

**Monthly Report to the FHA Commissioner
on
FHA Business Activity
October 2012**



**Office of Risk Analysis and Regulatory Affairs
Federal Housing Administration
Department of Housing and Urban Development**

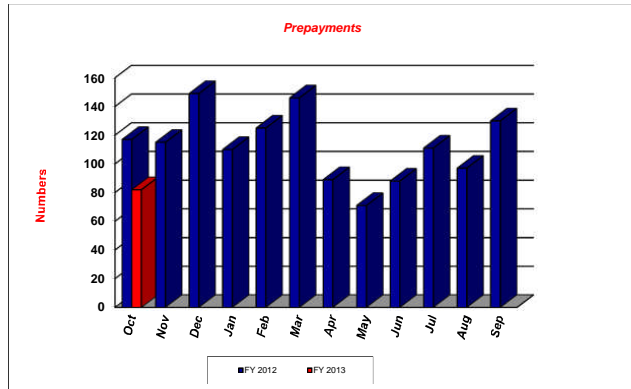
FHA Portfolio Analysis

October 31, 2012

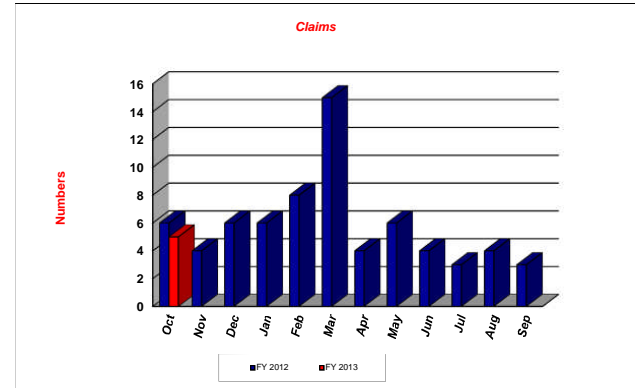
Federal Housing Administration Monthly Report
FHA Portfolios Summary
October 31, 2012

PORTFOLIO	NUMBER	DOLLARS (Billions)	CHANGE FROM PRIOR YEAR	Details On Page
<i>Multifamily Portfolio</i>				
Multifamily Insured	13,088	\$85.7	11.7%	2
Multifamily Notes	2,581	\$3.4	-5.0%	4
<i>Single Family Portfolio</i>				
Single-Family Insured (Forward)	7,733,203	\$1,086.7	5.3%	6
Single Family Hecms Insured (Reverse)	595,342	93,563	6.4%	8
Single-Family Notes	64	\$0.00	-40.2%	10
Single-Family Properties	36,999	\$5.2	-2.4%	10
<i>Title I Portfolio</i>				
Title I Property Improvement Insured	25,514	\$0.4	14.1%	16
Title I Manufactured Housing Insured	15,830	\$0.6	-9.3%	16
Title I Notes	5,741	\$0.1	-23.7%	16

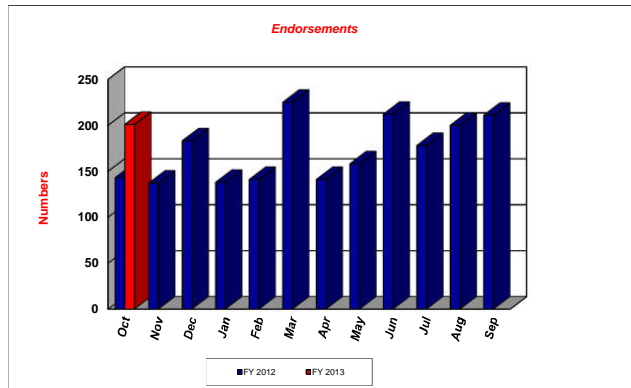
Multifamily Insured Data
Monthly Comparison of FY 2012 and FY 2013*



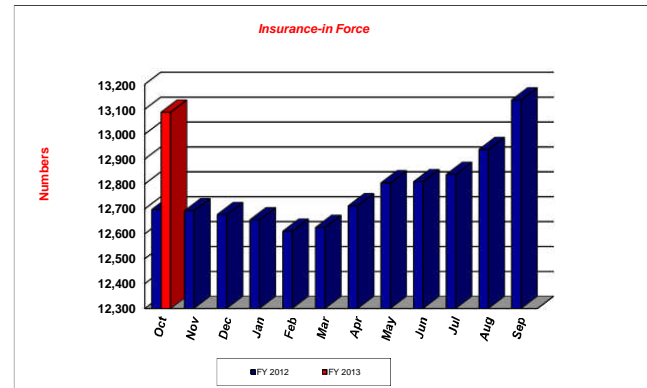
The number of prepayments reported for October 2012 was 82.



There were 5 claims reported for October 2012.



The number of endorsements reported for October 2012 was 201.



As of October 31, 2012 the number for mortgages in-force was 13,088.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2012 and 2013 Section of this report.

Federal Housing Administration Monthly Report
Multifamily Insured Portfolio

	Current Month Oct 2012			Current Fiscal Year Oct 2012			Prior Fiscal Year Oct 2011			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)	13,137	1,307,541	\$85,765.3	12,688	1,228,947	\$76,158.1	12,666	1,495,547	\$76,441.9	-0.4%
Current Year Activity										
Prepayments(-)	(82)	(7,397)	(526)	(82)	(7,397)	(526.1)	(118)	(13,620)	(640.0)	-17.8%
Claim Terminations(-)	(5)	(415)	(5.4)	(5)	(415)	(5.4)	(6)	(455)	(43.2)	-87.5%
Endorsements(+)	201	28,406	1,987.4	201	28,406	1,987.4	143	19,811	1,177.0	68.8%
Accounting Adjustments	(163)	(24,382)	(1,494.9)	286	54,212	8,112	12	(1,347)	(220)	
Insurance in Force (Ending)	13,088	1,303,753	\$85,726.1	13,088	1,303,753	\$85,726.1	12,697	1,499,936	\$76,715.7	11.7%
Endorsements by Mortgage type										
New Construction/Sub Rehab	22	3,009	\$402.4	22	3,009	\$402.4	22	2,855	\$247.4	62.6%
Improvements	0	0	\$0.0	0	0	\$0.0	0	0	0.0	0.0%
Operating Loss	0	0	\$0.0	0	0	\$0.0	0	0	0.0	0.0%
Additions	2	263	\$4.6	2	263	\$4.6	0	0	0.0	0.0%
Purchase	5	462	\$40.8	5	462	\$40.8	5	487	39.2	4.1%
Refinance	172	24,672	1,539.7	172	24,672	1,539.7	116	16,469	\$890.5	72.9%
Endorsements by Program type										
Rental Housing										
Section 221(d)(3) & 236	3	374	\$3.8	3	374	\$3.8	3	188	\$2.5	54.4%
Section 221(d)(4)	54	8,577	703.6	54	8,577	703.6	40	6,650	405.9	73.4%
Other Rental	79	12,812	828.5	79	12,812	828.5	55	6,956	381.9	116.9%
Risk Share	14	1,149	84.1	14	1,149	84.1	3	153	9.7	767.8%
Health Care Facilities										
Nursing Homes	30	3,408	182.6	30	3,408	182.6	25	4,395	217.8	-16.2%
Board Care	0	0	0.0	0	0	0.0	0	0	0.0	0.0%
Assisted Living	21	2,086	184.8	21	2,086	184.8	17	1,469	159.2	16.0%
Hospitals(242)	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0	0.0%

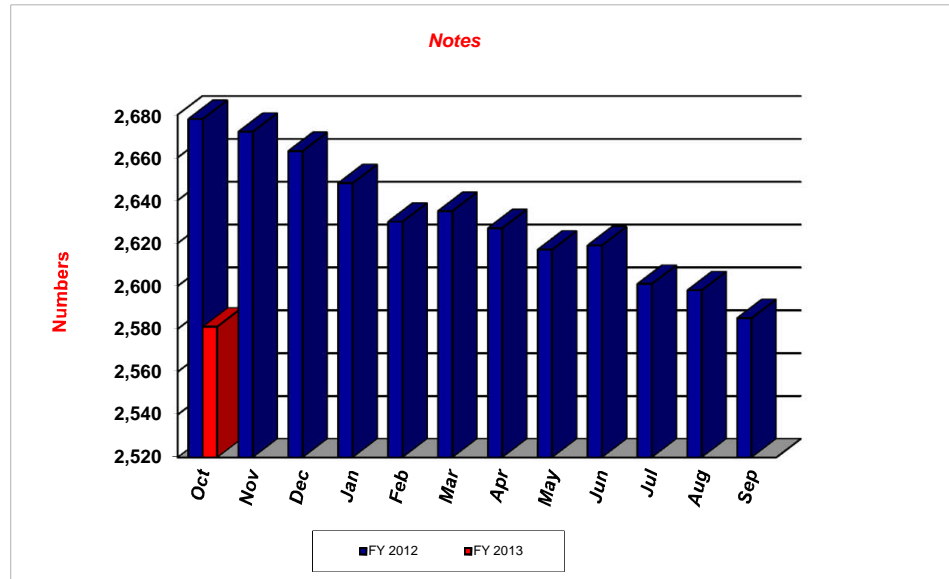
¹ Activity from prior periods that was not recorded in the system of records until this reporting month.

² Dollars represent original mortgage amount for endorsements and unpaid principal balance for insurance in-force and terminations.

Source: Online Property Integrated Information Suite(OPIIS)

Multifamily Notes

Monthly Comparison of FY 2012 and FY 2013*



As of October 19, 2012, the number of Multifamily Notes was 2,581.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2012 and 2013 Section of this report.

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

Notes	Current Month Oct 1, 2012 - Oct 19, 2012			Current Fiscal Year to-date Oct 1, 2012 - Oct 19, 2012			Prior Fiscal Year to-date Oct 1, 2011 - Oct 20, 2011			Percent Change
	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Dollars
Notes (Beginning)	2,585	26,573	\$3,349.2	2,585	26,573	\$3,349.2	2,683	33,338	\$3,548.7	-5.6%
Pay Offs(-)	(5)	(128)	(\$2.3)	(5)	(128)	(\$2.3)	(8)	(719)	(\$14.8)	-84.5%
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	0	0	\$0.0	0.0%
Assignments/Seconds(+) ⁴	1	304	\$4.5	1	304	\$4.5	3	93	\$5.0	-9.3%
Accounting Adjustments	0	0	\$18.5	0	0	\$18.5	0	0	\$7.9	135.4%
Notes (Ending)	2,581	26,749	\$3,370.0	2,581	26,749	\$3,370.0	2,678	32,712	\$3,546.7	-5.0%
Assignments/Seconds by type										
Portfolio Re-engineering	0	0	\$0.0	0	0	\$0.0	2	0	\$2.6	198.6%
Other Assignments	1	304	\$4.5	1	304	\$4.5	1	93	\$2.3	-41.1%
Properties	Current Month Oct 2012			Current Fiscal Year Oct 2012			Prior Fiscal Year Oct 2011			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	0	0	\$0.0	0	0	\$0.0	0.0%
Conversions(+)	0	0	0.0	0	0	0.0	0	0	0.0	0.0%
Sales(-)	0	0	0.0	0	0	0.0	0	0	0.0	0.0%
Properties (Ending)*	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0	0.0%

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.

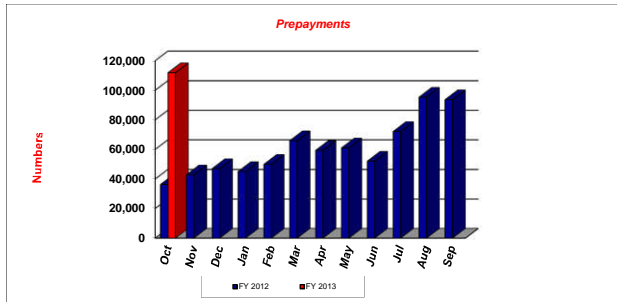
³ Conversions-include acquired-at-foreclosure and voluntary deed transfers (in-lieu of foreclosure).

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

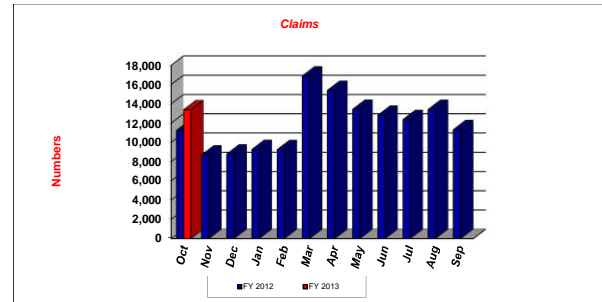
Portfolio re-engineering and partial payment notes are not assigned. They are negotiated deals where only a portion of the outstanding principal balance is paid.

The data comes from the P085/CSMS system.

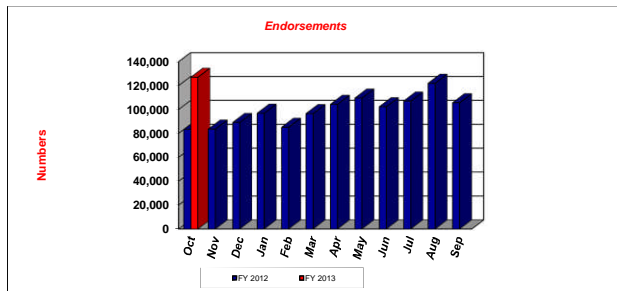
**Single-Family Insured Data
(Excluding HECMS)
Monthly Comparison of FY 2012 and FY 2013***



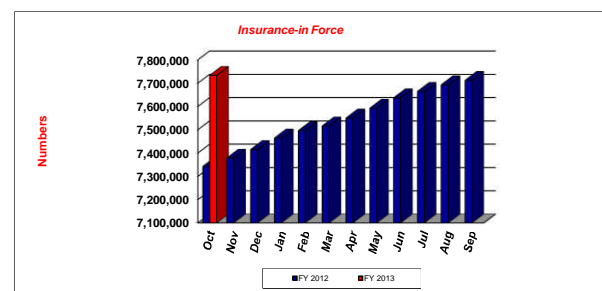
The number of prepayments reported for October 2012 was 111,883.



The number of claims reported for October 2012 was 13,381.



The number of endorsements reported for October 2012 was 126,877.



As of October 31, 2012 the number of mortgages in-force was 7,733,203.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2012 and 2013 Section of this report.

Federal Housing Administration Monthly Report
Single-Family Insured Portfolio
(Excluding HECMS)

	Current Month Oct 2012		Current Fiscal Year to-date Oct 2012		Prior Fiscal Year to-date Oct 2011		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Insurance in-Force (Beginning)	7,711,684	\$1,083,347.2	7,711,684	\$1,083,347.2	7,288,440	\$1,015,177.4	5.8%
Prepayments(-)	(111,883)	(19,063.4)	(111,883)	(19,063.4)	(33,505)	(5,343.2)	233.9%
Claim Terminations(-)*	(13,381)	(1,838.3)	13,381	(1,838.3)	(11,236)	(1,638.1)	-219.1%
Endorsements(+)	126,877	22,696.5	126,877	22,696.5	83,337	14,511.4	52.2%
Adjustments	19,906	1,529.8	(6,856)	1,530	5,544	(10,468)	
Insurance in-Force (Ending)	7,733,203	\$1,086,671.8	7,733,203	\$1,086,671.8	7,342,712	\$1,025,470.9	5.3%
Building Type							
Non condominiums	121,374	\$21,688.6	121,374	\$21,688.6	80,341	\$13,952.0	51.1%
203(b)	119,639	21,387.7	119,639	21,387.7	78,342	13,623.1	52.7%
203(k) Improvement	1,735	300.9	1,735	300.9	1,999	328.8	-13.2%
Condominiums**	5,503	1,008	5,503	1,008	2,996	559	83.7%
203(b)	5,484	1,005.2	5,484	1,005.2	2,982	557.8	83.9%
234C	17	2.4	17	2.4	12	1.4	41.7%
203(k) Improvement	2	0.3	2	0.3	2	0.2	0.0%
Endorsements by Type							
Adjustable Rate Mortgages	597	\$165.6	597	\$165.6	2,993	\$765.2	-80.1%
Fixed Rate Mortgages	126,280	\$22,530.9	126,280	\$22,530.9	80,344	\$13,746.1	57.2%
Endorsements by Purpose							
Refinancings	59,470	\$10,990.9	59,470	\$10,990.9	2,993	\$765.2	1887.0%
Purchases	67,407	\$11,705.6	67,407	\$11,705.6	80,344	\$13,746.1	-16.1%

Note: Dollars represent unpaid balance.

Source of Data: SFDW: IDB_1

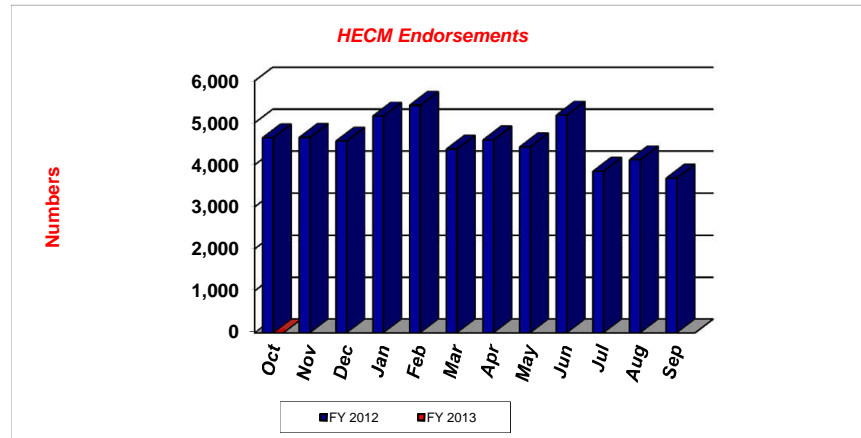
*Claim Terminations include: Foreclosures, Pre-Foreclosure Sales, deed-in-lieu, and third-party sales at foreclosure auctions.

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

***Other includes

Single-Family Insured HECM Data Monthly Comparison of FY 2012 and FY 2013*

Due to System Changes data are not available until further notice.



The number of HECM endorsements reported for September 2012 was 3,683.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2012 and 2013 Section of this report.

Federal Housing Administration Monthly Report
Single-Family HECM Insured Portfolio

Due to System Changes data are not available until further notice.

	Current Month Sep 2012		Current Fiscal Year to-date Oct 2011 - Sep 2012		Prior Fiscal Year to-date Oct 2010 - Sep 2011		Percent Change (Number)
	Number	Dollars (\$M)*	Number	Dollars (\$M)*	Number	Dollars (\$M)*	
<i>Insurance in-Force (Beginning of Month)</i>	590,900	\$92,579.6	559,697	\$84,922.2(rev)	510,347	\$73,280.0(rev)	9.7%
<i>Insurance in-Force (End of Month)</i>	595,342	\$93,562.8	595,342	\$93,562.8	559,697	\$84,922.2	6.4%
<i>Total Endorsements</i>	3,683	859.9	54,676	13,112.5	73,093	18,207.7	-25.2%
<i>Endorsements by Pricing Options</i>							
<i>Standard</i>	3,454	780.9	50,857	11,764.1	69,263	16,844.9	-26.6%
<i>Saver**</i>	229	79.0	3,819	1,348.4	3,830	1,362.8	-0.3%
<i>Endorsements by Loan Type</i>							
<i>Adjustable Rate Mortgages</i>	985	261.3	16,660	4,545.8	23,342	6,723.7	-28.6%
<i>Fixed Rate Mortgages</i>	2,698	598.6	38,016	8,566.7	49,751	11,484.1	-23.6%
<i>Endorsements by Purpose</i>							
<i>Refinancings</i>	102	36.3	1,346	559.4	2,712	\$1,112.4	-50.4%
<i>Purchase</i>	3,581	823.6	53,330	12,553.1	70,381	17,095.3	-24.2%

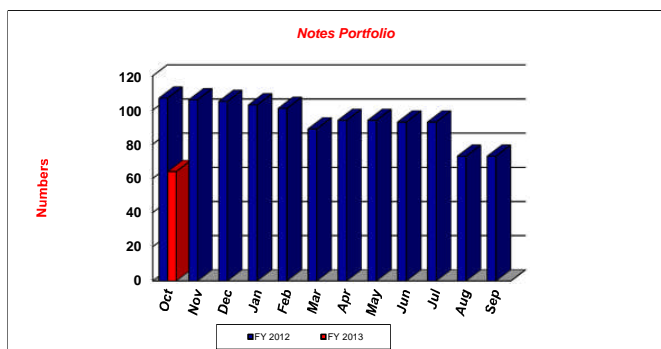
Source: US Department of Housing and Urban Development/FHA

Insurance in-Force dollar amount is the Total Loan Balance

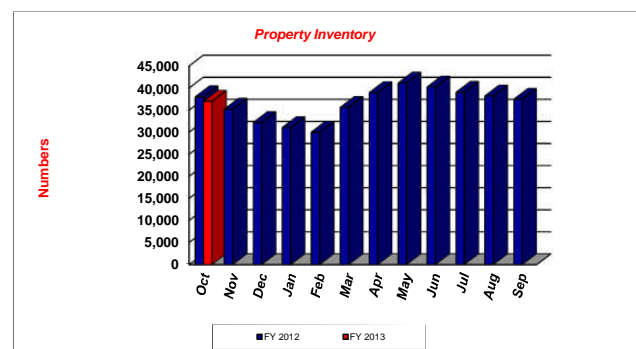
*The dollar amount is the Maximum Claim Amount and not the actual amount of cash drawn at loan originations.

**New HECM option as of October 4, 2010, whereby borrowers accept a smaller equity take-out limit in exchange for the elimination of the upfront premium (with just a nominal charge).

Single-Family Notes and Property Monthly Comparison of FY 2012 and FY 2013*



As of October 31, 2012 the number of Single Family Notes was 64.



The number of Properties held at the end of October 31, 2012 was 36,999.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2012 and 2013 Section of this report.

Federal Housing Administration Monthly Report
Single-Family Notes and Properties

	Current Month Oct 2012		Current Fiscal Year to-date Oct 2012		Prior Fiscal Year to-date Oct 2011		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Secretary - Held Portfolio							
Notes (Beginning)	73	\$1.4	73	\$1.4	114	\$3.0	-36.0%
Pay-Offs(-)	-	-	-	-	(3)	(0)	0.0%
Conversions(-)	-	-	-	-	-	-	0.0%
Sales(-)	-	-	-	-	-	-	0.0%
Assignments MNA(+)	-	0.0	-	0.0	-	0	0.0%
Assignments PMM(+)	-	0.0	-	0.0	-	0	0.0%
Adjustments	(9)	(0.4)	(9)	(0.4)	(4)	(0.3)	
Notes (Ending)	64	\$1.1	64	\$1.1	107	\$2.8	-40.2%
Properties (Beginning)	37,445	\$5,271.7	37,445	\$5,271.7	40,719	\$6,101.7	-8.0%
Sales(-)	(9,475)	(1,321.9)	(9,475)	(1,321.9)	(9,883)	(1,371.2)	-4.1%
Conversions(+)	-	-	-	-	-	-	0.0%
Conveyances(+)	9,263	1,292.3	9,263	1,292.3	6,541	907.5	41.6%
Adjustments	(234)	(80.2)	(234)	(80.2)	545	(376.6)	
Properties (Ending)	36,999	\$5,161.9	36,999	\$5,161.9	37,922	\$5,261.4	-2.4%

** Loan first sold to the Joint Ventures

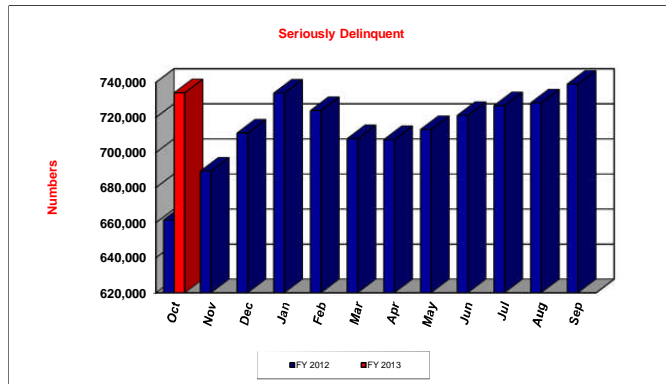
Note: Dollars represent unpaid balance for notes and acquisition cost for properties.

Source: Notes (Beginning):

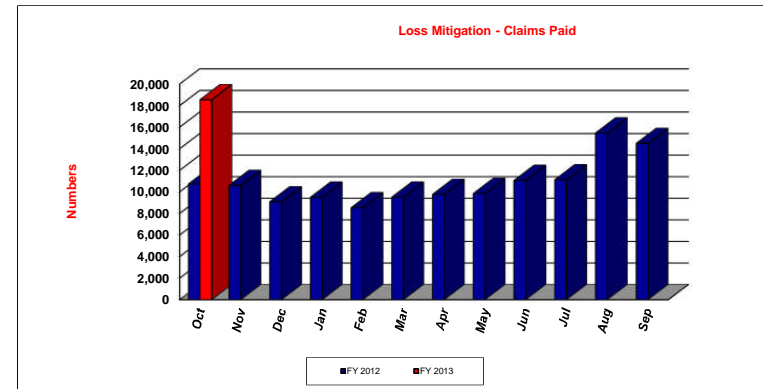
Joint Venture Portfolio: Wells Fargo

Properties(Beginning): Single Family Acquired Asset Management System

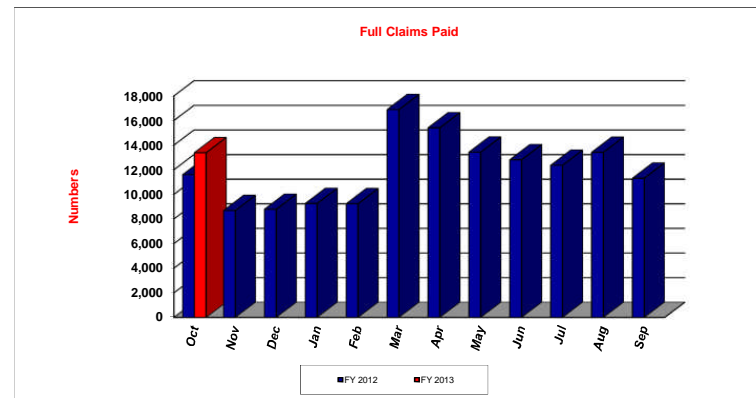
Single-Family Defaults and Claims Monthly Comparison of FY 2012 and FY 2013*



As of October 31, 2012 the number of defaults reported was 734,025.



The number of loss mitigation claims paid during October 31, was 18,539,



The number of claims paid during October 2012 was 13,381.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2012 and 2013 Section of this report.

Federal Housing Administration Monthly Report
Single-Family Defaults and Claims

	Current Month Oct 2012 Number	Current Fiscal Year to-date Oct 2012 Number	Prior Fiscal Year to-date Oct 2011 Number	Percent Change (Number)
Status of Insurance-in-Force				
Total Insurance-in-Force (As of the end of the current reporting month)	7,733,203	7,733,203	7,342,712	5.3%
In Default (Seriously Delinquent Loans)*	734,025	734,025	661,554	11.0%
Default Rate	9.49%	9.49%	9.01%	5.4%
Loss Mitigation Activity **				
Forbearance Agreements	2,103	2,103	2,109	-0.3%
Loan Modifications	12,236	12,236	7,183	70.3%
Partial Claims	4,200	4,200	1,426	194.5%
Total	18,539	18,539	10,718	73.0%
Insurance Claims				
Conveyance Foreclosure	9,304	9,304	6,648	40.0%
Pre-Foreclosure Sale	2,841	2,841	4,435	-35.9%
Deed-in-Lieu of Foreclosure	151	151	107	41.1%
Other***	1,085	1,085	46	2258.7%
Total	13,381	13,381	11,236	19.1%
Annualized claim rate****	2.06%	2.06%	1.83%	

*Number of Defaults: F42NICF -(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 October 2012)

Rank	MSA Name	Default Rates						Total IIF			Defaults		
		Current Year October 2012			Prior Year October 2011			Current Year October 2012	Prior Year October 2011	Percent Change	Current Year October 2012	Prior Year October 2011	Percent Change
		Total	FRM	ARM	Total	FRM	ARM						
1	ATLANTIC-CAPE MAY, NJ	23.47	23.55	21.57	19.25	19.35	16.77	8,599	8,084	6%	2,018	1,556	30%
2	OCALA, FL	22.35	22.21	29.81	20.21	20.11	25.00	5,615	5,355	5%	1,255	1,082	16%
3	VINELAND-MILLVILLE-BRIGETON, NJ	21.06	20.96	25.23	18.30	18.24	20.91	5,215	4,868	7%	1,098	891	23%
4	NEWARK, NJ	21.02	21.03	20.95	17.96	18.09	15.43	37,858	34,798	9%	7,959	6,249	27%
5	PUNTA GORDA, FL	19.83	19.79	21.82	20.27	20.40	14.82	2,668	2,427	10%	529	492	8%
6	JERSEY CITY, NJ	18.87	18.81	20.07	17.44	17.53	15.85	6,189	5,699	9%	1,168	994	18%
7	TRENTON, NJ	18.58	18.65	16.56	15.61	15.67	14.06	8,656	8,180	6%	1,608	1,277	26%
8	LAKELAND-WINTER HAVEN, FL	17.81	17.84	16.47	16.64	16.62	17.70	14,971	14,100	6%	2,667	2,346	14%
9	CHICAGO, IL	17.43	17.24	20.23	15.95	15.77	18.41	166,731	156,597	6%	29,059	24,975	16%
10	DAYTONA BEACH, FL	17.26	17.33	13.45	16.65	16.73	13.25	12,524	11,589	8%	2,161	1,930	12%
11	JACKSONVILLE, FL	17.23	17.26	16.13	15.67	15.70	14.34	36,156	33,627	8%	6,231	5,268	18%
12	NEWBURGH, NY-PA	16.98	16.98	16.67	13.60	13.69	7.87	6,285	5,648	11%	1,067	768	39%
13	PANAMA CITY, FL	16.69	16.71	15.22	14.86	14.85	15.91	3,032	2,913	4%	506	433	17%
14	BERGEN-PASSAIC, NJ	16.62	16.71	14.88	14.60	14.77	11.60	18,283	16,400	11%	3,038	2,394	27%
15	ROCKFORD, IL	16.54	16.42	20.53	15.78	15.69	18.85	13,520	13,102	3%	2,236	2,068	8%
16	MONMOUTH-OCEAN, NJ	16.47	16.52	15.39	14.04	14.16	11.68	24,875	22,782	9%	4,097	3,199	28%
17	MELBOURNE-TITUSVILLE-PALM BAY, FL	16.04	15.98	19.90	15.35	15.32	16.67	13,214	12,282	8%	2,119	1,885	12%
18	TAMPA-ST.PETERSBURG-CLEARWATER, FL	16.02	16.00	17.29	15.02	15.01	15.33	66,489	61,485	8%	10,652	9,233	15%
19	NEW YORK, NY	15.94	15.87	17.19	13.79	13.89	12.04	45,826	40,441	13%	7,304	5,578	31%
20	SARASOTA-BRADENTOWN, FL	15.83	15.77	17.57	16.32	16.22	19.25	12,106	10,825	12%	1,916	1,767	8%
21	WATERBURY, CT	15.49	15.52	14.20	13.39	13.48	9.62	6,896	6,559	5%	1,068	878	22%
22	FLINT, MI	15.22	15.14	19.09	16.57	16.49	20.23	11,875	11,809	1%	1,807	1,957	-8%
23	DOVER, DE	15.12	15.08	16.37	12.37	12.46	9.87	5,033	4,479	12%	761	554	37%
24	KANKAKEE, IL	14.70	14.78	11.29	13.75	13.79	12.07	2,497	2,378	5%	367	327	12%
25	NASSAU-SUFFOLK, NY	14.69	14.78	11.87	12.95	13.07	9.47	39,544	34,452	15%	5,810	4,463	30%

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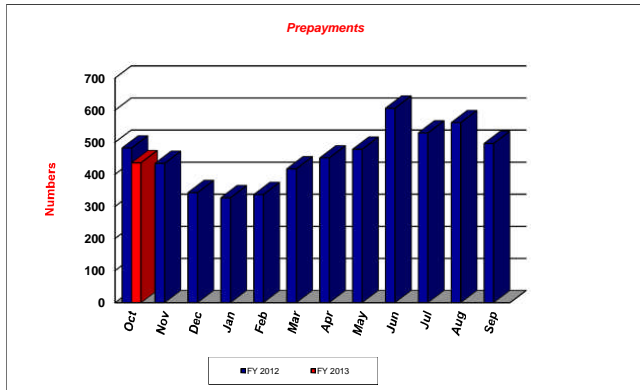
26	ATLANTA, GA	14.27	14.13	17.20	14.42	14.26	17.45	209,344	201,334	4%	29,880	29,028	3%
27	MIDDLESEX-SOMERSET-HUNTERDON, NJ	14.23	14.44	10.83	11.53	11.71	8.67	21,450	19,639	9%	3,052	2,265	35%
28	KENOSHA, WI	14.15	13.88	23.44	14.13	13.86	22.56	4,531	4,354	4%	641	615	4%
29	MIAMI, FL	13.98	13.93	17.78	13.98	13.98	14.39	34,339	30,133	14%	4,800	4,213	14%
30	TACOMA, WA	13.94	13.64	19.12	11.52	11.36	14.08	21,638	20,077	8%	3,016	2,312	30%
31	ORLANDO, FL	13.80	13.78	14.49	13.54	13.54	13.45	54,900	50,162	9%	7,575	6,790	12%
32	PENSACOLA, FL	13.78	13.78	13.99	12.61	12.63	11.51	10,625	10,156	5%	1,464	1,281	14%
33	BRIDGEPORT, CT	13.55	13.62	11.59	11.61	11.74	7.63	9,082	8,295	9%	1,231	963	28%
34	FORT PIERCE-PORT ST.LUCIE, FL	13.42	13.46	9.71	13.10	13.08	14.71	10,053	8,964	12%	1,349	1,174	15%
35	DUTCHESS COUNTY, NY	13.36	13.37	12.64	11.01	11.10	7.32	3,721	3,297	13%	497	363	37%
36	RACINE, WI	13.22	13.07	18.05	13.27	13.07	19.55	4,616	4,365	6%	610	579	5%
37	FORT WALTON BEACH, FL	12.93	12.90	16.00	10.94	10.88	16.00	2,444	2,341	4%	316	256	23%
38	FORT MYERS-CAPE CORAL, FL	12.79	12.67	17.75	13.07	12.88	19.43	11,970	11,066	8%	1,531	1,446	6%
39	GLENS FALLS, NY	12.72	12.55	20.64	10.89	10.83	13.43	2,845	2,717	5%	362	296	22%
40	CLEVELAND-LORAIN-ELYRIA, OH	12.70	12.61	16.42	12.02	11.92	16.24	62,806	59,252	6%	7,975	7,123	12%
41	ROCKY MOUNT, NC	12.61	12.47	17.11	11.62	11.68	9.86	2,626	2,392	10%	331	278	19%
42	MOBILE, AL	12.54	12.54	13.16	11.41	11.44	9.15	15,970	15,431	3%	2,003	1,761	14%
43	HAMILTON-MIDDLETOWN, OH	12.44	12.40	13.74	11.55	11.40	15.84	12,242	11,626	5%	1,523	1,343	13%
44	GAINESVILLE, FL	12.43	12.55	8.15	10.03	10.20	4.51	4,763	4,467	7%	592	448	32%
45	BILOXI-GULFPORT-PASCAGOULA, MS	12.40	12.34	19.44	12.12	12.08	15.79	7,709	7,375	5%	956	894	7%
46	YOUNGSTOWN-WARREN, OH	12.27	12.28	11.57	11.72	11.69	14.58	12,051	11,261	7%	1,479	1,320	12%
47	FORT LAUDERDALE, FL	12.27	12.23	13.79	11.72	11.71	12.13	34,086	29,630	15%	4,181	3,473	20%
48	FITCHBURG-LEOMINSTER, MA	12.25	12.19	13.83	10.79	10.49	18.82	2,556	2,354	9%	313	254	23%
49	PHILADELPHIA, PA-NJ	12.20	12.23	11.11	10.24	10.29	8.75	150,597	141,336	7%	18,375	14,479	27%
50	DETROIT, MI	12.17	11.95	18.79	14.56	14.23	22.96	103,788	99,697	4%	12,628	14,517	-13%

Source SFDW

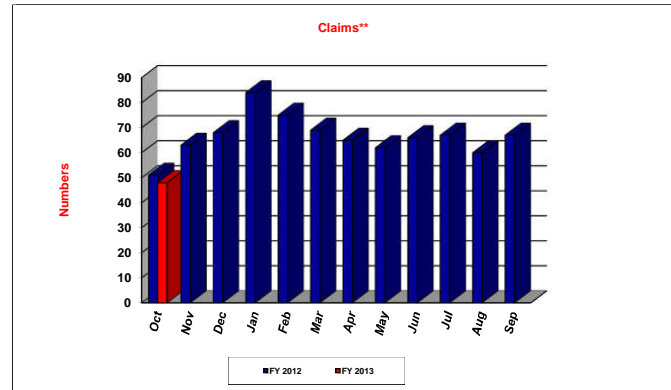
Data as of October 2012

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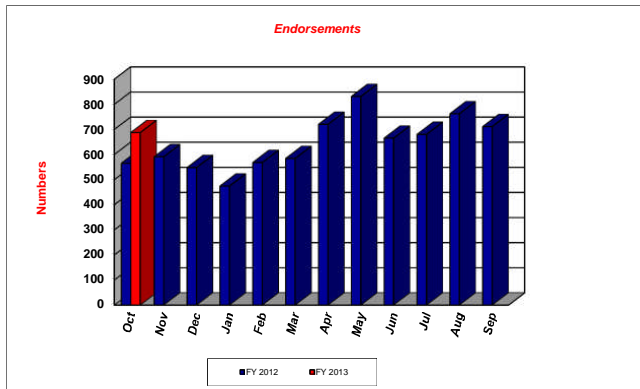
Title I Insured Portfolio Monthly Comparison of FY 2012 and FY 2013*



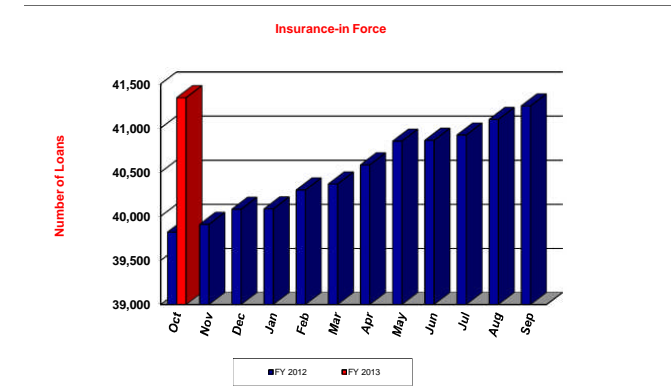
Title I Prepayments fell to 436 in October 2012.



There were 48 Title I Claims reported as being received in October 2012, but the actual number may end up higher than it now appears, due to persistent lags in lender claim reporting (the 34 reported last month were subsequently raised to 67).



Title I Endorsements dropped slightly to 687 in October of 2012.



Overall Title I Insurance-In-Force (IIF) rose to 41,344 in October 2012.

* The various data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2012 and 2013 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 Oct 2012		Current Fiscal Year to-date Oct 2012		Prior Fiscal Year to-date Oct 2011		Percent Change (Number)
	Number	Dollars ¹ (\$M)	Number ³	Dollars (\$M)	Number ³	Dollars (\$M)	
Insurance-in-Force (Beginning)							
Property Improvement	25,293	\$391.8	25,293	\$391.8	22,139	\$346.3	14.2%
Manufactured Housing	15,958	607.5	15,958	607.5	17,611	645.9	-9.4%
Prepayments(-)							
Property Improvement	(290)	(3.7)	(290)	(3.7)	(295)	(4.1)	-1.7%
Manufactured Housing	(146)	(4.3)	(146)	(4.3)	(187)	(5.3)	-21.9%
Claim Terminations(-)							
Property Improvement	(23)	(0.3)	(23)	(0.3)	(24)	(0.4)	-4.2%
Manufactured Housing	(25)	(1.1)	(25)	(1.1)	(27)	(1.1)	-7.4%
Endorsements(+)							
Property Improvement	601	9.2	601	9.2	511	7.0	17.6%
Manufactured Housing	86	4.4	86	4.4	54	2.4	59.3%
Adjustments							
Property Improvement	(67)	(1.1)	(67)	(1.1)	28	0.3	
Manufactured Housing	(43)	(1.8)	(43)	(1.8)	11	0.4	
Insurance-in-Force (Ending)							
Property Improvements	25,514	395.9	25,514	395.9	22,359	349.0	14.1%
Manufactured Housing	15,830	\$604.7	15,830	\$604.7	17,462	\$642.2	-9.3%
Notes (Beginning)	5,837	\$81.6	5,837	\$81.6	7,593	\$112.3	-23.1%
New Cases Assigned(+)	60	1.0	60	1.0	61	0.9	-1.6%
Interest Accrual, Fees, Penalties, and Costs	N/A	0.5	N/A	0.5	N/A	0.5	0.0%
Net Collections(-)	N/A	(0.6)	N/A	(0.6)	N/A	(0.6)	0.0%
Cases Closed(-)	(166)	(2.1)	(166)	(2.1)	(141)	(1.9)	17.7%
Adjustments	10	-	10	(0.0)	10	-	
Notes (Ending)²	5,741	\$80.4	5,741	\$80.4	7,523	\$111.2	-23.7%

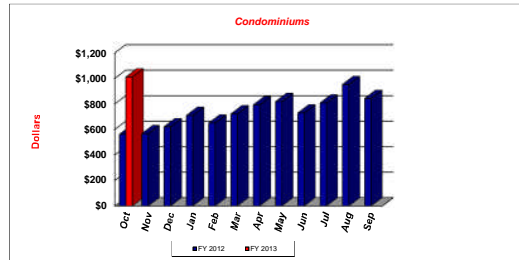
Notes: ^{1/} Dollars represent original loan proceeds for insurance-in-force and unpaid balances for notes.

^{2/} The October Title I portfolio includes cases classified as Currently Not Collectible (3,451 cases totaling \$45.1 million).

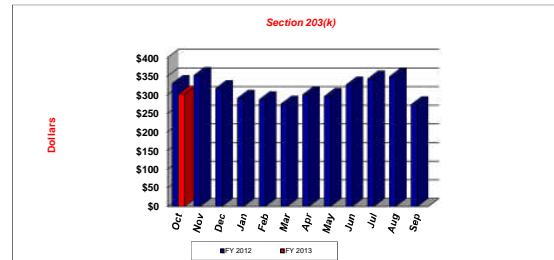
^{3/} Due to rounding or adjustments posting in the current month to transactions that occurred in previous months, a cumulative FYTD figure will not always equal the sum of its previous monthly entries.

Sources: SFDW- title I_case _detail; Albany Financial Operations Center

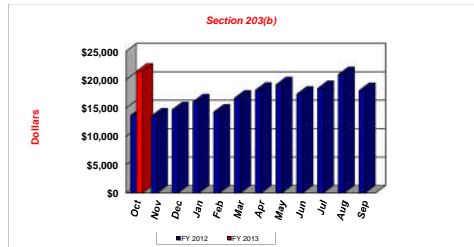
Commitments (Dollars are in Millions)
Monthly Comparison of FY 2012 and FY 2013*



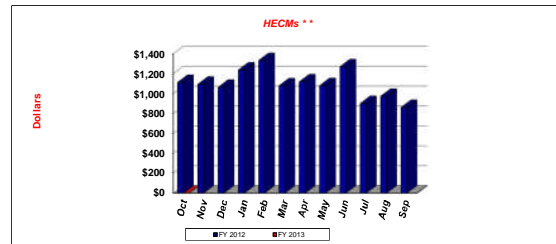
The total commitment amount for condominiums for October 2012 was \$1 billion.



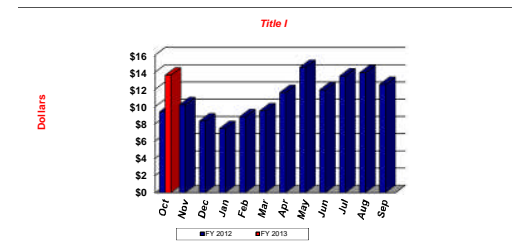
The total commitment amount for Section 203(k) for October 2012 was \$301.4 million.



The total commitment amount for Section 203(b) for October 2012 was \$21.4 billion.



The HECM data are not available until further notice.



The total commitment amount for Title I for October 2012 was \$13.6 million.

* The data series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2012 and 2013 Section of this report.
 ** HECM total commitment is the maximum claim amount

Federal Housing Administration Monthly Report
Commitments
By Fund and Month: FY 2013

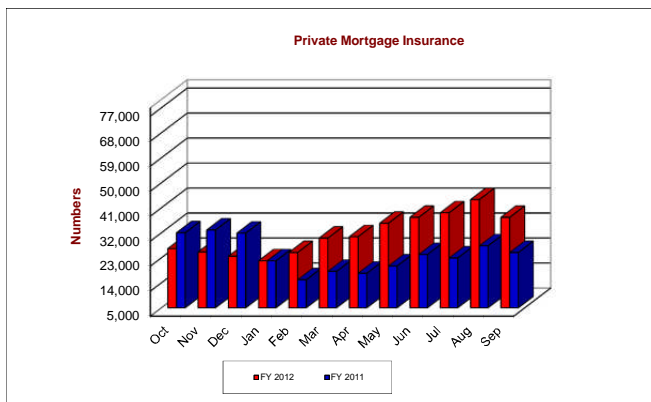
Dollars are in Millions

Fiscal Year 2013	MMIF Total	MMIF Components			HECM*	Title I	
		Condominiums	Section 203(k)	Section 203(b)		Property Improvement	Mobile Homes
Oct	\$22,758.930	\$1,011.321	\$301.474	\$21,446.135	NA	\$9.249	\$4.400
Nov							
Dec							
Jan							
Feb							
Mar							
Apr							
May							
Jun							
Jul							
Aug							
Sep							
FYTD 2013 Total	\$22,758.930	\$1,011.321	\$301.474	\$21,446.135	\$0.000	\$9.249	\$4.400
FY 2012 Total	213,301.860	8,772.726	3,734.376	200,794.758	13,112.505	101.258	30.625
FY 2013 Annualized	\$273,107	\$12,135.850	\$3,617.692	\$257,353.620	\$0.000	\$110.986	\$52.804

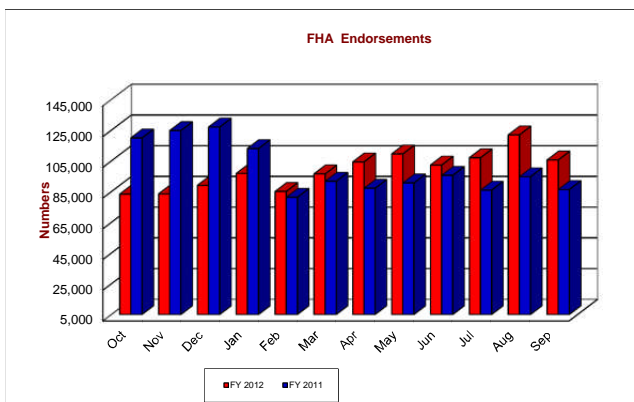
Due to System changes HECM data are not available until further notice.

Single Family Insured Mortgages

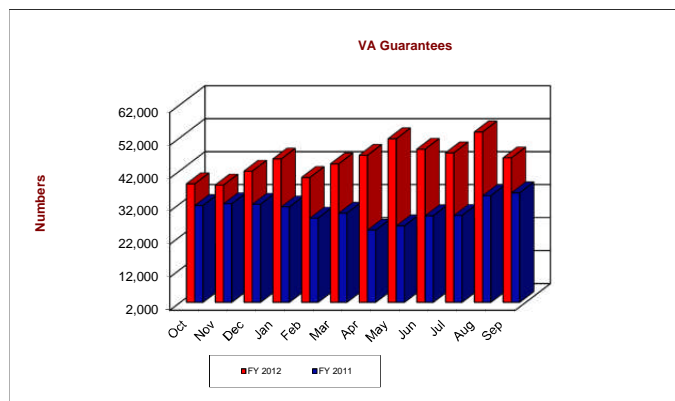
Monthly Comparison of FY2011 and FY2012



The number of private mortgage insurance for the month of September was 37,554.



The number of FHA endorsements for the month of September was 105,542.



The number of VA guarantees for the month of September was 45,807.

The Data Series that support these charts are available in the FHA Business Activity Data Page, Fiscal Years 2011 and 2012 Section of this report.

Federal Housing Administration Monthly Report
Single Family Insured Mortgages
(Due to a lag in reporting of conventional information, these data are for the previous month)

Current Month Sep-2012			Current FYTD Oct 2011 - Sep 2012			Prior FYTD Oct 2010 - Sep 2011			Percent Change (Number)
Number		Application Share	Number		Application Share	Number		Application Share	
INSURED MORTGAGE APPLICATIONS									
Private Mortgage Insurers	40,353	15%	404,804		14%	338,860		14%	19%
FHA *	177,799	67%	1,848,718		66%	1,676,621		71%	10%
VA**	45,807	17%	539,885		19%	357,594		15%	51%
TOTAL	263,959	100%	2,793,407		100%	2,373,075		100%	18%
Number	Dollars (\$M)	Insured Share (\$)	Number	Dollars (\$M)	Insured Share (\$)	Number	Dollars (\$M)	Insured Share (\$)	Percent Change (Dollars)
INSURED MORTGAGE ENDORSEMENTS									
Private Mortgage Insurers	37,554	\$10,070.2	376,038	\$90,386.0	21%	288,655	\$66,166.1	18%	37%
FHA	105,542	\$19,154.1	1,184,741	\$213,301.9	50%	1,197,815	\$217,810.1	61%	-2%
VA	45,807	\$10,470.2	539,885	\$119,227.1	28%	357,594	\$74,929.2	21%	59%
TOTAL	188,903	\$39,694.5	2,100,664	\$422,915.0	100%	1,844,064	\$358,905.4	100%	18%

*Data for applications are for August 19, 2012 - September 22, 2012 current month; September 18, 2011 - September 22, 2012 for current FYTD, and September 19, 2010 - September 17, 2011 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 2012 and 2013

Multifamily Insured Portfolio

	Prepayments		Claims		Endorsements		In-Force	
Month	FY 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013
Oct	117	82	6	5	143	201	12,697	13,088
Nov	115		4		137		12,692	
Dec	149		6		183		12,677	
Jan	110		6		138		12,656	
Feb	125		8		141		12,610	
Mar	146		15		225		12,625	
Apr	89		4		179		12,712	
May	71		6		158		12,804	
Jun	88		4		212		12,809	
Jul	111		3		178		12,838	
Aug	97		4		200		12,938	
Sep	130		3		211		13,137	

Multifamily Notes and Properties

	Notes	
Month	FY 2012	FY 2013
Oct	2,678	2,581
Nov	2,672	
Dec	2,663	
Jan	2,648	
Feb	2,630	
Mar	2,635	
Apr	2,627	
May	2,617	
Jun	2,619	
Jul	2,601	
Aug	2,598	
Sep	2,585	

Single Family Insured Portfolio (Forward)

	Prepayments		Claims		Endorsements		In-Force	
Month	FY 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013
Oct	36,339	111,883	11,236	13,381	83,337	126,877	7,342,712	7,733,203
Nov	42,832		8,685		83,491		7,378,126	
Dec	47,066		8,785		89,070		7,415,002	
Jan	45,011		9,260		96,791		7,464,533	
Feb	49,902		9,237		85,066		7,496,237	
Mar	65,873		16,886		96,474		7,516,057	
Apr	59,326		15,406		104,298		7,550,408	
May	60,990		13,428		109,488		7,592,565	
Jun	52,078		12,811		102,270		7,636,852	
Jul	72,179		12,361		107,018		7,664,335	
Aug	95,393		13,415		121,867		7,692,799	
Sep	93,642		11,314		105,542		7,711,684	

*Numbers have been Revised

Single Family Insured HECM (Reverse)

	HECMS	
Month	FY 2012	FY 2013
Oct	4,644	NA
Nov	4,653	
Dec	4,567	
Jan	5,161	
Feb	5,417	
Mar	4,374	
Apr	4,593	
May	4,427	
Jun	5,182	
Jul	3,847	
Aug	4,120	
Sep	3,683	

Single Family Notes and Properties

	Notes		Properties	
Months	FY 2012	FY 2013	FY 2012	FY 2013
Oct	107	64	37,922	36,999
Nov	106		35,192	
Dec	105		32,170	
Jan	103		31,046	
Feb	101		30,005	
Mar	89		35,613	
Apr	94		38,940	
May	94		41,118	
Jun	93		40,217	
Jul	93		39,002	
Aug	73		38,187	
Sep	73		37,445	

Single Family Defaults and Claims

	Seriously Delinquent		Loss Mitigation		Claims	
Month	FY 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013
Oct	661,554	734,025	10,718	18,539	11,598	13,381
Nov	689,346		10,596		8,685	
Dec	711,082		9,073		8,785	
Jan	733,844		9,492		9,260	
Feb	723,904		8,524		9,237	
Mar	707,863		9,507		16,886	
Apr	707,330		9,761		15,406	
May	713,104		9,841		13,428	
Jun	721,105		11,056		12,811	
Jul	725,645		11,115		12,361	
Aug	728,227		15,451		13,415	
Sep	738,991		14,492		11,314	

Title I Insured Portfolio

	Prepayments		Claims		Endorsements		In-Force	
Month	<i>FY 2012</i>	<i>FY 2013</i>	<i>FY 2012</i>	<i>FY 2013</i>	<i>FY 2012</i>	<i>FY 2013</i>	<i>FY 2012</i>	<i>FY 2013</i>
Oct	482	436	51	48	565	687	39,821	41,344
Nov	434		63		591		39,909	
Dec	343		68		548		40,080	
Jan	327		84		474		40,084	
Feb	337		75		568		40,298	
Mar	417		69		584		40,366	
Apr	451		65		720		40,583	
May	478		62		831		40,851	
Jun	606		66		665		40,861	
Jul	529		67		680		40,921	
Aug	561		60		762		41,098	
Sep	496		67		711		41,251	

**Numbers In Italics Have Been Revised Since Last Report*

Commitments

(Dollars in Millions)
SINGLE FAMILY

	MMI Total		Condominiums		Section 203(k)		Section 203(b)		HECM	
Month	FY 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013
OCT	\$14,555.457	\$22,758.930	\$562.323	\$1,011.321	\$329.955	\$301.474	\$13,663.179	\$21,446.135	\$1,111.656	NA
Nov	14,479.332		566.848		351.692		13,560.791		1,093.377	
Dec	15,598.779		621.363		316.606		14,660.810		1,062.515	
Jan	17,070.227		709.291		290.413		16,070.523		1,236.355	
Feb	15,197.325		649.559		286.423		14,261.343		1,332.020	
Mar	17,716.052		721.838		274.798		16,719.415		1,077.927	
Apr	19,176.265		792.089		299.661		18,084.515		1,117.548	
May	20,183.931		818.147		295.287		19,070.497		1,079.607	
Jun	18,458.779		728.863		325.891		17,404.025		1,268.806	
Jul	19,561.475		807.439		342.383		18,411.653		900.500	
Aug	22,150.147		951.973		348.208		20,849.966		972.268	
Sep	19,154.092		842.994		273.058		18,038.040		859.926	

TITLE 1

Month	FY 2012	FY 2013
OCT	\$9.373	\$13.649
Nov	10.217	
Dec	8.333	
Jan	7.455	
Feb	8.817	
Mar	9.513	
Apr	11.618	
May	14.547	
Jun	11.942	
Jul	13.553	
Aug	13.941	
Sep	12.572	

Single Family Insured Mortgages

Month	Private Mortgage Insurer		FHA		VA		Total	
	FY 2011	FY 2012	FY 2011	FY 2012	FY 2011	FY 2012	FY 2011	FY 2012
Oct	31,998	26,293	119,901	83,341	31,354	37,925	183,253	147,559
Nov	32,993	25,074	124,671	83,496	31,876	37,543	189,540	146,113
Dec	31,879	23,538	126,996	89,065	31,720	41,774	190,595	154,377
Jan	21,896	21,904	113,009	96,790	30,907	45,444	165,812	164,138
Feb	15,079	24,879	81,321	85,070	27,530	39,859	123,930	149,808
Mar	18,098	30,080	91,721	96,479	29,034	43,963	138,853	170,522
Apr	17,416	30,575	87,140	104,301	23,894	46,582	128,450	181,458
May	20,032	35,431	90,618	109,491	25,172	51,579	135,822	196,501
Jun	24,161	37,569	95,545	102,269	28,235	48,418	147,941	188,256
Jul	22,917	39,192	85,932	107,021	28,336	47,325	137,185	193,538
Aug	27,301	43,949	94,642	121,865	34,324	53,666	156,267	219,480
Sep	24,885	37,554	86,320	105,542	35,212	45,807	146,417	188,903