

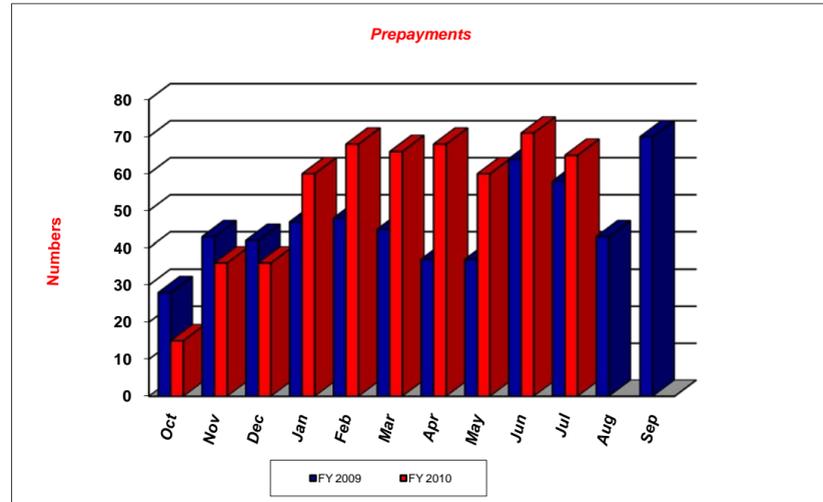
FHA Portfolio Analysis

Data as of July 31, 2010

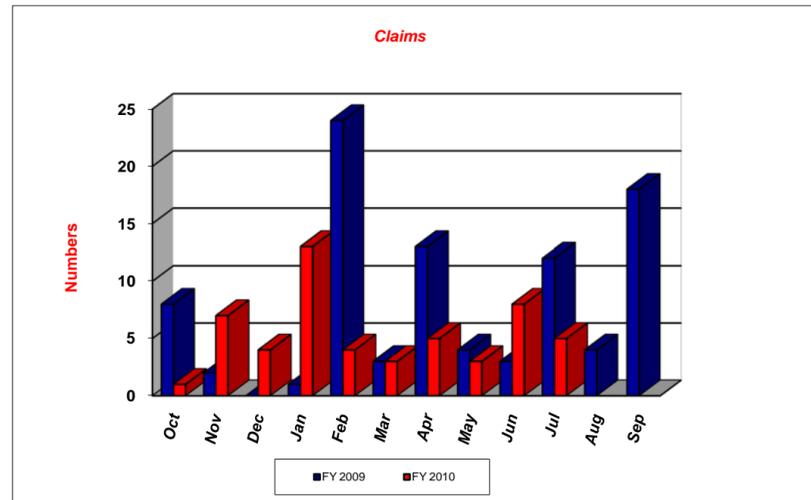
Federal Housing Administration Monthly Report
FHA Portfolios Summary
 July 31, 2010

PORTFOLIO	NUMBER	DOLLARS (Billions)	CHANGE FROM PRIOR YEAR	Details On Page
<i>Multifamily Portfolio</i>				
Multifamily Insured	12,234	\$66.3	13.3%	2
Multifamily Notes	2,766	\$3.7	-1.0%	4
<i>Single Family Portfolio</i>				
Single-Family Insured (Forward)	6,499,022	\$873.5	22.7%	6
Single Family Hecms Insured (Reverse)	500,920	\$71.2	20.0%	8
Single-Family Notes	150	\$0.00	-15.3%	10
Single-Family Properties	44,944	\$6.0	16.8%	10
Accelerated Claims Disposition Notes	594	(\$0.1)	-16.3%	10
<i>Title I Portfolio</i>				
Title I Property Improvement Insured	20,842	\$0.3	1.3%	16
Title I Manufactured Housing Insured	19,793	\$0.7	-2.8%	16
Title I Notes	9,567	\$0.1	-18.6%	16

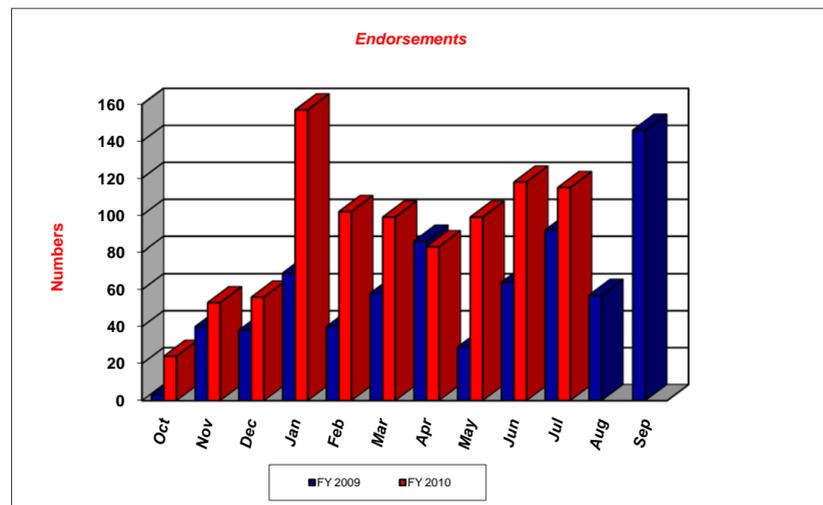
Multifamily Insured Data
Monthly Comparison of FY 2009 and FY 2010*



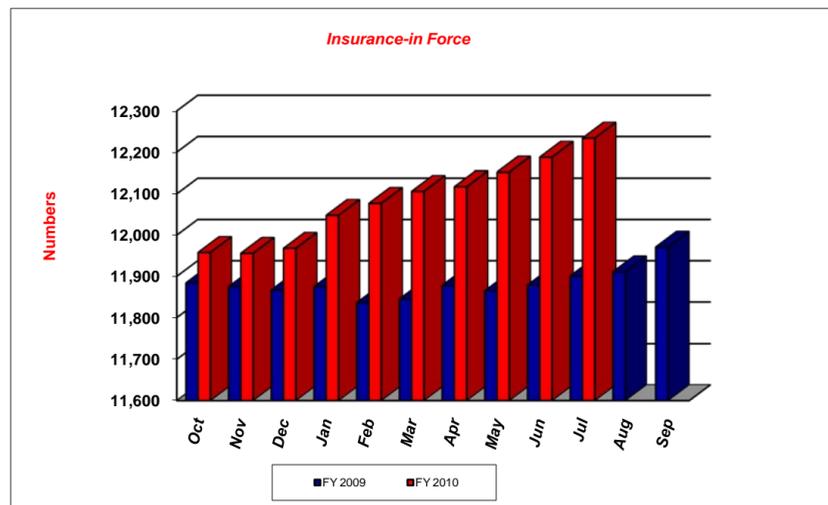
The number of prepayments reports for July 2010 was 65.



The number of claims reported for July 2010 was 5.



The number of endorsements reported for July 2010 was 115.



As of July 31, 2010 the number for mortgages in-force was 12,234.

* 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 Jul 2010			Current Fiscal Year Oct 2009 - Jul 2010			Prior Fiscal Year Oct 2008 - Jul 2009			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)	12,188	1,406,731	\$65,113.7	11,971	1,359,244	\$59,617.7	11,931	1,358,435	\$56,472.4	5.6%
Current Year Activity										
Prepayments(-)	(65)	(8,774)	(306.0)	(540)	(68,704)	(2,354.5)	(430)	(53,405)	(1,532.3)	53.7%
Claim Terminations(-)	(5)	(1,415)	(43.9)	(50)	(8,398)	(403.8)	(68)	(10,644)	(519.9)	-22.3%
Endorsements(+)	115	19,288	1,640.7	906	139,897	10,300.1	520	60,374	5,030.4	104.8%
Prior Year Activity										
Prior Year Prepayments(-)¹	(2)	(87)	(1.9)	(50)	(5,894)	(179.4)	(53)	(5,932)	(159.2)	
Prior Year Claims(-)¹	(2)	(688)	(27.1)	(3)	(747)	(28.4)	(3)	(319)	(17.9)	
Prior Year Endorsements(+)¹	0	0	0.0	2	137	37.0	1	62	137.0	
Accounting Adjustments	5	682	(100.1)	(2)	202	(713.4)	3	185	(922.5)	
Insurance in Force (Ending)	12,234	1,415,737	\$66,275.4	12,234	1,415,737	\$66,275.4	11,901	1,348,756	\$58,488.1	13.3%
Endorsements by Mortgage type										
New Construction/Sub Rehab	29	5,133	\$851.5	215	33,772	\$4,144.3	139	19,028	\$2,786.4	48.7%
Refinance	86	14,155	789.2	676	106,125	5,935.0	364	41,346	2,207.0	168.9%
Supplemental/Equity	0	0	0.0	15	0	220.8	16	0	32.7	575.6%
Operating Loss	0	0	0.0	0	0	0.0	1	0	4.3	N/A
Portfolio Re-engineering	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0	N/A
Endorsements by Program type										
Rental Housing										
Section 221(d)(3) & 236	0	0	\$0.0	7	609	\$47.0	10	280	\$20.0	134.7%
Section 221(d)(4)	41	7,721	496.4	233	41,872	3,174.6	81	11,881	877.0	262.0%
Other Rental	53	9,018	656.8	413	69,466	4,017.6	174	19,073	949.4	323.2%
Risk Share	3	446	26.2	28	3,659	149.4	43	5,033	260.6	-42.7%
Health Care Facilities										
Nursing Homes	9	1,324	91.8	128	15,917	1,077.3	144	18,018	1,133.0	-4.9%
Board Care	0	0	0.0	3	149	13.5	0	0	0.0	N/A
Assisted Living	8	633	77.0	82	7,364	782.8	60	4,854	492.1	59.1%
Hospitals	1	146	\$292.5	12	861	\$1,038.0	8	1,235	\$1,298.2	-20.0%

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

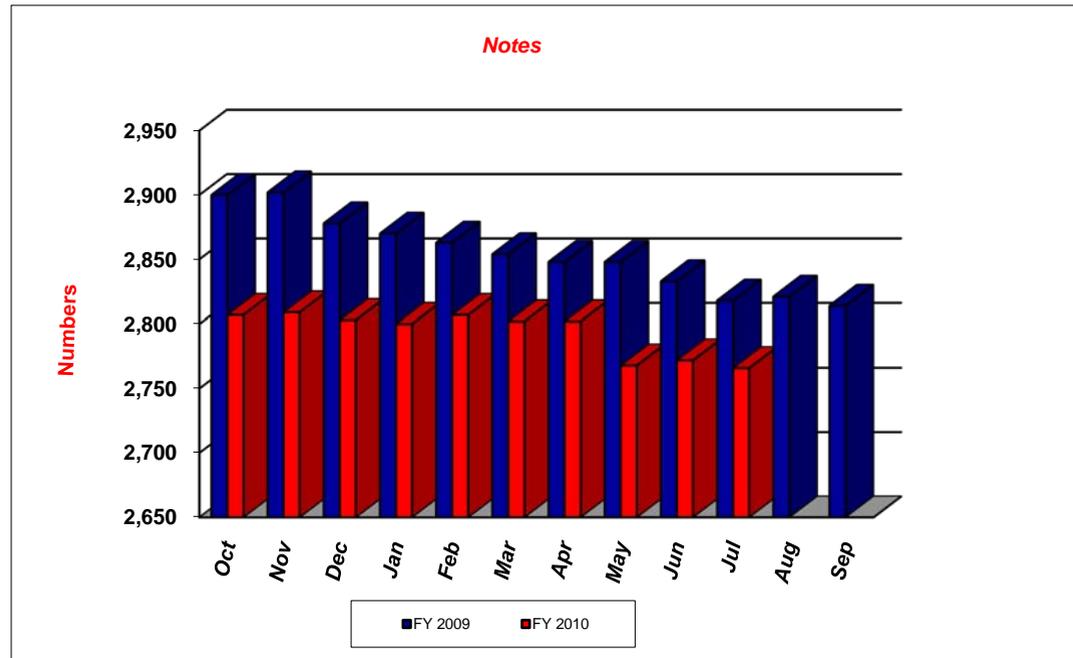
² Units are not counted for Supplemental, Equity or Operating Loss mortgages that are not in the first position.

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

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

Multifamily Notes

Monthly Comparison of FY 2009 and FY 2010*



As of July 31, 2010 the number of Multifamily Notes was 2,766.

* 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 Jun 20, 2010 - Jul 20, 2010			Current Fiscal Year to-date Oct 1, 2009 - Jul 20, 2010			Prior Fiscal Year to-date Oct 1, 2008 - Jul 20, 2009			Percent Change
	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Dollars
Notes (Beginning)	2,772	45,330	\$3,675.8	2,814	49,602	\$3,624.7	2,894	53,827	\$3,592.4	0.9%
Pay Offs(-)	(10)	(1,670)	(34.9)	(78)	(6,935)	(124.5)	(67)	(3,268)	(50.7)	145.7%
Conversions(-) ³	0	0	0.0	(1)	(195)	(7.2)	(3)	(132)	(4.1)	74.9%
Sales(-)	(1)	(120)	(1.3)	(37)	(5,814)	(319.4)	(36)	(4,810)	(188.6)	69.4%
Assignments/Seconds(+) ⁴	5	90	32.2	78	6,440	446.6	80	7,783	467.8	-4.5%
Accounting Adjustments	0	0	(0.0)	(10)	532	51.6	(50)	(1,387)	(106.4)	
Notes (Ending)	2,766	43,630	\$3,671.8	2,766	43,630	\$3,671.8	2,818	52,013	\$3,710.4	-1.0%
Assignments/Seconds by type										
Portfolio Re-engineering	0	0	\$0.0	23	0	\$25.9	26	0	\$36.6	-29.4%
Other Assignments	5	90	\$32.2	55	6,440	\$420.7	54	7,783	\$431.2	-2.4%
Properties	Current Month Jul 2010			Current Fiscal Year Oct 2009 - Jul 2010			Prior Fiscal Year Oct 2008 - Jul 2009			Percent Change
	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Dollars
Properties (Beginning)	0	0	\$0.0	1	50	\$1.2	0	0	\$0.0	N/A
Conversions(+)	2	163	3.3	3	358	10.6	2	182	4.1	158.5%
Sales(-)	(2)	(163)	(3.3)	(4)	(408)	(11.8)	(1)	(132)	(2.9)	306.9%
Properties (Ending)*	0	0	\$0.0	0	0	\$0.0	1	50	\$1.2	N/A

¹ Units 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.

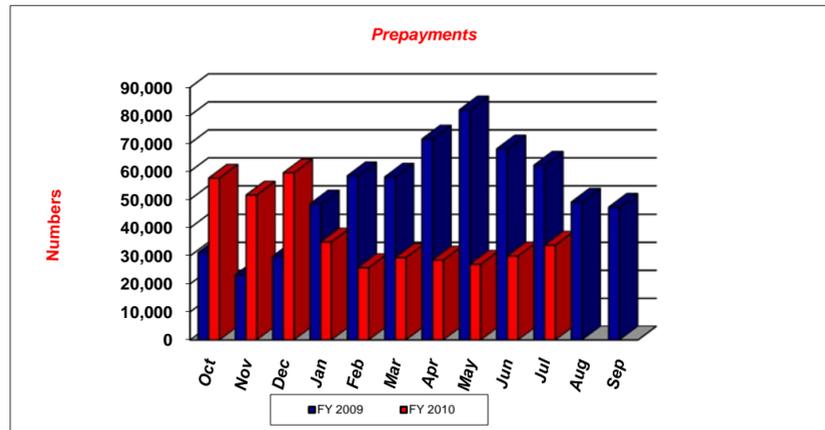
³ Conversions-include acquired-at-foreclosure and voluntary deed transfers (in-lieu of foreclosure).

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

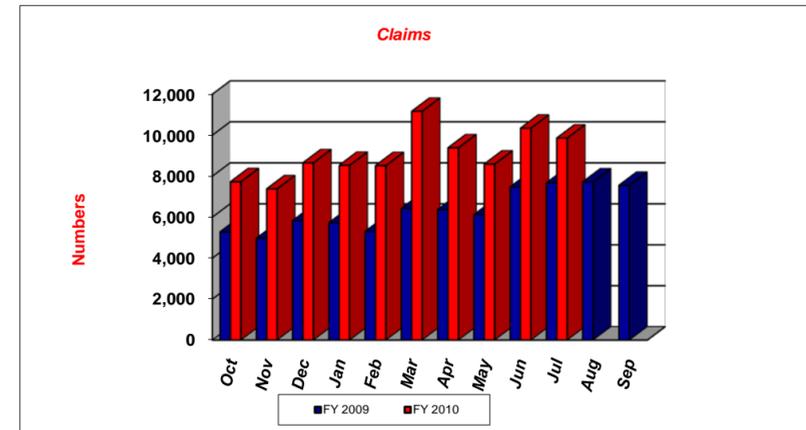
Portfolio re-engineering and partial payment notes are not assigned. They are negotiated deals where only a portion of the outstanding principal balance is paid.

The data comes from the P085/CSMS system.

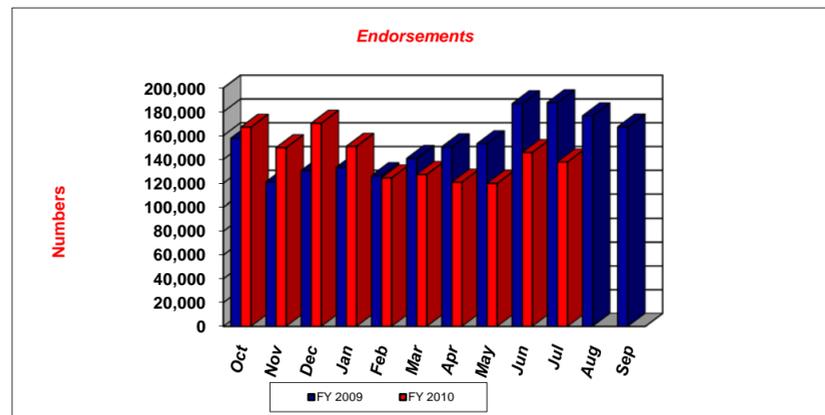
**Single-Family Insured Data
(Excluding HECMS)
Monthly Comparison of FY 2009 and FY 2010***



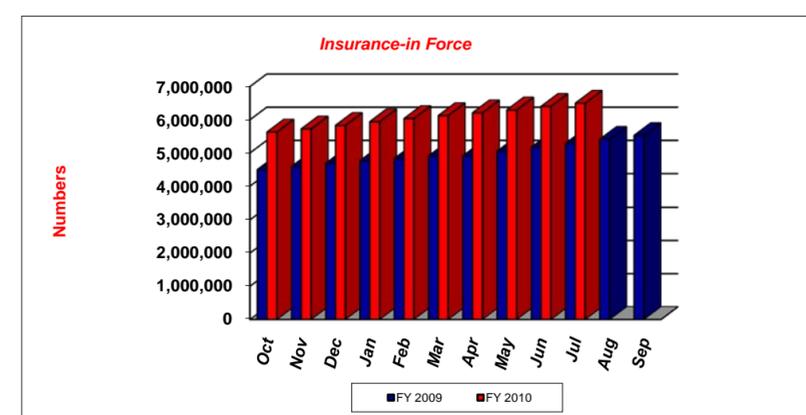
The number of prepayments reported for July 2010 was 33,845.



The number of claims reported for July 2010 was 9,859.



The number of endorsements reported for July 2010 was 137,851.



As of July 31, 2010 the number of mortgages in-force was 6,499,022.

* 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
(Excluding HECMS)

	Current Month Jul 2010		Current Fiscal Year to-date Oct 2009 - Jul 2010		Prior Fiscal Year to-date Oct 2008 - Jul 2009		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Insurance-in-Force (Beginning)	6,403,638	\$856,714.0	5,527,609	\$697,302.5	4,379,151	\$466,323.5	26.2%
Prepayments(-)	(33,845)	(5,014.0)	(356,181)	(51,477.3)	(509,567)	(75,571.5)	-30.1%
Claim Terminations(-)*	(9,859)	(1,294.4)	(90,126)	(11,279.3)	(61,149)	(6,778.3)	47.4%
Endorsements(+)	137,851	24,180.7	1,414,307	248,456.3	1,487,859	263,573.8	-4.9%
Adjustments	1,237	(1,127.1)	3,413	(9,542.8)	(1,658)	(6,471.7)	
Insurance-in-Force (Ending)	6,499,022	\$873,459.3	6,499,022	\$873,459.3	5,294,636	\$641,075.7	22.7%
Endorsements by Program							
MMIF	137,851	\$24,180.7	1,414,307	\$248,456.3	1,487,859	\$263,573.8	-4.9%
203(b)	128,437	22,439.6	1,315,003	230,289.3	1,398,315	247,837.2	-6.0%
Condominiums**	7,281	1,377.1	80,932	15,041.2	76,340	13,705.5	6.0%
203(k) Improvement	2,120	361.5	18,312	3,113.5	13,203	2,030.9	38.7%
H4H	12	2.1	59	11.9	1	0.1	5800.0%
Other***	1	\$0.4	1	\$0.4	-	\$0.0	0.0%
Endorsements by Type							
Adjustable Rate Mortgages	4,884	\$1,180.1	38,732	\$9,281.7	8,911	\$2,194.0	334.7%
Fixed Rate Mortgages	132,967	\$23,000.6	1,375,575	\$239,174.6	1,478,948	\$261,379.8	-7.0%
Endorsements by Purpose							
Refinancings	29,872	\$5,633.3	465,718	\$86,631.3	709,213	\$132,174.0	-34.3%
Purchases	107,979	\$18,547.4	948,589	\$161,825.0	778,646	\$131,399.8	21.8%

Note: Dollars represent unpaid balance.

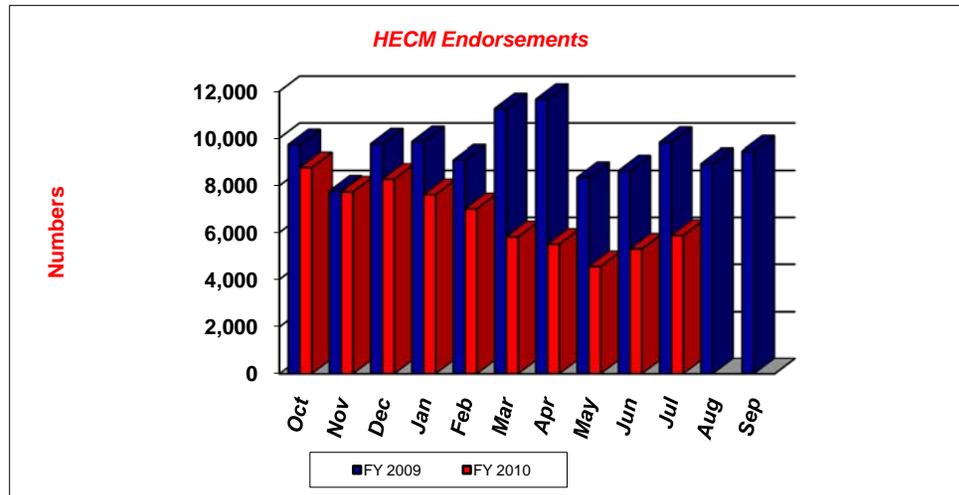
Source of Data: SFDW: IDB_1

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

**Condominiums insured on or after October 2008 were moved to the MMI Fund

***Other includes

Single-Family Insured HECM Data Monthly Comparison of FY 2009 and FY 2010*



The number for HECM endorsements reported for July 2010 was 5,879.

* 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 HECM* Insured Portfolio

	Current Month Jul 2010		Current Fiscal Year to-date Oct 2009 - Jul 2010		Prior Fiscal Year to-date Oct 2008 - Jul 2009		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Endorsements	5,879	\$1,474.4	66,152	\$17,772.6	96,349	\$24,722.3	-31.3%
Refinancings**	299	122.5	3,996	1,662.5	7,436	2,882.4	-46.3%
In-Force	500,920	\$71,175.5	500,920	\$71,175.5	417,341	\$58,324.7	20.0%

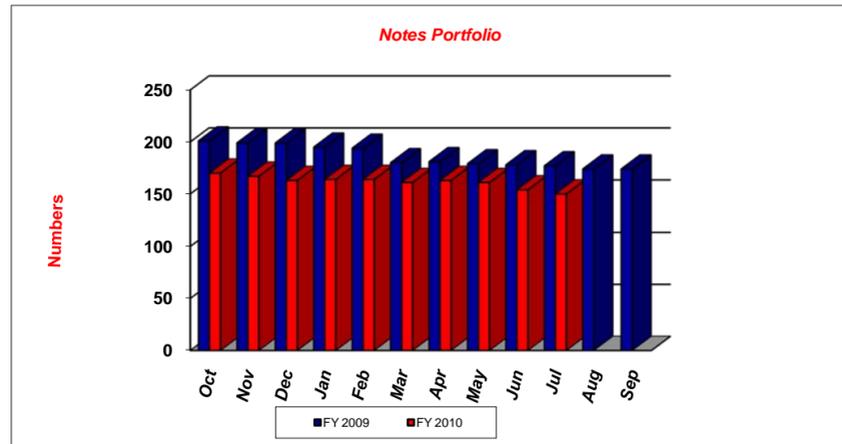
*Data Source is DBO_IDB_1 for number and HECM Case Detail for Dollars

HECM Endorsements and Refinancing Dollar amount is the Maximum Claim Amount and

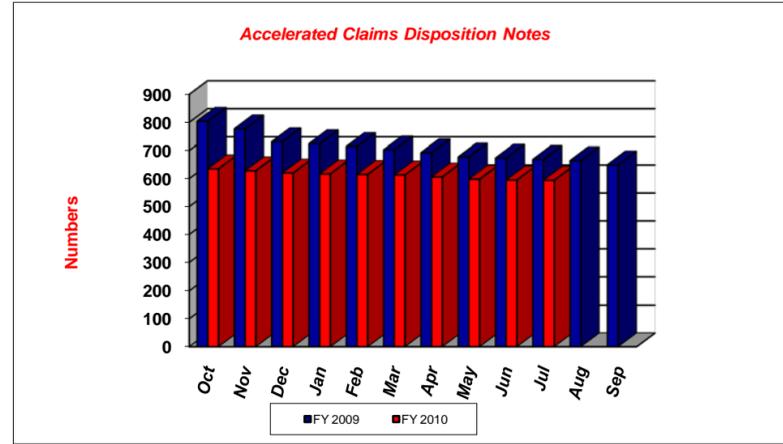
In-force dollar amount is Total Loan Balance (excludes assigned Notes)

**HECM Refinancing Numbers are included in the HECM Endorsement number

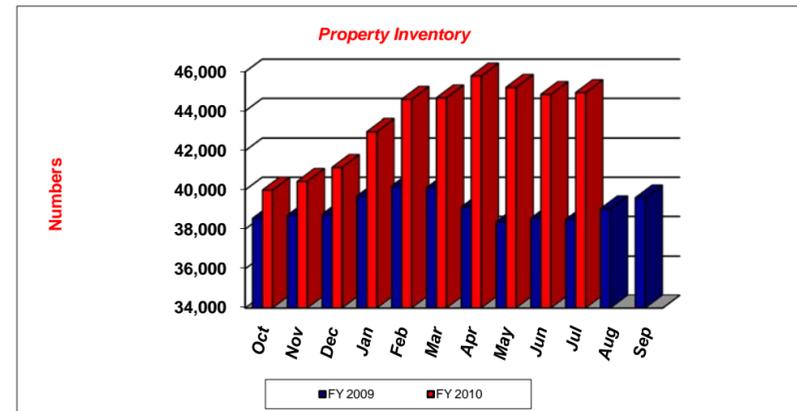
**Single-Family Notes and Property
Monthly Comparison of FY 2009 and FY 2010***



As of July 31, 2010 the number of Single Family Notes was 150.



As of July 31, 2010 the number of Accelerated Claims Disposition Notes was 594.



The number of Properties held at the end of July 2010 was 44,944.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2009 and 20010 Section of this report.

Federal Housing Administration Monthly Report
Single-Family Notes and Properties

	Current Month Jul 2010		Current Fiscal Year to-date Oct 2009 - Jul 2010		Prior Fiscal Year to-date Oct 2008 - Jul 2009		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Notes (Beginning)	154	\$5.1	154	\$5.1	205	\$7.0	-24.9%
Pay-Offs(-)	(1)	(0.05)	(15)	(0.4)	(40)	(0.6)	-62.5%
Conversions(-)	-	-	(11)	-	(4)	-	0.0%
Sales(-)	-	-	-	-	-	-	0.0%
Assignments MNA(+)	-	-	-	0	-	-	0.0%
Assignments PMM(+)	-	-	-	0.3	8	0.3	-100.0%
Adjustments	-	-	22	(0.1)	8	(0.7)	
Notes (Ending)	150	\$4.9	150	\$4.9	177	\$6.0	-15.3%
Joint Venture Portfolio**							
Alternate Claims Disposition Notes (Beginning)	595	(\$70.3)	649	(\$68.7)	821	\$64.0	-21.0%
Liquidations REO	(1)	0.2	(43)	(4.7)	(88)	(8.7)	-51.1%
Liquidations Notes	-	0.0	(21)	17.2	(23)	-21.9	-8.7%
Additions	-	-	-	-	-	-	0.0%
Repurchases and Write-Offs	-	-	-	-	-	-	0.0%
Accelerated Claims Disposition Notes (Ending)	594	(\$70.1)	594	(\$70.1)	710	\$33.3	-16.3%
Properties (Beginning)							
Properties (Beginning)	44,850	\$5,987.4	39,599	\$4,837.3	38,756	\$4,437.9	2.2%
Sales(-)	(8,508)	(1,135.6)	(72,584)	(9,332.6)	(55,687)	(6,449.1)	30.3%
Conversions(+)	-	-	11	-	4	-	0.0%
Conveyances(+)	8,341	1,113.3	77,128	9,918	56,135	6,501.5	37.4%
Adjustments	261	34	790	575.9	(718)	(32.7)	
Properties (Ending)	44,944	\$5,998.8	44,944	\$5,998.8	38,490	\$4,457.5	16.8%

** Loan first sold to the Joint Ventures

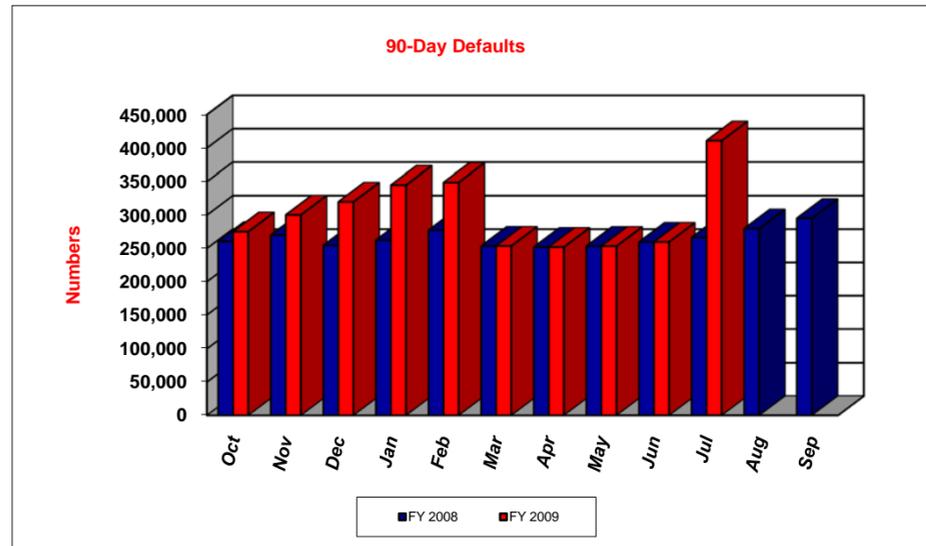
Note: Dollars represent unpaid balance for notes and acquisition cost for properties.

Source: Notes (Beginning):

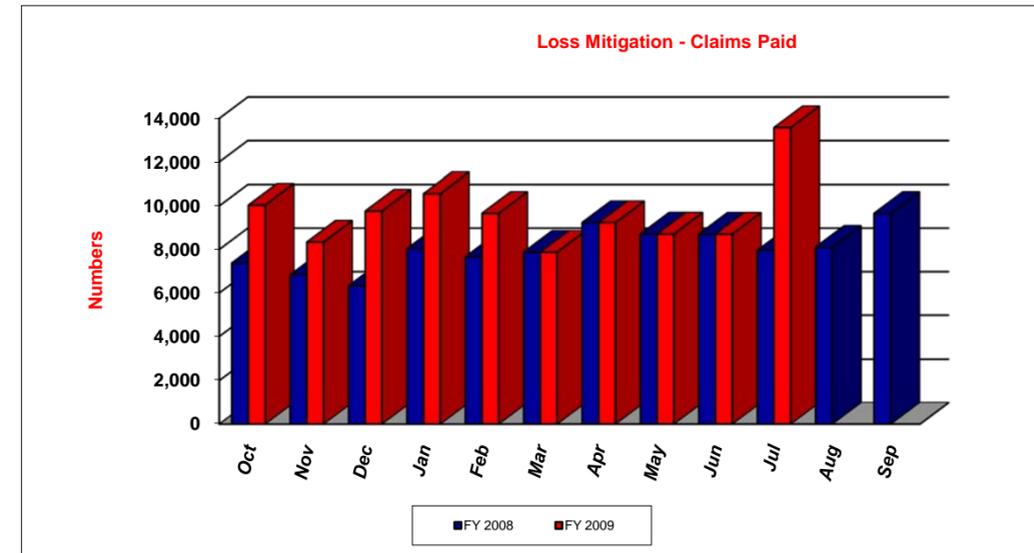
Joint Venture Portfolio: Wells Fargo

Properties(Beginning): Single Family Acquired Assest Management System

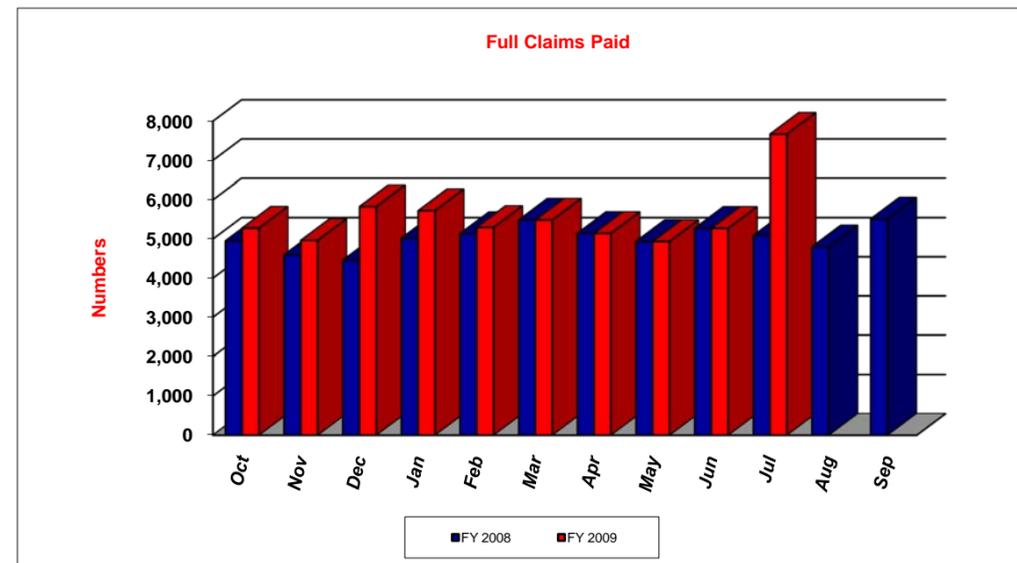
Single-Family Defaults and Claims Monthly Comparison of FY 2009 and FY 2010*



As of July 31, 2010 the number of defaults reported was 540,512.



The number of loss mitigation claims paid during July 2010 was 21,635.



The number of claims paid during July 2010 was 9,859.

* 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 Defaults and Claims

	Current Month Jul 2010 Number	Current Fiscal Year to-date Oct 2010 - Jul 2010 Number	Prior Fiscal Year to-date Oct 2009 - Jul 2009 Number	Percent Change (Number)
Status of Insurance-in-Force				
Total Insurance-in-Force (End of Month)	6,499,022	6,499,022	5,294,636	22.7%
In Default (90 or more days delinquent)*	540,512	540,512	410,916	31.5%
Default Rate	8.32%	8.32%	7.76%	7.2%
Loss Mitigation Activity **				
Forbearance Agreements	1,212	14,380	17,787	-19.2%
Loan Modifications	19,002	118,888	67,642	75.8%
Partial Claims	1,421	12,588	19,721	-36.2%
Total	21,635	145,826	105,150	38.7%
Insurance Claims				
Conveyance Foreclosure	8,261	77,176	55,597	38.8%
Pre-Foreclosure Sale	1,531	12,216	4,775	155.8%
Deed-in-Lieu of Foreclosure	66	720	681	5.7%
Other***	1	14	96	-85.4%
Total	9,859	90,126	61,149	47.4%
Annualized claim rate****	1.83%	1.95%	1.67%	

*Number of Defaults: F42NICD -(In foreclosure, In bankruptcy, not in foreclosure or bankruptcy).

**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.

Source: Status of Insurance-in-Force:

Total Insurance-in-force (EOM): SFDW:IDB_1

In Default: F42NICD

Loss Mitigation:

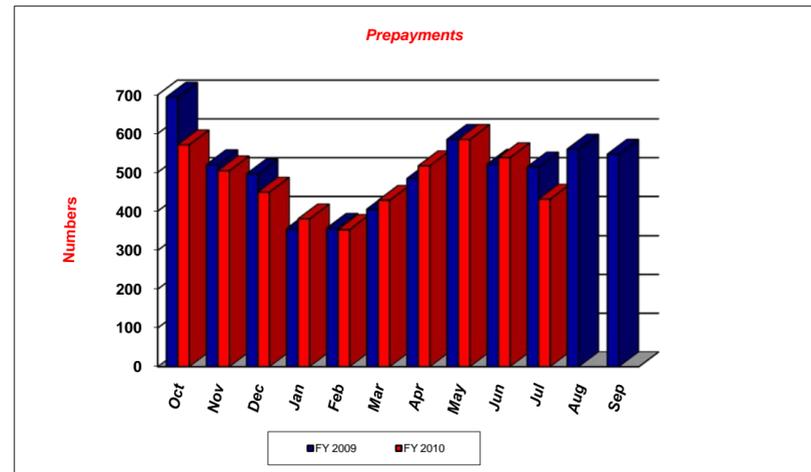
Insurance Claims: SFDW: IDB_1

Federal Housing Administration Monthly Report
Single Family Detail (continued)

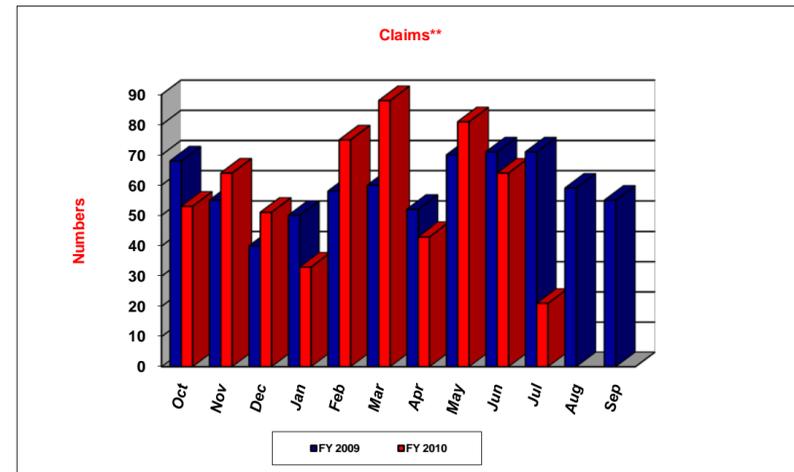
MSA's With The Highest Single Family Default Rates
(Data as of June 2010)

Rank	MSA Name	Default Rates						Total IIF			Defaults		
		Current Year June 2010			Prior Year June 2009			Current Year June 2010	Prior Year June 2009	Percent Change	Current Year June 2010	Prior Year June 2009	Percent Change
		Total	FRM	ARM	Total	FRM	ARM						
1	PUNTA GORDA, FL	20.37	20.44	17.74	19.52	19.59	17.46	2,342	2,008	17%	477	392	22%
2	OCALA, FL	18.50	18.34	26.21	14.72	14.49	26.14	5,108	4,476	14%	945	659	43%
3	MIAMI, FL	17.45	17.50	13.24	14.09	14.12	11.80	33,791	27,660	22%	5,895	3,896	51%
4	FLINT, MI	16.84	16.70	22.30	15.38	15.16	22.32	11,800	10,967	8%	1,987	1,687	18%
5	DETROIT, MI	16.75	16.36	25.04	16.98	16.56	23.92	94,700	81,705	16%	15,860	13,877	14%
6	SARASOTA-BRADENTOWN, FL	16.06	16.12	14.56	14.37	14.54	10.51	9,769	7,759	26%	1,569	1,115	41%
7	NEWARK, NJ	15.66	15.64	16.05	13.80	13.51	22.98	31,550	23,240	36%	4,940	3,206	54%
8	FORT MYERS-CAPE CORAL, FL	15.05	14.89	20.06	16.71	16.63	18.48	10,450	8,110	29%	1,573	1,355	16%
9	LAKELAND-WINTER HAVEN, FL	15.05	15.06	14.46	12.34	12.24	17.27	13,708	11,770	16%	2,063	1,452	42%
10	FORT LAUDERDALE, FL	14.81	14.81	14.54	13.68	13.70	12.89	27,001	19,405	39%	3,998	2,655	51%
11	DAYTONA BEACH, FL	14.72	14.80	11.35	11.44	11.48	9.86	10,422	8,403	24%	1,534	961	60%
12	VINELAND-MILLVILLE-BRIGETON, NJ	14.67	14.61	17.31	12.34	12.13	23.38	4,929	4,149	19%	723	512	41%
13	ATLANTA, GA	14.54	14.26	19.79	12.36	11.94	19.37	209,498	181,041	16%	30,458	22,367	36%
14	ATLANTIC-CAPE MAY, NJ	14.46	14.53	12.36	11.77	11.68	15.66	8,312	6,847	21%	1,202	806	49%
15	MELBOURNE-TITUSVILLE-PALM BAY, FL	14.07	14.07	14.29	12.55	12.47	15.98	11,938	9,719	23%	1,680	1,220	38%
16	PANAMA CITY, FL	14.01	14.01	14.29	10.97	10.69	25.53	2,862	2,479	15%	401	272	47%
17	JERSEY CITY, NJ	13.93	13.92	14.05	10.95	10.65	23.71	6,067	4,302	41%	845	471	79%
18	TAMPA-ST.PETERSBURG-CLEARWATER, FL	13.83	13.80	15.26	11.46	11.40	13.90	56,187	45,587	23%	7,772	5,225	49%
19	JACKSONVILLE, FL	13.78	13.74	15.69	11.84	11.73	16.87	34,206	28,216	21%	4,712	3,340	41%
20	CHICAGO, IL	13.73	13.47	17.31	11.32	10.85	17.34	155,448	121,982	27%	21,341	13,810	55%
21	BERGEN-PASSAIC, NJ	13.46	13.53	11.38	12.39	12.08	25.98	13,720	9,087	51%	1,846	1,126	64%
22	ORLANDO, FL	13.44	13.43	14.02	11.09	11.07	11.52	45,790	35,046	31%	6,156	3,885	58%
23	NAPLES, FL	13.39	13.24	16.67	13.04	12.97	14.15	2,712	1,933	40%	363	252	44%
24	WEST PALM BEACH-BOCA RATON, FL	13.25	13.30	10.98	12.60	12.70	9.12	15,772	10,871	45%	2,090	1,370	53%
25	NEW YORK, NY	13.24	13.10	16.68	11.06	10.66	22.96	33,434	23,176	44%	4,425	2,564	73%
26	ROCKFORD, IL	13.21	13.13	15.67	11.31	11.17	16.02	13,147	11,477	15%	1,736	1,298	34%
27	NASSAU-SUFFOLK, NY	13.07	13.06	13.61	11.74	11.62	19.56	27,122	18,609	46%	3,545	2,184	62%
28	KANKAKEE, IL	12.64	12.51	19.57	10.19	9.99	19.15	2,389	2,080	15%	302	212	42%
29	FORT PIERCE-PORT ST.LUCIE, FL	12.57	12.57	11.96	11.15	11.07	17.33	7,711	5,570	38%	969	621	56%
30	ELKHART-GOSHEN, IN	12.29	12.20	14.94	14.42	14.29	17.42	5,200	4,446	17%	639	641	0%
31	CLEVELAND-LORAIN-ELYRIA, OH	12.25	12.05	19.90	11.76	11.50	19.83	54,683	44,782	22%	6,700	5,266	27%
32	NEWBURGH, NY-PA	12.19	12.09	18.82	10.49	10.44	14.04	5,692	4,090	39%	694	429	62%
33	JACKSON, MI	12.14	11.96	20.90	11.96	11.55	27.27	3,386	2,968	14%	411	355	16%
34	YOUNGSTOWN-WARREN, OH	12.10	12.01	18.66	12.15	12.07	17.78	10,401	8,861	17%	1,258	1,077	17%
35	MANSFIELD, OH	12.09	11.92	16.51	11.17	10.88	17.76	2,904	2,542	14%	351	284	24%
36	TRENTON, NJ	12.08	12.06	12.77	10.77	10.53	19.26	7,559	5,887	28%	913	634	44%
37	LAS VEGAS, NV-AZ	11.80	11.74	14.57	8.15	8.05	12.15	59,605	42,787	39%	7,031	3,488	102%
38	BENTON HARBOR, MI	11.65	11.75	6.78	11.16	11.24	7.81	3,072	2,617	17%	358	292	23%
39	WATERBURY, CT	11.52	11.54	10.79	9.15	9.03	14.53	6,673	5,708	17%	769	522	47%
40	SAN JUAN-BAYAMON, PR	11.50	11.50	0.00	9.90	9.90	0.00	65,185	61,447	6%	7,497	6,082	23%
41	RACINE, WI	11.45	11.27	18.42	10.74	10.35	25.00	4,313	3,464	25%	494	372	33%
42	KENOSHA, WI	11.43	11.15	19.85	9.95	9.71	16.41	4,287	3,537	21%	490	352	39%
43	GARY, IN	11.29	11.11	18.40	11.34	11.11	19.57	22,718	18,755	21%	2,565	2,127	21%
44	MONMOUTH-OCEAN, NJ	11.29	11.34	9.97	10.24	10.06	17.07	20,166	14,644	38%	2,277	1,499	52%
45	BRIDGEPORT, CT	11.17	11.15	11.83	9.18	8.96	17.39	7,406	5,272	40%	827	484	71%
46	BILOXI-GULFPORT-PASCAGOULA, MS	11.06	10.88	25.26	9.25	9.12	18.09	7,632	6,846	11%	844	633	33%
47	DOVER, DE	11.06	11.02	12.61	8.71	8.61	12.64	4,414	3,584	23%	488	312	56%
48	DAYTON-SPRINGFIELD, OH	10.99	10.83	16.03	10.63	10.38	17.50	30,355	26,205	16%	3,337	2,785	20%
49	FITCHBURG-LEOMINSTER, MA	10.98	10.64	21.21	11.27	10.50	29.51	2,049	1,509	36%	225	170	32%
50	RENO, NV	10.93	10.87	12.85	9.16	8.93	13.87	9,481	6,759	40%	1,036	619	67%

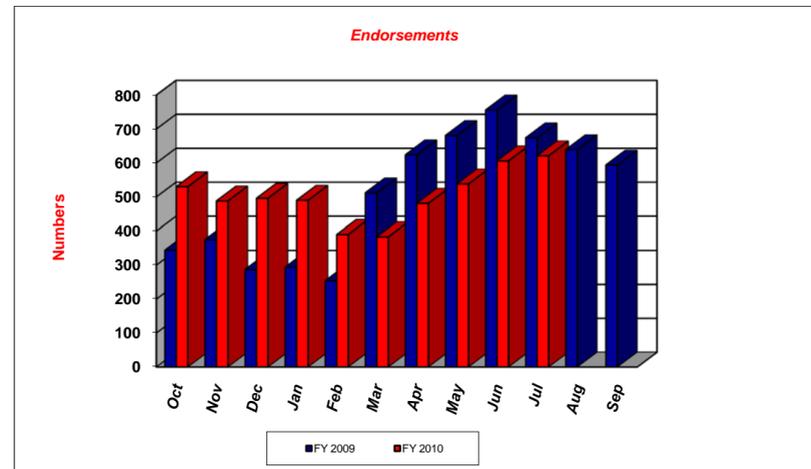
Title I Insured Portfolio
Monthly Comparison of FY 2009 and FY 2010*



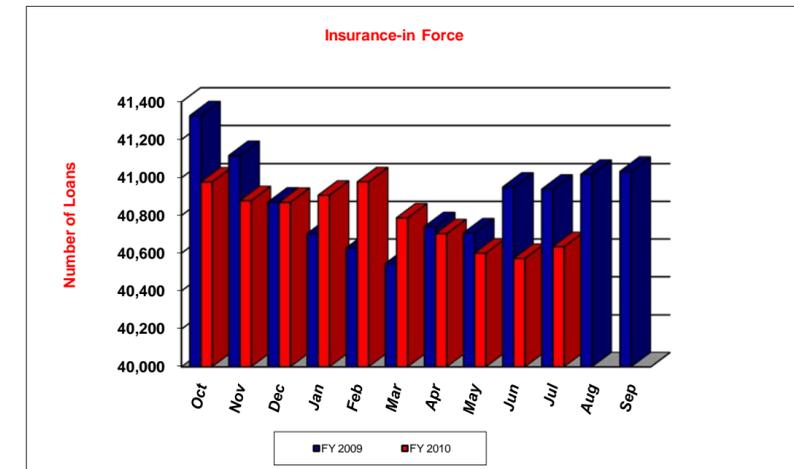
Title I Prepayments dropped to 431 in July of 2010.



Only 21 Title I Claims were reported as being received in July, 2010, but they may end up higher than they now appear, due to persistent lags in lender claim reporting.



Title I Endorsements rose slightly to 621 in July of 2010.



Overall Title I Insurance-In-Force (IIF) rose slightly to 40,635 in July, 2010.

* The various 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 3 months or more.

**Federal Housing Administration Monthly Report
Title I Portfolios**

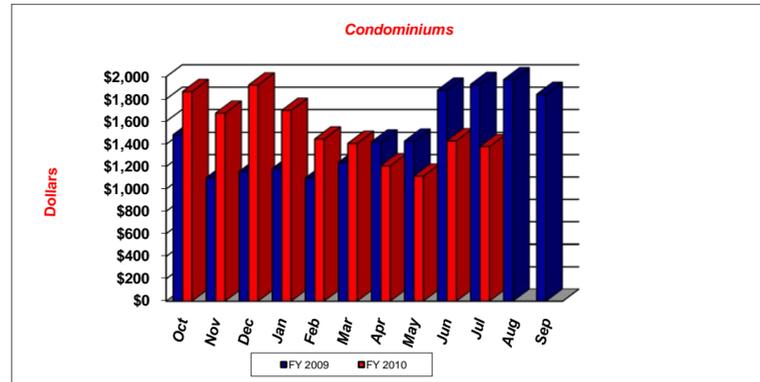
	Current Month July 2010		Current Fiscal Year to-date Oct 2009 - Jul 2010		Prior Fiscal Year to-date Oct 2008 - Jul 2009		Percent Change (Number)
	Number	Dollars ¹ (\$M)	Number ³	Dollars (\$M)	Number ³	Dollars (\$M)	
Insurance-in-Force (Beginning)							
Property Improvement	20,729	\$329.2	20,646	\$326.3	21,268	\$328.2	-2.9%
Manufactured Housing	19,844	688.9	20,386	679.0	20,449	650.5	-0.3%
Prepayments(-)							
Property Improvement	(283)	(4.0)	(2,935)	(40.4)	(3,373)	(44.1)	-13.0%
Manufactured Housing	(148)	(4.1)	(1,821)	(50.6)	(1,557)	(43.8)	17.0%
Claim Terminations(-)							
Property Improvement	(8)	(0.1)	(279)	(4.6)	(258)	(3.9)	8.1%
Manufactured Housing	(13)	(0.5)	(294)	(10.8)	(337)	(12.1)	-12.8%
Endorsements(+)							
Property Improvement	475	6.7	3,464	50.3	2,971	44.5	16.6%
Manufactured Housing	146	7.1	1,559	73.7	1,829	77.1	-14.8%
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	20,842	330.8	20,842	330.8	20,570	324.3	1.3%
Manufactured Housing	19,793	\$689.9	19,793	\$689.9	20,360	\$670.9	-2.8%
Notes (Beginning)	9,742	\$142.4	11,104	\$164.4	15,778	\$240.0	-29.6%
New Cases Assigned(+)	98	1.5	626	9.2	580	7.8	7.9%
Interest Accrual, Fees, Penalties, and Costs	N/A	0.7	N/A	7.3	N/A	8.9	0.0%
Net Collections(-)	N/A	(0.7)	N/A	(12.8)	N/A	(8.7)	0.0%
Cases Closed(-)	(243)	(3.2)	(2,260)	(24.3)	(4,710)	(65.3)	-52.0%
Adjustments	(14)	(0.5)	58	(3.6)	(63)	(3.9)	
Notes (Ending)²	9,567	\$140.3	9,567	\$140.3	11,748	\$176.1	-18.6%

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

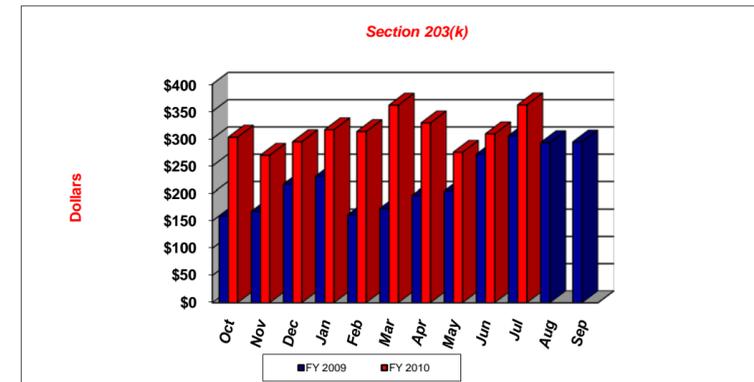
^{2/} The July Title I portfolio includes cases classified as Currently Not Collectible (6,765 cases totaling \$101.1 million).

^{3/} Due to rounding or adjustments posting in the current month to transactions that occurred in previous months, a cumulative FYTD figure will not always equal the sum of the previous monthly entries.

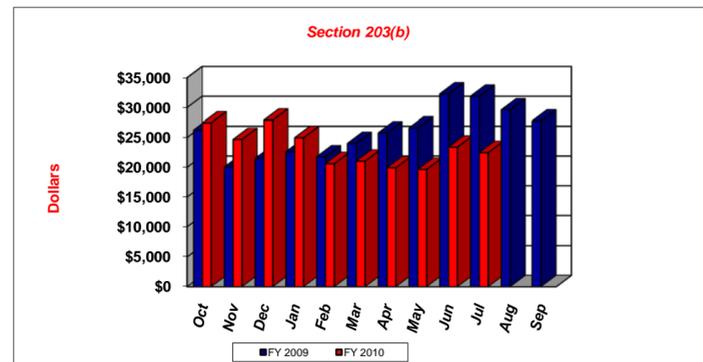
Commitments (Dollars are in Millions)
Monthly Comparison of FY 2009 and FY 2010*



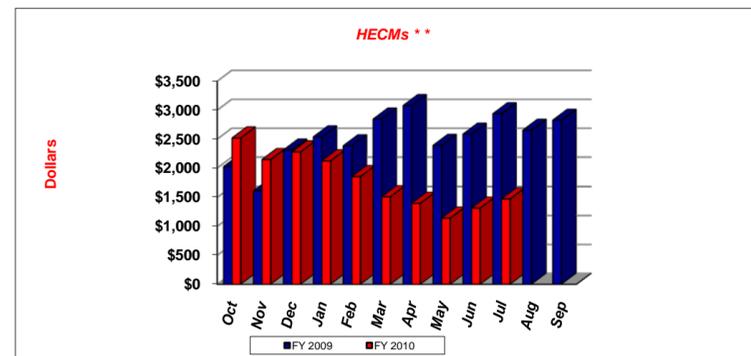
The total commitment amount for condominiums for July 2010 was \$1.3 billion.



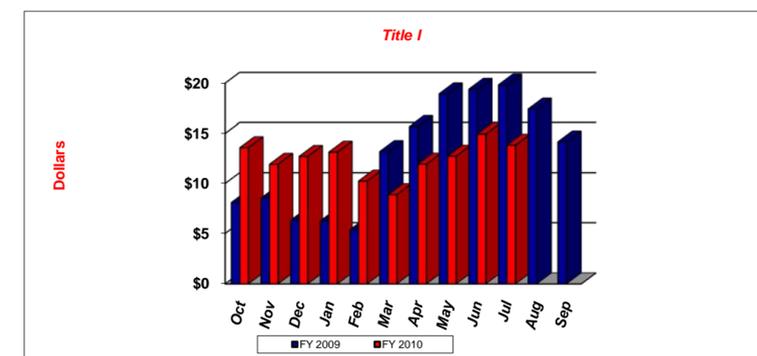
The total commitment amount for Section 203(k) for July 2010 was \$362 million.



The total commitment amount for Section 203(b) for July 2010 was \$22.4 billion.



The total commitment amount for HECMs for July 2010 was \$1.4 billion.



The total commitment amount for Title I for July 2010 was \$ 13.8 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

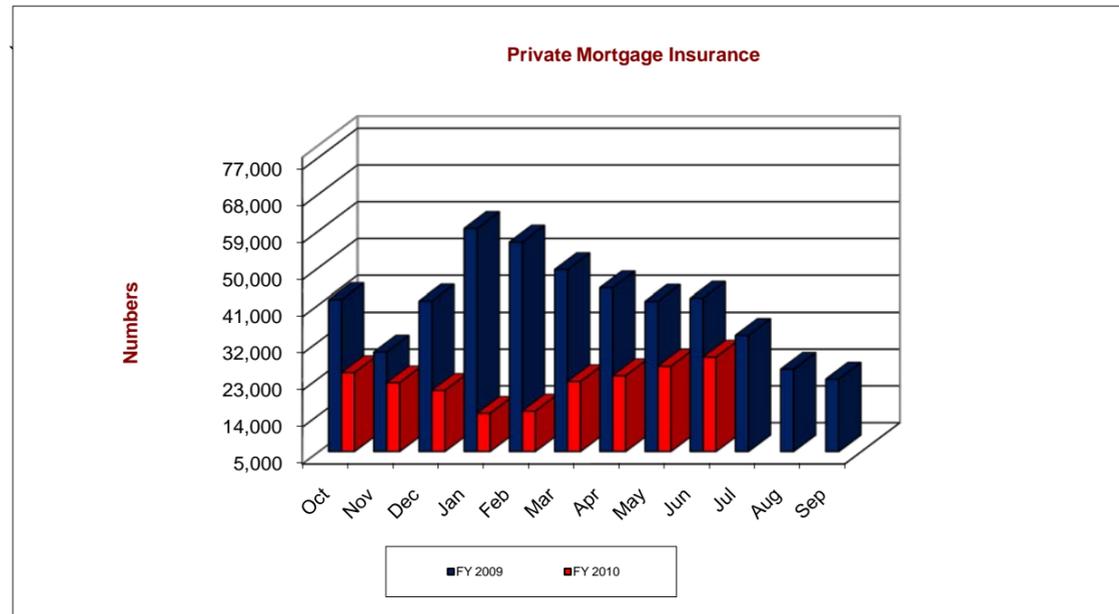
Dollars are in Millions

Fiscal Year 2010	MMIF Total	MMIF Components					HECM*	Title I	
		Condominiums	Section 203(k)	Section 203(b)	H4H	Other		Property Improvement	Mobile Homes
Oct	\$29,602.962	\$1,868.242	\$302.877	\$27,429.908	\$1.934	\$0.000	\$2,520.354	\$4.980	\$8.604
Nov	26,627.583	1,675.130	269.743	24,682.521	0.189	0.000	2,147.691	4.411	7.514
Dec	30,123.268	1,926.906	294.497	27,901.865	0.000	0.000	2,279.428	4.801	7.913
Jan	26,989.275	1,699.620	316.522	24,973.134	0.000	0.000	2,125.144	4.215	8.929
Feb	22,384.554	1,448.251	313.147	20,623.156	0.000	0.000	1,853.562	3.977	6.271
Mar	22,809.183	1,408.492	361.620	21,039.071	0.000	0.000	1,512.725	3.986	4.903
Apr	21,465.248	1,207.615	329.021	19,923.637	4.975	0.000	1,399.079	5.057	6.889
May	21,041.508	1,114.876	275.202	19,650.241	1.189	0.000	1,143.201	5.952	6.784
Jun	25,137.628	1,431.315	308.952	23,395.772	1.588	0.000	1,316.999	6.183	8.764
Jul	24,218.940	1,379.488	362.066	22,474.891	2.120	0.376	1,474.426	6.746	7.087
Aug									
Sep									
FYTD 2010 Total	\$250,400.149	\$15,159.936	\$3,133.647	\$232,094.195	\$11.995	\$0.376	\$17,772.609	\$50.309	\$73.656
FY 2009 Total	330,429.864	17,742.411	2,672.476	310,010.737	4.239		30,189.243	56.293	96.912
FY 2010 Annualized	\$300,480.179	\$18,191.923	\$3,760.376	\$278,513.035	\$14.394		\$21,327.131	\$60.371	\$88.387

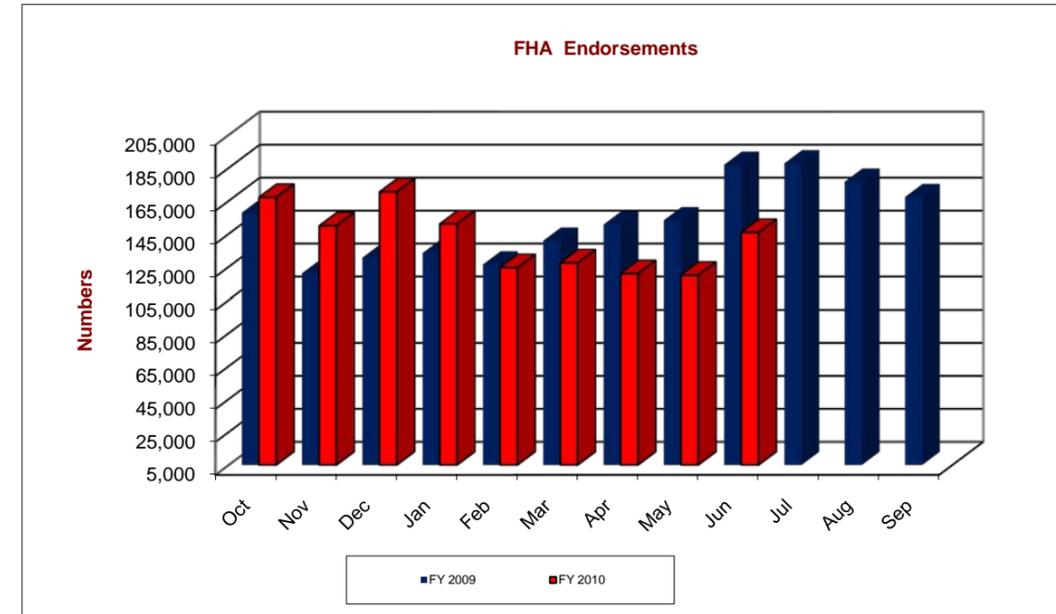
*Maximum Claim Amount which does not reflect loan balances.

Source: MMIF Components: SFDW: IDB_1
 Title I: Title I_Case_Detail

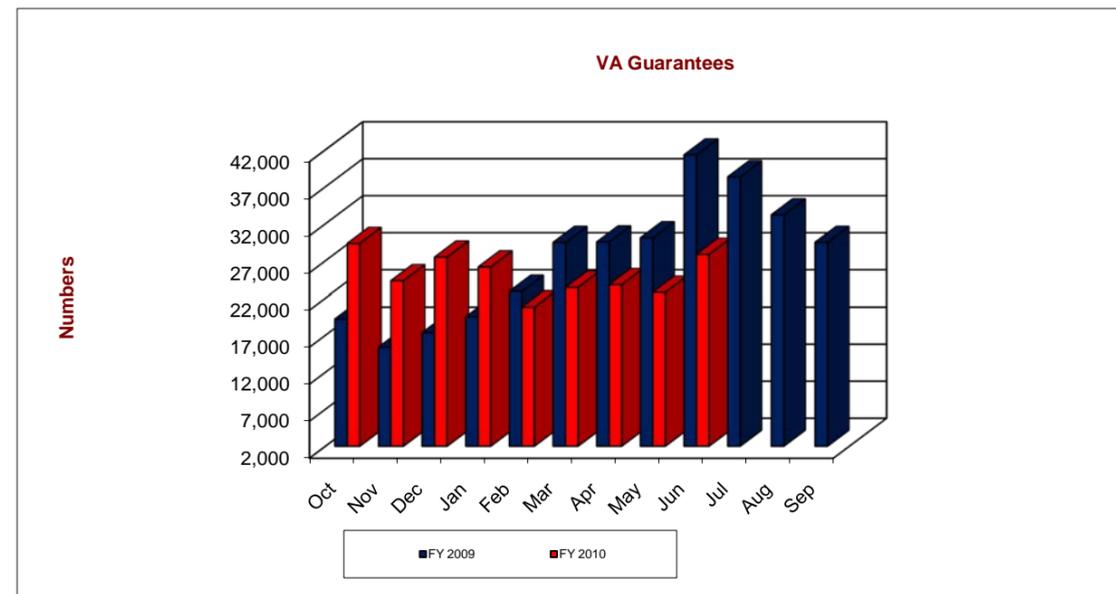
Single Family Insured Mortgages Monthly Comparison of FY2009 and FY2010



The number of private mortgage insurance for the month of June was 28,160.



The number of FHA endorsements for the month of June was 145,788.



The number of VA guarantees for the month of June was 27,855.

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.

Single Family insured Mortgages

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

	Current Month <i>June 2010</i>		Current FYTD <i>Oct 2009 - June 2010</i>			Prior FYTD <i>Oct 2008 - June 2009</i>			Percent Change (Number)	
	Number	Application Share	Number	Application Share	Number	Application Share				
INSURED MORTGAGE APPLICATIONS										
Private Mortgage Insurers	34,342	16%	251,240	11%	545,811	18%			-54%	
FHA *	149,287	71%	1,745,910	79%	2,190,942	74%			-20%	
VA**	27,855	13%	225,878	10%	224,673	8%			1%	
TOTAL	211,484	100%	2,223,028	100%	2,961,426	100%			-25%	
INSURED MORTGAGE ENDORSEMENTS										
	Number	Dollars (\$M)	Insured Share (\$)	Number	Dollars (\$M)	Insured Share (\$)	Number	Dollars (\$M)	Insured Share (\$)	Percent Change (Dollars)
Private Mortgage Insurers	28,160	\$5,908.0	16%	195,337	\$42,627.8	14%	407,968	\$68,673.6	20%	-38%
FHA	145,788	\$25,137.6	68%	1,276,456	\$226,181.1	72%	1,300,146	\$234,527.8	67%	-4%
VA	27,855	\$5,787.2	16%	225,878	\$46,064.6	15%	224,673	\$47,147.1	13%	-2%
TOTAL	201,803	\$36,832.8	100%	1,697,671	\$314,873.5	100%	1,932,787	\$350,348.5	100%	-10%
HOMES SALES MARKET										
	Number	FHA Share	Number	FHA Share	Number	FHA Share	Percent Change (Number)			
This section is currently under review for possible revision and data are not available.										

* Data for applications are for May 23, 2010 - June 19, 2010 current month; September 20, 2009 - June 19, 2010 for current FYTD, and September 21, 2008 - June 20, 2009 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.

Source: Private Mortgage Insurers: MICA

FHA: SFDW:IDB_1

VA: Department of Veteran Administration

*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	36	2	7	40	53	11,875	11,956
Dec	42	36	0	4	38	56	11,867	11,968
Jan	47	60	1	13	69	157	11,875	12,048
Feb	48	68	24	4	40	102	11,836	12,077
Mar	45	66	3	3	58	99	11,845	12,106
Apr	37	68	13	5	86	83	11,878	12,117
May	37	60	4	3	29	99	11,865	12,152
Jun	46	71	3	8	64	118	11,879	12,188
Jul	58	65	12	5	92	115	11,901	12,234
Aug	43		4		57		11,911	
Sep	70		18		146		11,971	

Multifamily Notes and Properties

Month	Notes	
	FY 2009	FY 2010
Oct	2,900	2,807
Nov	2,902	2,809
Dec	2,878	2,803
Jan	2,870	2,800
Feb	2,863	2,807
Mar	2,854	2,802
Apr	2,848	2,802
May	2,848	2,768
Jun	2,833	2,772
Jul	2,818	2,766
Aug	2,821	
Sep	2,814	

Single Family Insured Portfolio (Forward)

Month	Prepayments		Claims		Endorsements		In-Force	
	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	4,497,027	5,632,027
Nov	23,227	51,573	4,966	7,380	121,026	149,826	4,591,020	5,726,057
Dec	29,878	59,529	5,829	8,649	130,480	170,389	4,686,986	5,832,024
Jan	48,407	34,990	5,724	8,527	133,302	150,962	4,767,289	5,943,795
Feb	58,462	25,829	5,299	8,513	126,317	124,441	4,830,878	6,038,008
Mar	58,013	29,426	6,426	11,165	140,751	127,330	4,908,998	6,126,695
Apr	71,597	28,540	6,368	9,382	150,568	120,813	4,983,719	6,211,096
May	81,998	27,022	6,117	8,587	153,160	119,833	5,051,482	6,296,602
Jun	68,069	29,977	7,473	10,340	186,835	145,788	5,170,658	6,403,638
Jul	62,231	33,845	7,670	9,859	187,716	137,851	5,288,446	6,499,022
Aug	49,071		7,715		176,565		5,412,043	
Sep	47,243		7,551		167,277		5,527,609	

Single Family Insured HECM (Reverse)

Month	HECMS	
	FY 2009	FY 2010
Oct	9,726	8,773
Nov	7,773	7,737
Dec	9,762	8,280
Jan	9,859	7,621
Feb	9,084	7,014
Mar	11,260	5,821
Apr	11,661	5,505
May	8,352	4,551
Jun	8,633	5,304
Jul	9,828	5,879
Aug	8,927	
Sep	9,470	

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	167	777	628	38,706	40,443
Dec	199	163	731	620	38,758	41,155
Jan	195	164	724	617	39,687	42,971
Feb	194	164	714	615	40,206	44,605
Mar	180	161	702	613	40,113	45,680
Apr	181	163	692	606	39,127	45,795
May	179	161	677	598	38,373	45,215
Jun	178	154	673	595	38,554	44,850
Jul	177	150	668	594	38,490	44,944
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	512,150	8,340	10,193	4,966	7,380
Dec	319,741	531,671	9,762	11,322	5,829	8,649
Jan	344,856	558,994	10,561	12,071	5,724	8,527
Feb	348,703	553,929	9,662	13,823	5,299	8,513
Mar	347,504	536,858	8,217	17,448	6,426	11,165
Apr	364,770	527,504	11,185	14,356	6,368	9,382
May	374,834	530,140	11,281	14,744	6,117	8,587
Jun	355,577	532,757	12,526	19,625	7,473	10,340
Jul	410,916	540,512	13,575	21,635	7,670	9,859
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	571	68	52	344	530	41,327	41,508
Nov	520	505	55	64	375	488	41,116	40,879
Dec	496	450	40	49	287	496	40,871	40,870
Jan	355	381	50	32	294	490	40,704	40,908
Feb	356	352	58	73	254	390	40,628	40,979
Mar	405	428	60	78	512	383	40,543	40,788
Apr	484	516	52	31	624	481	40,741	40,704
May	585	536	70	24	681	540	40,708	40,601
Jun	521	486	71	35	756	606	40,951	40,573
Jul	514	431	71	21	674	621	42,247	40,635
Aug	560		59		639		41,019	
Sep	547		55		594		41,032	

Commitments

(Dollars in Millions)
SINGLE FAMILY

Month	MMI Total		Condominiums		Section 203(k)		Section 203(b)		H4H		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	FY 2009	FY 2010
OCT	\$27,879.859	\$29,602.962	\$1,485.735	\$1,868.242	\$158.935	\$302.877	\$26,235.190	\$27,429.908	\$0.000	\$1.934	\$0.000	\$0.000	\$2,024.205	\$2,520.354
Nov	21,307.004	26,627.583	1,100.453	1,675.130	167.358	269.743	20,039.193	24,682.521	0.000	0.189	0.000	0.000	1,612.099	2,147.691
Dec	22,845.453	30,123.268	1,156.823	1,926.906	216.601	294.497	21,472.029	27,901.865	0.000	0.000	0.000	0.000	2,311.680	2,279.428
Jan	24,013.383	26,989.275	1,182.944	1,699.620	231.216	316.522	22,599.223	24,973.134	0.000	0.000	0.000	0.000	2,538.917	2,125.144
Feb	23,024.216	22,384.554	1,098.130	1,448.251	161.289	313.147	21,764.796	20,623.156	0.000	0.000	0.000	0.000	2,384.965	1,853.562
Mar	25,420.723	22,809.183	1,237.337	1,408.492	172.750	361.620	24,010.506	21,039.071	0.130	0.000	0.000	0.000	2,846.316	1,512.725
Apr	27,384.560	21,465.248	1,421.042	1,207.615	196.506	329.021	25,767.012	19,923.637	0.000	4.975	0.000	0.000	3,079.300	1,399.079
May	28,222.637	21,041.508	1,428.318	1,114.876	204.258	275.202	26,590.061	19,650.241	0.000	1.189	0.000	0.000	2,391.341	1,143.201
Jun	34,432.676	25,137.628	1,880.738	1,431.315	271.408	308.952	32,280.529	23,395.772	0.000	1.588	0.000	0.000	2,586.200	1,316.999
Jul	34,128.520	24,218.940	1,931.348	1,379.488	305.423	362.066	31,891.748	22,474.891	0.000	2.120	0.000	0.376	2,938.770	1,474.426
Aug	31,880.790		1,974.416		292.797		29,613.577		0.000		0.000		2,654.461	
Sep	\$29,889.933		\$1,843.000		\$293.936		\$27,748.888		\$4.109		0.000		\$2,827.134	

TITLE 1		
Month	FY 2009	FY 2010
OCT	\$8.095	\$13.584
Nov	8.537	11.925
Dec	6.324	12.714
Jan	6.262	13.144
Feb	5.377	10.248
Mar	13.194	8.888
Apr	15.683	11.945
May	18.934	12.736
Jun	19.394	14.947
Jul	19.828	13.833
Aug	17.415	
Sep	\$14.161	

Single Family Insured Mortgages

Month	Private Mortgage Insurer		FHA		VA		Total	
	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010
Oct	42,167	24,339	157,728	167,085	19,181	29,340	219,076	220,764
Nov	29,387	21,877	121,025	149,824	15,386	24,307	165,798	196,008
Dec	41,827	19,989	130,479	170,386	17,336	27,488	189,642	217,863
Jan	59,569	14,378	133,300	150,960	19,486	26,162	212,355	191,500
Feb	56,216	14,924	126,314	124,438	22,877	20,776	205,407	160,138
Mar	49,476	22,153	140,751	127,329	29,470	23,415	219,697	172,897
Apr	45,046	23,608	150,567	120,813	29,535	23,780	225,148	168,201
May	41,767	25,909	153,160	119,833	30,098	22,755	225,025	168,497
Jun	42,513	28,160	186,834	145,788	41,304	27,855	270,651	201,803
Jul	33,481		187,716		38,331		259,528	
Aug	25,183		176,565		33,205		234,953	
Sep	22,768		167,277		29,481		219,526	