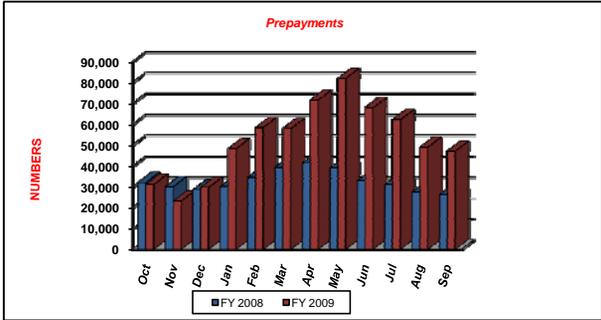
³ Conversions-include acquired-at-foreclosure and voluntary deed transfers (in-lieu of foreclosure).

⁴ Assignments/Seconds include regular assignment of mortgages, portfolio re-engineering and partial payment notes.

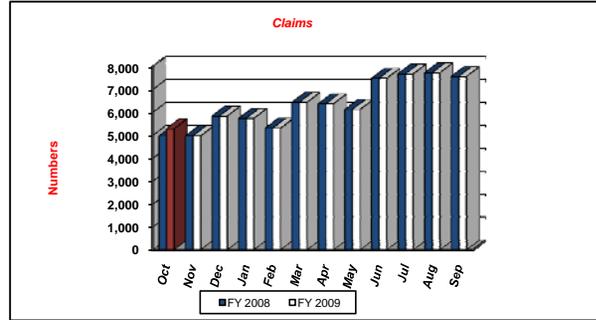
Portfolio re-engineering and partial payment notes are not assigned. They are negotiated deals where only a portion of the outstanding principal balance is paid.

The data comes from the P085/CSMS system.

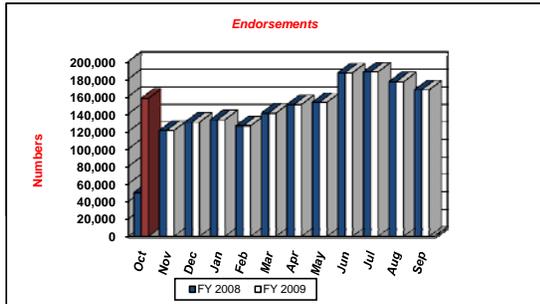
Single Family Insured Data
Monthly Comparisons of FY 2009 and FY 2010*



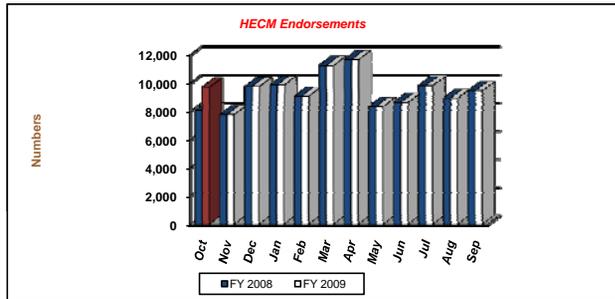
The number of prepayments reported for October 2009 was 57,648.



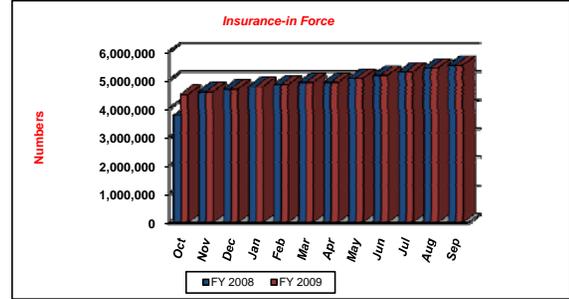
The number of claims reported for October 2009 was 7,725.



The number of endorsements reported for October 2009 was 167,086.00



The number for HECM endorsements reported for October 2009 was 8,773.



As of October 31, 2009 the number of mortgages in-force was 5,632,027.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2009 and 2010 Section of this report.

Federal Housing Administration Monthly Report
Single Family Insured Portfolio

	Current Month Oct 2009		Current Fiscal Year to-date Oct 2009		Prior Fiscal Year to-date Oct 2008		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Insurance-in-Force (Beginning)	5,527,609	\$697,302.5	5,527,609	\$697,302.5	4,379,151	\$466,323.5	26%
Prepayments(-)	(57,648)	(\$8,848.3)	(57,648)	(\$8,848.3)	(30,003)	(\$2,971.5)	92%
Claim Terminations(-)*	(7,725)	(\$932.5)	(7,725)	(\$932.5)	(5,281)	(\$565.0)	46%
Endorsements(+)	167,086	\$29,559.0	167,086	\$29,559.0	157,728	\$27,550.2	6%
Endorsements by Program							
MMIF	167,086	\$29,559.0	167,086	\$29,559.0	157,728	\$27,550.2	
203(b)	155,186	\$27,390.4	155,186	\$27,390.4	148,416	\$25,924.4	5%
Condominiums****	10,081	\$1,864.2	10,081	\$1,864.2	8,315	\$1,469.4	21%
203(k) Improvement	1,808	\$302.4	1,808	\$302.4	997	\$156.3	81%
Other**	11	\$1.9	11	\$1.9	-	\$0.0	0%
Endorsements by Type							
Adjustable Rate Mortgages	4,161	\$978.5	4,161	\$978.5	3,196	\$773.7	30%
Fixed Rate Mortgages	162,925	\$28,580.4	162,925	\$28,580.4	154,532	\$26,776.5	5%
Endorsements by Purpose							
Refinancings	61,525	\$11,406.9	61,525	\$11,406.9	50,325	\$9,062.1	22%
Purchases	105,561	\$18,152.1	105,561	\$18,152.1	107,403	\$18,488.1	-2%
HECMS***							
HECM Endorsements	8,773	\$2,521.7	8,773	\$2,521.7	10,113	\$2,024.2	-13%
HECM Refinancings	649	\$294.0	649	\$294.0	194	\$42.6	235%
HECM In-Force	459,267	\$61,365.4	459,267	\$61,365.4	347,788	\$45,405.7	32%
Adjustments	2,705	(\$645.1)	2,705	(\$645.1)	(1,240)	(\$698.6)	
Insurance-in-Force (Ending)	5,632,027	\$716,435.6	5,632,027	\$716,435.6	4,500,355	\$489,638.5	25%

Note: Dollars represent unpaid balance.

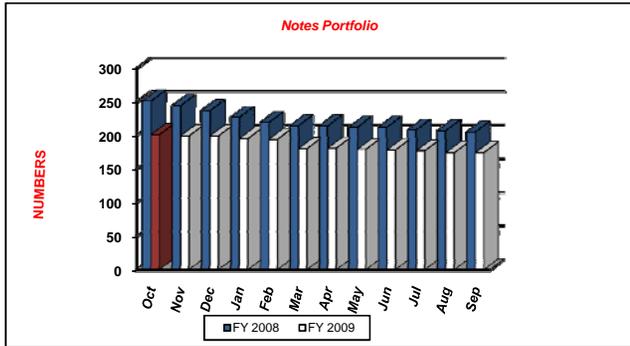
Source of Data: SFDW

*Claim Terminations include: Foreclosures, Pre-Foreclosure Sales, deed-in-lieu, and third-party sales at foreclosure auctions.

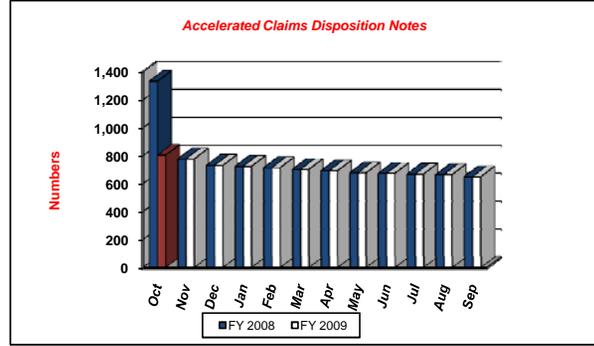
**Other includes Section 221(d) and 257

***Data Source for HECM: HECM Case Detail; HECM Endorsement and Refinancing dollar amount is Maximum Claim Amount; HECM In-force dollar amount is Total Loan Balance (excludes assigned Notes); HECM Refinancing Numbers are included in the HECM Endorsement number

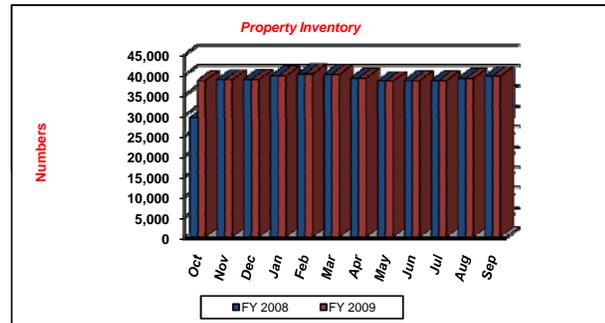
Single Family Notes and Property
Monthly Comparisons of FY 2009 and FY 2010*



As of October 31, 2009 the number of Single Family Notes was 170.



As of October 31, 2009 the number of Accelerated Claims Disposition Notes was 635.



The number of Properties held at the end of October 2009 was 39,998.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2009 and 2010 Section of this report.

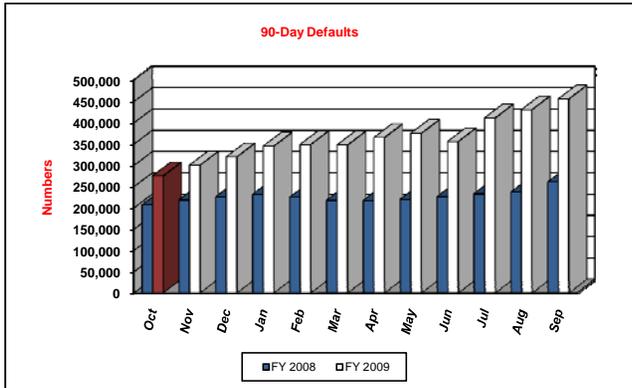
Federal Housing Administration Monthly Report
Single Family Notes and Properties

	Current Month Oct 2009		Current Fiscal Year to-date Oct 2009		Prior Fiscal Year to-date Oct 2008		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Secretary - Held Portfolio							
Notes (Beginning)	174	\$5.9	174	\$5.9	205	\$7.0	-15%
Pay-Offs(-)	(4)	(0.11)	(4)	(\$0.1)	(5)	(\$0.1)	-20%
Conversions(-)	-	-	-	-	-	-	0%
Sales(-)	-	-	-	-	-	-	0%
Assignments MNA(+)	-	-	-	-	-	-	0%
Assignments PMM(+)	-	-	-	\$0.0	1	0	-100%
Adjustments	-	(0.02)	-	(\$0.0)	-	(\$0.0)	
Notes (Ending)	170	\$5.7	170	\$5.7	201	\$6.9	-15%
Joint Venture Portfolio**							
Alternate Claims Disposition Notes (Beginning)	649	(\$68.7)	649	(\$68.7)	761	\$77.4	-15%
Liquidations REO	(9)	(\$1.1)	(9)	(\$1.1)	(13)	(\$1.5)	-31%
Liquidations Notes	(5)	\$19.2	(5)	\$19.2	(4)	\$2.2	25%
Additions	-	-	-	-	-	-	0%
Repurchases and Write-Offs	-	-	-	-	-	\$0.0	0%
Accelerated Claims Disposition Notes (Ending)	635	(\$50.5)	635	(\$50.5)	744	\$78.1	-15%

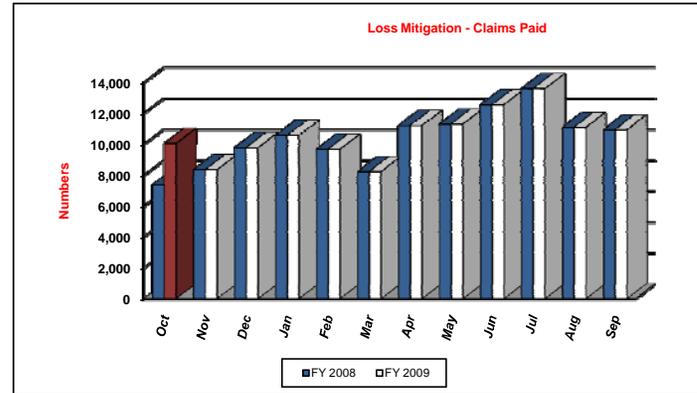
Properties (Beginning)	39,599	\$4,837.3	39,599	\$4,837.3	38,756	\$4,437.9	2%
Sales(-)	(6,465)	(\$792.0)	(6,465)	(\$792.0)	(5,017)	(\$574.9)	29%
Conversions(+)	-	-	-	-	-	-	0%
Conveyances(+)	6,701	\$820.9	6,701	\$820.9	4,907	\$562.3	37%
Adjustments	163	\$34.0	163	\$34.0	(95.0)	(\$7.9)	
Properties (Ending)	39,998	\$4,900.2	39,998	\$4,900.2	38,551	\$4,417.4	4%

** Loan first sold to the Joint Ventures
Note: Dollars represent unpaid balance for notes and acquisition cost for properties.

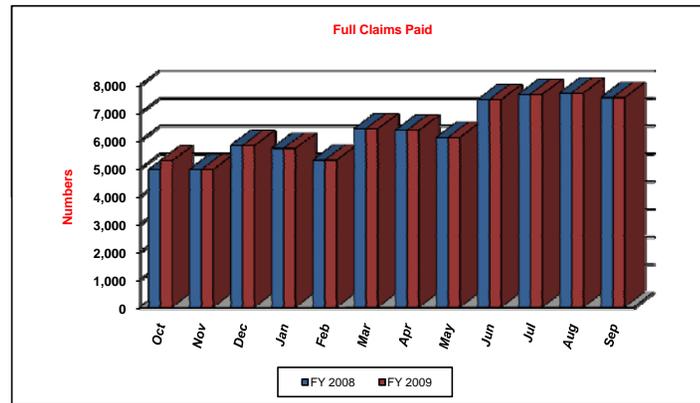
Single Family Defaults and Claims
Monthly Comparisons of FY 2009 and FY 2010*



As of October 31, 2009 the number of defaults reported was 488,735.



The number of loss mitigation claims paid during October 2009 was 10,609.



The number of claims paid during October 2009 was 7,725.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2009 and 2010 Section of this report.

Federal Housing Administration Monthly Report
Defaults and Claims

	Current Month <i>Oct 2009</i> Number	Current Fiscal Year to-date <i>Oct 2009</i> Number	Prior Fiscal Year to-date <i>Oct 2008</i> Number	Percent Change (Number)
Status of Insurance-in-Force				
Total Insurance-in-Force (End of Month)	5,632,027	5,632,027	4,500,355	25%
In Default (90 or more days delinquent)	488,735	488,735	274,952	78%
Default Rate	8.68%	8.68%	6.11%	42%
Loss Mitigation Activity *				
Forbearance Agreements	1,232	1,232	2,270	-46%
Loan Modifications	8,109	8,109	5,810	40%
Partial Claims	1,268	1,268	1,961	-35%
Total	10,609	10,609	10,041	6%
Insurance Claims				
Conveyance Foreclosure	6,704	6,704	4,782	40%
Pre-Foreclosure Sale	971	971	424	129%
Deed-in-Lieu of Foreclosure	49	49	59	-17%
Other**	1	1	16	-94%
Total	7,725	7,725	5,281	46%
Annualized claim rate***	1.66%	1.66%	1.44%	

*Counts are based on settlement dates of loss mitigation claims.

**Assignment Claims

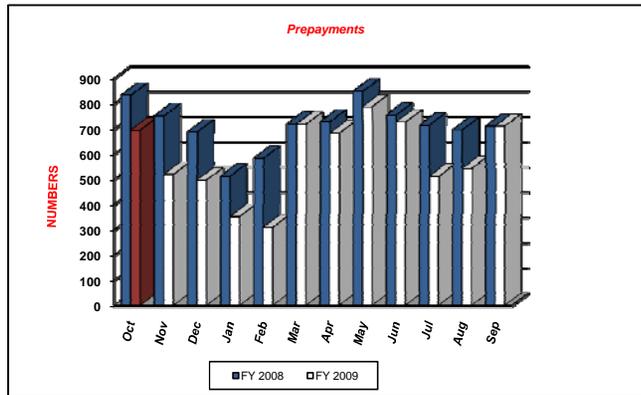
***Annualized claim rates project what the claim rate would be over an entire year if this month's claim rate continued for 12 straight months. The "Current Fiscal Year" and "Prior Fiscal year" rates are based on recorded claims as a percent of beginning-of-year insurance-in-force, annualized.

Federal Housing Administration Monthly Report
Single Family Detail (continued)

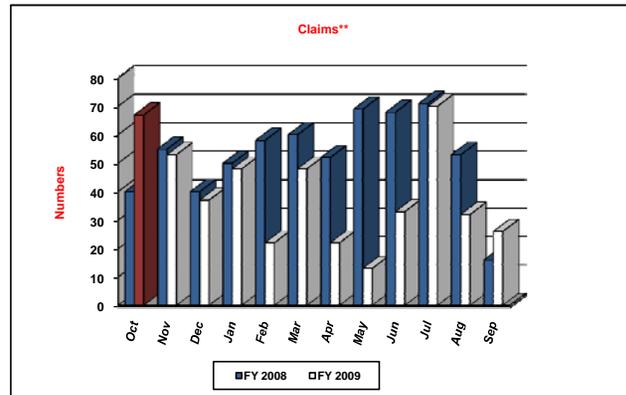
MSA's With The Highest Single Family Default Rates
(Data as of September 2009)

Rank	MSA Name	Default Rates						Total IIF			Defaults			
		Current Year			Prior Year			Current Year	Prior Year	Percent Change	Current Year		Prior Year	
		Total	FRM	ARM	Total	FRM	ARM				September 2009	September 2008	September 2009	September 2008
1	PUNTA GORDA, FL	21.48	21.54	19.67	15.47	15.38	17.91	2,081	1,810	15%	447	280	60%	
2	DETROIT, MI	18.60	18.12	26.92	14.30	13.78	20.91	85,253	73,428	16%	15,855	10,499	51%	
3	FORT MYERS-CAPE CORAL, FL	17.76	17.66	20.48	12.54	12.13	19.44	8,783	6,250	41%	1,560	784	99%	
4	FLINT, MI	17.54	17.38	22.84	14.11	13.81	22.38	11,180	10,278	9%	1,961	1,450	35%	
5	Ocala, FL	16.74	16.54	26.32	9.23	9.02	18.18	4,653	3,825	22%	779	353	121%	
6	SARASOTA-BRADENTOWN, FL	16.40	16.53	13.10	10.06	10.09	9.54	8,332	6,364	31%	1,366	640	113%	
7	MIAMI, FL	16.12	16.16	12.93	7.84	7.87	6.28	29,278	24,196	21%	4,720	1,898	149%	
8	ELKHART-GOSHEN, IN	15.36	15.31	16.57	9.01	8.65	15.96	4,676	3,819	22%	718	344	109%	
9	FORT LAUDERDALE, FL	15.22	15.22	15.06	9.63	9.66	8.82	21,413	15,103	42%	3,259	1,455	124%	
10	NEWARK, NJ	14.99	14.76	22.24	9.28	8.98	16.71	25,681	18,394	40%	3,850	1,707	126%	
11	NAPLES, FL	14.65	14.67	14.29	9.28	8.80	14.82	2,136	1,358	57%	313	126	148%	
12	LAKELAND-WINTER HAVEN, FL	14.49	14.41	18.92	8.29	8.20	12.27	12,262	9,977	23%	1,777	827	115%	
13	ATLANTA, GA	14.16	13.77	21.25	9.45	9.00	15.81	189,689	160,144	18%	26,864	15,131	78%	
14	JACKSON, MI	13.95	13.75	22.54	9.73	9.43	18.82	3,090	2,589	19%	431	252	71%	
15	WEST PALM BEACH-BOCA RATON, FL	13.85	13.95	9.64	8.66	8.66	8.54	12,125	8,234	47%	1,679	713	135%	
16	VINELAND-MILLVILLE-BRIGETON, NJ	13.65	13.52	20.48	10.43	10.32	16.00	4,380	3,604	22%	598	376	59%	
17	JACKSONVILLE, FL	13.57	13.48	17.79	8.54	8.37	15.77	29,717	24,193	23%	4,031	2,066	95%	
18	MELBOURNE-TITUSVILLE-PALM BAY, FL	13.56	13.49	16.67	8.97	8.88	12.33	10,348	8,395	23%	1,403	753	86%	
19	DAYTONA BEACH, FL	13.33	13.38	11.16	8.15	8.23	5.88	8,898	7,005	27%	1,186	571	108%	
20	TAMPA-ST.PETERSBURG-CLEARWATER, FL	13.32	13.27	15.49	7.65	7.56	10.55	48,230	38,694	25%	6,426	2,961	117%	
21	YOUNGSTOWN-WARREN, OH	13.31	13.22	19.26	11.49	11.29	21.83	9,316	7,688	21%	1,240	883	40%	
22	ATLANTIC-CAPE MAY, NJ	13.23	13.15	16.30	6.87	6.80	9.09	7,274	5,749	27%	962	395	144%	
23	NASSAU-SUFFOLK, NY	13.17	13.06	20.81	8.13	7.97	16.47	20,848	14,066	48%	2,745	1,143	140%	
24	CLEVELAND-LORAIN-ELYRIA, OH	13.11	12.88	20.95	10.68	10.38	18.32	47,518	39,031	22%	6,231	4,170	49%	
25	MANSFIELD, OH	13.04	12.97	14.71	8.90	8.64	13.56	2,623	2,225	18%	342	198	73%	
26	BERGEN-PASSAIC, NJ	13.01	12.80	21.15	7.68	7.41	17.30	10,501	6,624	59%	1,366	509	168%	
27	FORT PIERCE-PORT ST.LUCIE, FL	12.97	12.93	16.44	8.35	8.28	11.84	6,176	4,013	54%	801	335	139%	
28	ROCKFORD, IL	12.94	12.81	17.43	9.03	8.94	11.55	11,992	10,266	17%	1,552	927	67%	
29	SAGINAW-BAY CITY-MIDLAND, MI	12.94	12.76	20.39	10.46	10.20	19.07	8,906	7,837	14%	1,152	820	40%	
30	CHICAGO, IL	12.90	12.41	19.49	8.48	8.04	12.89	131,594	102,573	28%	16,973	8,700	95%	
31	BENTON HARBOR, MI	12.89	12.96	9.68	8.02	7.95	10.15	2,770	2,295	21%	357	184	94%	
32	ORLANDO, FL	12.75	12.74	12.93	6.64	6.50	10.04	37,848	28,631	32%	4,825	1,902	154%	
33	NEW YORK, NY	12.54	12.19	22.87	7.43	6.98	17.74	25,904	17,601	47%	3,248	1,307	149%	
34	JERSEY CITY, NJ	12.38	12.22	18.40	7.17	6.84	17.65	4,837	3,277	48%	599	235	155%	
35	GRAND RAPIDS-MUSKEGON-HOLLAND, MI	12.34	12.22	16.34	9.73	9.47	15.99	24,178	19,965	21%	2,983	1,942	54%	
36	GARY, IN	12.29	12.08	20.51	9.57	9.34	16.29	19,904	16,172	23%	2,447	1,548	58%	
37	KANKAKEE, IL	12.29	12.08	21.74	8.33	8.00	21.28	2,173	1,884	15%	267	157	70%	
38	PANAMA CITY, FL	12.27	11.99	26.53	7.53	7.33	16.33	2,584	2,137	21%	317	161	97%	
39	NEWBURGH, NY-PA	11.94	11.82	20.64	7.79	7.63	16.67	4,572	3,028	51%	546	236	131%	
40	FITCHBURG-LEOMINSTER, MA	11.90	11.29	27.42	8.08	7.30	21.88	1,647	1,188	39%	196	96	104%	
41	KENOSHA, WI	11.83	11.58	19.51	7.60	7.10	17.99	3,786	3,026	25%	448	230	95%	
42	RACINE, WI	11.70	11.35	25.53	9.15	8.72	20.79	3,743	2,875	30%	438	263	67%	
43	DAYTON-SPRINGFIELD, OH	11.68	11.49	16.96	8.92	8.65	15.25	27,493	23,890	15%	3,210	2,131	51%	
44	KOKOMO, IN	11.63	11.35	22.03	9.95	9.64	18.46	2,227	1,829	22%	259	182	42%	
45	LIMA, OH	11.49	11.49	12.00	7.60	7.52	13.04	1,914	1,552	23%	220	118	86%	
46	INDIANAPOLIS, IN	11.48	11.22	16.63	9.35	9.10	13.32	77,818	67,266	16%	8,932	6,292	42%	
47	TRENTON, NJ	11.42	11.20	19.23	8.18	8.01	12.88	6,417	4,893	31%	733	400	83%	
48	TOLEDO, OH	11.40	11.34	13.49	9.43	9.26	14.10	8,458	6,276	35%	964	592	63%	
49	HAMILTON-MIDDLETOWN, OH	11.39	11.10	18.14	8.71	8.43	13.49	9,374	7,437	26%	1,068	648	65%	
50	COLUMBUS, OH	11.27	10.95	18.52	8.91	8.56	15.24	59,734	51,318	16%	6,732	4,573	47%	

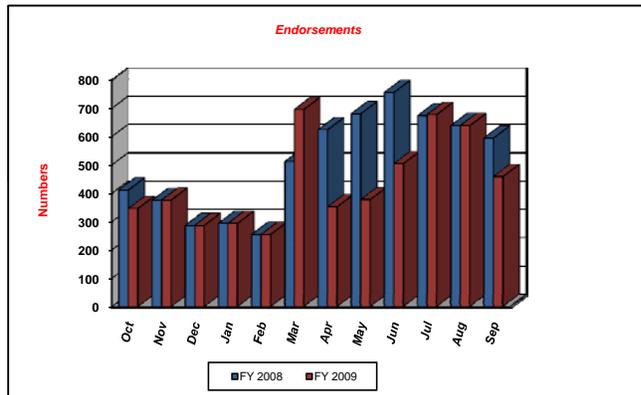
Title I Insured Portfolio
Monthly Comparisons of FY 2009 and FY 2010*



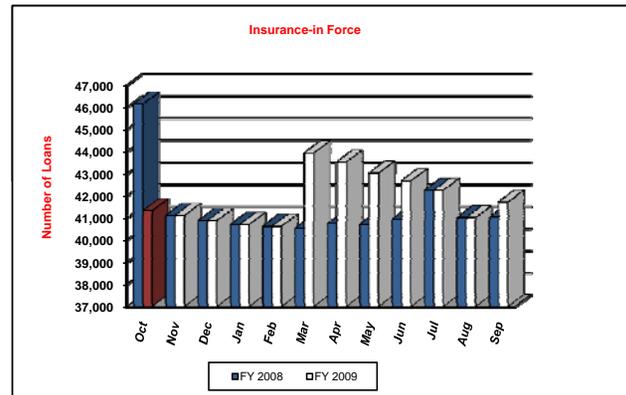
Title I Prepayments dropped slightly to 494 in October of 2009.



Title I Claims were reported as totalling only 14 in October of 2009, but they may end up higher than they now appear, due to persistent lags in lender claim reporting.



Title I Endorsements dropped slightly to 530 in October of 2009.



Overall Title I Insurance-In-Force (IIF) dropped slightly to 40,978 in October of 2009.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2009 and 2010 Section of this report.

** Title I Claim reporting is often characterized by lags of 2 months or more.

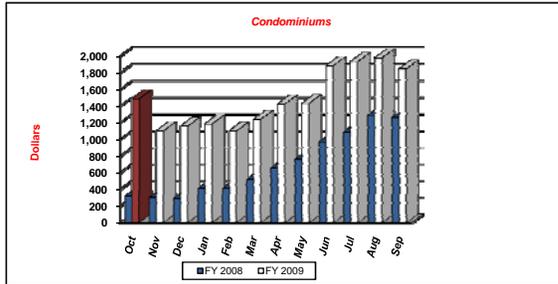
Federal Housing Administration Monthly Report
Title I Portfolios

	Current Month Oct 2009		Current Fiscal Year to-date Oct 2009		Prior Fiscal Year to-date Oct 2008		Percent Change (Number)
	Number	Dollars ¹ (\$M)	Number ³	Dollars (\$M)	Number ³	Dollars (\$M)	
Insurance-in-Force (Beginning)							
Property Improvement	20,646	\$326.3	20,646	\$326.3	21,268	\$328.2	-3%
Manufactured Housing	20,386	\$679.0	20,386	\$679.0	20,449	\$650.5	0%
Prepayments(-)							
Property Improvement	(301)	(\$4.2)	(301)	(\$4.2)	(456)	(\$5.9)	-34%
Manufactured Housing	(193)	(\$5.4)	(193)	(\$5.4)	(238)	(\$6.5)	-19%
Claim Terminations(-)							
Property Improvement	(11)	(\$0.2)	(11)	(\$0.2)	(35)	(\$0.5)	-69%
Manufactured Housing	(3)	(\$0.1)	(3)	(\$0.1)	(33)	(\$1.2)	-91%
Endorsements(+)							
Property Improvement	341	\$5.0	341	\$5.0	226	\$3.4	51%
Manufactured Housing	189	\$8.6	189	\$8.6	118	\$4.6	60%
Adjustments							
Property Improvement	(67)	(\$1.4)	(32)	(\$0.8)	0	\$0.0	
Manufactured Housing	(105)	(\$5.6)	(100)	(\$5.5)	(3)	\$0.0	
Insurance-in-Force (Ending)							
Property Improvements	20,634	\$326.3	20,634	\$326.3	20,973	\$325.0	-2%
Manufactured Housing	20,344	\$680.7	20,344	\$680.7	20,272	\$646.8	0%
Notes (Beginning)	11,104	\$164.4	11,104	\$164.4	19,858	\$297.2	-44%
New Cases Assigned(+)	58	\$0.9	58	\$0.9	61	\$0.8	-5%
Interest Accrual, Fees, Penalties, and Costs	N/A	\$0.7	N/A	\$0.7	N/A	\$0.9	0%
Net Collections(-)	N/A	(\$0.6)	N/A	(\$0.6)	N/A	(\$0.6)	0%
Cases Closed(-)	(273)	(\$2.4)	(273)	(\$2.4)	(485)	(\$5.9)	-44%
Adjustments	(14)	(\$0.5)	58	(\$3.6)	(63)	(\$3.9)	
Notes (Ending)²	10,889	\$161.4	10,889	\$161.4	15,370	\$234.1	-29%

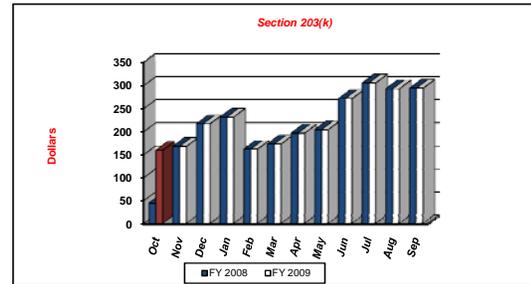
Notes: ^{1/} Dollars represent original loan proceeds for insurance-in-force and unpaid balances for notes.

^{2/} The October Title I portfolio includes cases classified as Currently Not Collectible (7,981 cases totaling \$122.8 million).

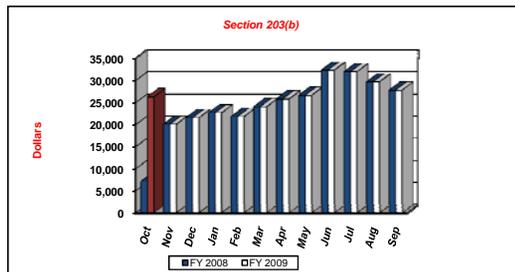
Commitments (Dollars are in Millions)
Monthly Comparisons of FY 2009 and FY 2010*



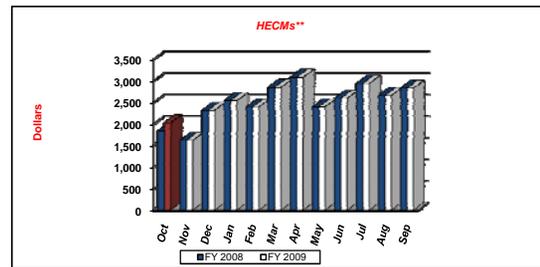
The total commitment amount for condominiums for October 2009 was \$1.8 billion.



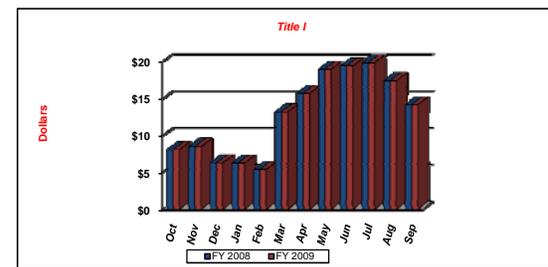
The total commitment amount for Section 203(k) for October 2009 was \$302.8 million.



The total commitment amount for Section 203(b) for October 2009 was \$27.4 billion.



The total commitment amount for HECMs for October 2009 was \$2.5 billion.



The total commitment amount for Title I for October 2009 was \$ 13. 5 million.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2009 and 2010 Section of this report.

** HECM total commitment is the maximum claim amount

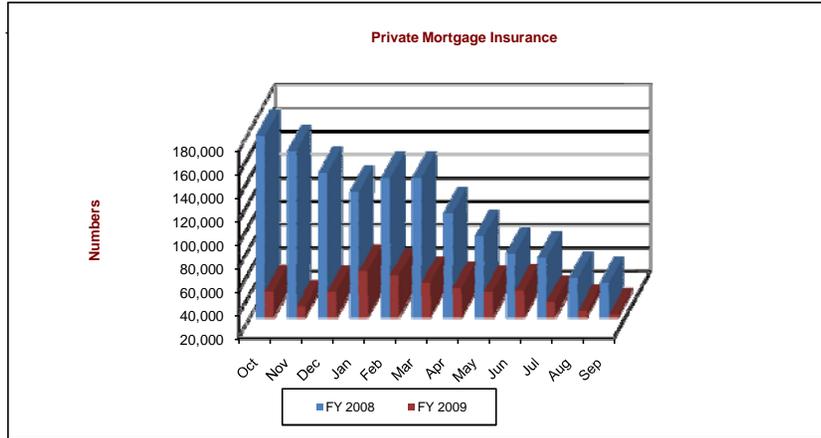
Federal Housing Administration Monthly Report
Commitments
By Fund and Month: FY 2010

Dollars are in Millions

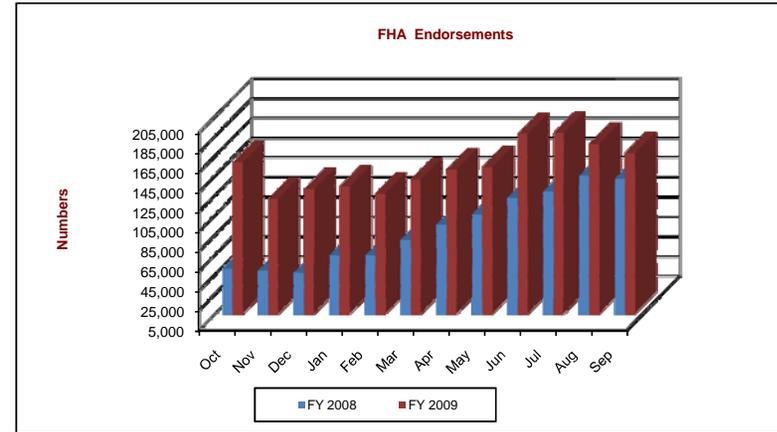
Fiscal Year 20010	MMIF Total	MMIF Components				HECM*	Title I	
		Condominiums	Section 203(k)	Section 203(b)	Other		Property Improvement	Mobile Homes
Oct	\$29,603.558	\$1,867.146	\$302.868	\$27,431.610	\$1.934	\$2,521.702	\$4.980	\$8.604
Nov								
Dec								
Jan								
Feb								
Mar								
Apr								
May								
Jun								
Jul								
Aug								
Sep								
<i>FYTD 20010 Total</i>	\$29,603.558	\$1,867.146	\$302.868	\$27,431.610	\$1.934	\$2,521.702	\$4.980	\$8.604
<i>FY 2009 Total</i>	\$330,429.864	\$17,742.411	\$2,672.476	\$310,010.737	\$4.239	\$30,189.243	\$56.293	\$96.912
<i>FY 20010 Annualized</i>	\$355,242.700	\$22,405.747	\$3,634.420	\$329,179.320	\$23.212	\$30,260.428	\$59.763	\$103.242

*Maximum Claim Amount which does not reflect loan balances.

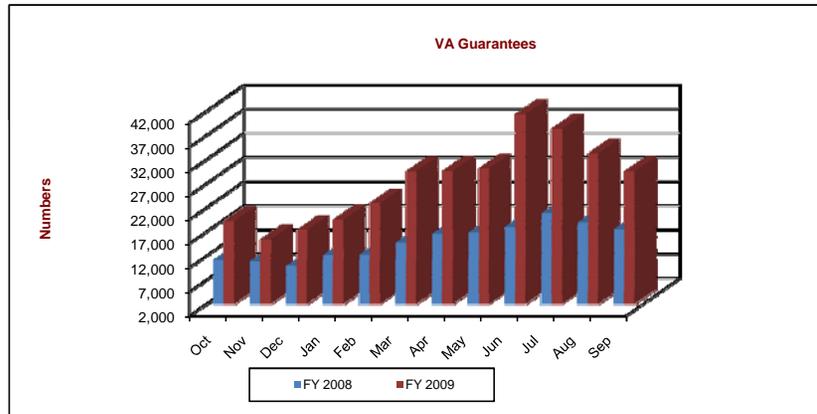
Single Family Insured Mortgages Monthly Comparison of FY 2008 and FY 2009*



The number of mortgages originated with private mortgage insurance during September 2009 was 22,768.



The number of FHA endorsements for the September 2009 was 167,277



The number of VA guarantees for the month of September 2009 was 29,481.

The Data Series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2008 and 2009 Section of this report.

Single Family insured Mortgages

(Due to a lag in reporting of conventional information, these data are for the previous month)

	Current Month <i>Sep-2009</i>		Current FYTD <i>Oct 2008 - Sep 2009</i>		Prior FYTD <i>Oct 2007 - Sep 2008</i>		Percent Change (Number)			
	Number	Application Share	Number	Application Share	Number	Application Share				
INSURED MORTGAGE APPLICATIONS										
Private Mortgage Insurers	30,221	11%	655,922	17%	1,505,997	41%	-56%			
FHA *	217,417	78%	2,870,046	75%	1,946,658	54%	47%			
VA**	29,481	11%	325,690	8%	179,670	5%	81%			
TOTAL	277,119	100%	3,851,658	100%	3,632,325	100%	6%			
INSURED MORTGAGE ENDORSEMENTS										
	Number	Dollars (\$M)	Insured Share (%)	Number	Dollars (\$M)	Insured Share (%)	Number	Dollars (\$M)	Insured Share (%)	Percent Change (Dollars)
Private Mortgage Insurers	22,768	\$4,825.5	12%	489,400	\$86,936.8	18%	1,334,378	\$217,664.8	50%	-60%
FHA	167,277	\$29,890.5	73%	1,831,716	\$330,429.9	68%	1,087,690	\$181,208.0	42%	82%
VA	29,481	\$6,042.6	15%	325,690	\$68,200.8	14%	179,670	\$36,089.2	8%	89%
TOTAL	219,526	\$40,758.6	100%	2,646,806	\$485,567.5	100%	2,601,738	\$434,962.0	100%	12%
HOMES SALES MARKET								Percent Change (Number)		
This section is currently under review for possible revision and data are not available.										

* Data for applications are for August 23, 2009 - September 19, 2009 current month; September 21, 2008 - September 19, 2009 for current FYTD, and September 23, 2007 - September 20, 2008 for prior FYTD.
Note: Dollars represent original amounts insured

**VA Applications are no longer counted by VA because they are close to the endorsement numbers. VA Application and Endorsement numbers will be the same here on out.

*FHA Business Activity Data Page
Fiscal Years 2009 and 2010*

Multifamily Insured Portfolio

Month	Prepayments		Claims		Endorsements		In-Force	
	<i>FY 2009</i>	<i>FY 2010</i>	<i>FY 2009</i>	<i>FY 2010</i>	<i>FY 2009</i>	<i>FY 2010</i>	<i>FY 2009</i>	<i>FY 2010</i>
Oct	28	15	8	1	3	24	11,884	11,958
Nov	43		2		40		11,875	
Dec	42		0		38		11,867	
Jan	47		1		69		11,875	
Feb	48		24		40		11,836	
Mar	45		3		58		11,845	
Apr	37		13		86		11,878	
May	37		4		29		11,865	
Jun	46		3		64		11,879	
Jul	58		12		92		11,901	
Aug	43		4		57		11,911	
Sep	70		18		146		11,971	

Multifamily Notes and Properties

Month	Notes	
	<i>FY 2009</i>	<i>FY 2010</i>
Oct	2,900	2,807
Nov	2,902	
Dec	2,878	
Jan	2,870	
Feb	2,863	
Mar	2,854	
Apr	2,848	
May	2,848	
Jun	2,833	
Jul	2,818	
Aug	2,821	
Sep	2,814	

Single Family Insured Portfolio

Month	Prepayments		Claims		Endorsements		HECM Endorsements		In-Force	
	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010
Oct	31,261	57,648	5,281	7,725	157,728	167,086	9,726	8,773	4,497,027	5,632,027
Nov	23,227		4,966		121,026		7,773		4,591,020	
Dec	29,878		5,829		130,480		9,762		4,686,986	
Jan	48,407		5,724		133,302		9,859		4,767,289	
Feb	58,462		5,299		126,317		9,084		4,830,878	
Mar	58,013		6,426		140,751		11,260		4,908,998	
Apr	71,597		6,368		150,568		11,661		4,983,719	
May	81,998		6,117		153,160		8,352		5,051,482	
Jun	68,069		7,473		186,835		8,633		5,170,658	
Jul	62,231		7,670		187,716		9,828		5,288,446	
Aug	49,071		7,715		176,565		8,927		5,412,043	
Sep	47,243		7,551		167,277		9,470		5,527,609	

Single Family Notes and Properties

Months	Notes		Accelerated Claims Disposition Notes		Properties	
	<i>FY 2009</i>	<i>FY 2010</i>	<i>FY 2009</i>	<i>FY 2010</i>	<i>FY 2009</i>	<i>FY 2010</i>
Oct	201	170	804	635	38,551	39,998
Nov	199		777		38,706	
Dec	199		731		38,758	
Jan	195		724		39,687	
Feb	194		714		40,206	
Mar	180		702		40,113	
Apr	181		692		39,127	
May	179		677		38,373	
Jun	178		673		38,554	
Jul	177		668		38,490	
Aug	174		664		39,040	
Sep	174		649		39,599	

Single Family Defaults and Claims

Month	Defaults		Loss Mitigation		Claims	
	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010
Oct	274,952	488,735	10,041	10,609	5,281	7,725
Nov	300,209		8,340		4,966	
Dec	319,741		9,762		5,829	
Jan	344,856		10,561		5,724	
Feb	348,703		9,662		5,299	
Mar	347,504		8,217		6,426	
Apr	364,770		11,185		6,368	
May	374,834		11,281		6,117	
Jun	355,577		12,526		7,473	
Jul	410,916		13,575		7,670	
Aug	430,303		11,071		7,715	
Sep	455,575		10,913		7,551	

Title I Insured Portfolio

Month	Prepayments		Claims		Endorsements		In-Force	
	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010
Oct	694	494	68	4	344	530	41,327	41,508
Nov	520		55		375		41,116	
Dec	496		40		287		40,871	
Jan	355		50		294		40,704	
Feb	356		58		255		40,628	
Mar	406		59		512		40,543	
Apr	485		52		624		40,741	
May	588		68		681		40,708	
Jun	525		66		756		40,951	
Jul	512		70		678		42,247	
Aug	542		32		639		41,019	
Sep	513		16		595		41,032	

Commitments

(Dollars in Millions)
SINGLE FAMILY

Month	MMI Total		Condominiums		Section 203(k)		Section 203(b)		Other		HECM	
	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010
OCT	\$27,879.859	\$29,603.558	\$1,485.735	\$1,867.146	\$158.935	\$302.868	\$26,235.190	\$27,431.610	\$0.000	\$1.934	\$2,024.205	\$2,521.702
Nov	\$21,307.004		\$1,100.453		\$167.358		\$20,039.193		\$0.000		\$1,612.099	
Dec	\$22,845.453		\$1,156.823		\$216.601		\$21,472.029		\$0.000		\$2,311.680	
Jan	\$24,013.383		\$1,182.944		\$231.216		\$22,599.223		\$0.000		\$2,538.917	
Feb	\$23,024.216		\$1,098.130		\$161.289		\$21,764.796		\$0.000		\$2,384.965	
Mar	\$25,420.723		\$1,237.337		\$172.750		\$24,010.506		\$0.130		\$2,846.316	
Apr	\$27,384.560		\$1,421.042		\$196.506		\$25,767.012		\$0.000		\$3,079.300	
May	\$28,222.637		\$1,428.318		\$204.258		\$26,590.061		\$0.000		\$2,391.341	
Jun	\$34,432.676		\$1,880.738		\$271.408		\$32,280.529		\$0.000		\$2,586.200	
Jul	\$34,128.520		\$1,931.348		\$305.423		\$31,891.748		\$0.000		\$2,938.770	
Aug	\$31,880.790		\$1,974.416		\$292.797		\$29,613.577		\$0.000		\$2,654.461	
Sep	\$29,889.933		\$1,843.000		\$293.936		\$27,748.888		\$4.109		\$2,827.134	

TITLE 1

Month	FY 2009	FY 2010
OCT	\$8.095	\$13.584
Nov	\$8.537	
Dec	\$6.324	
Jan	\$6.262	
Feb	\$5.377	
Mar	\$13.194	
Apr	\$15.683	
May	\$18.934	
Jun	\$19.394	
Jul	\$19.828	
Aug	\$17.415	
Sep	\$14.161	

Single Family Insured Mortgages

Month	Private Mortgage Insurer		FHA		VA		Total	
	FY 2008	FY 2009	FY 2008	FY 2009	FY 2008	FY 2009	FY 2008	FY 2009
Oct	175,383	42,167	50,202	157,728	11,150	19,181	236,735	219,076
Nov	161,957	29,387	48,440	121,025	10,872	15,386	221,269	165,798
Dec	143,602	41,827	46,022	130,479	9,882	17,336	199,506	189,642
Jan	127,338	59,569	64,151	133,300	12,111	19,486	203,600	212,355
Feb	139,077	56,216	63,700	126,314	12,243	22,877	215,020	205,407
Mar	139,610	49,476	79,310	140,751	14,744	29,470	233,664	219,697
Apr	109,358	45,046	94,520	150,567	16,548	29,535	220,426	225,148
May	89,365	41,767	105,550	153,160	16,780	30,098	211,695	225,025
Jun	74,779	42,513	122,081	186,834	18,009	41,304	214,869	270,651
Jul	70,725	33,481	128,093	187,716	20,858	38,331	219,676	259,528
Aug	53,476	25,183	144,260	176,565	18,928	33,205	216,664	234,953
Sep	49,708	22,768	141,375	167,277	17,547	29,481	208,630	219,526