

**Monthly Report to the FHA Commissioner
on
FHA Business Activity
January 2013**



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

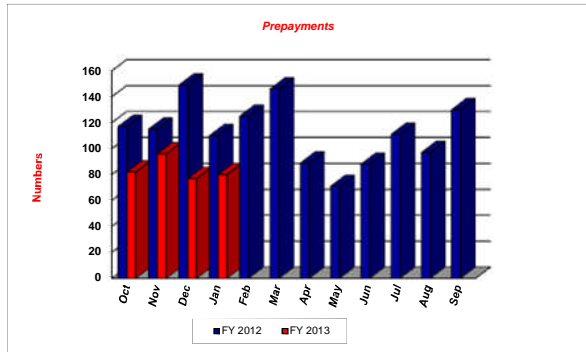
FHA Portfolio Analysis

January 31, 2013

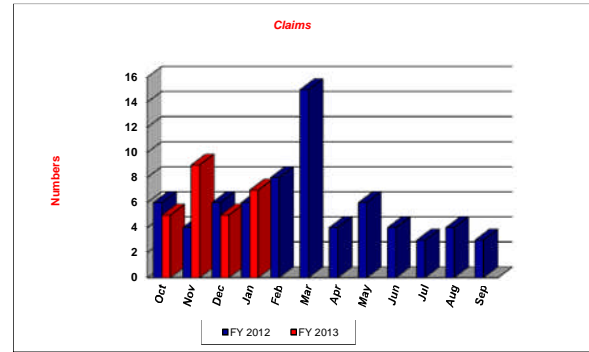
Federal Housing Administration Monthly Report
FHA Portfolios Summary
 January 31, 2012

PORTFOLIO	NUMBER	DOLLARS (Billions)	CHANGE FROM PRIOR YEAR	Details On Page
<i>Multifamily Portfolio</i>				
Multifamily Insured	13,125	\$87.1	12.3%	2
Multifamily Notes	2,562	\$3.3	-5.7%	4
<i>Single Family Portfolio</i>				
Single-Family Insured (Forward)	7,781,633	\$1,093.5	4.2%	6
Single Family Hecms Insured (Reverse) (Hecm Data as of September 30, 2012)	595,342	93,563	6.4%	8
Single-Family Notes	45	\$0.00	-56.3%	10
Single-Family Properties	39,023	\$5.4	25.7%	10
<i>Title I Portfolio</i>				
Title I Property Improvement Insured	25,769	\$0.4	11.9%	16
Title I Manufactured Housing Insured	15,669	\$0.6	-9.7%	16
Title I Notes	5,603	\$0.1	-21.9%	16

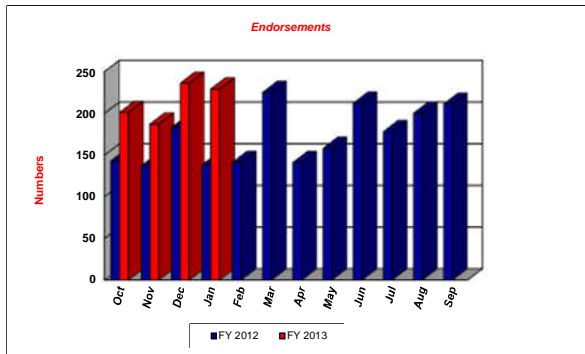
Multifamily Insured Data
Monthly Comparison of FY 2012 and FY 2013*



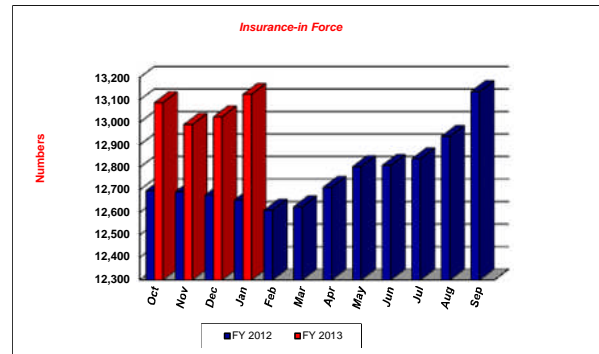
The number of prepayments reported for January 2013 was 80.



There were 7 claims reported for January 2013.



The number of endorsements reported for January 2013 was 229.



As of January 31, 2013 the number for mortgages in-force was 13,125.

* 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 Jan 2013			Current Fiscal Year Oct 2012 - Jan 2013			Prior Fiscal Year Oct 2011 - Jan 2012			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)	13,025	1,310,741	\$85,608.3	12,688	1,228,947	\$76,158.1	12,666	1,495,547	\$76,441.9	-0.4%
Current Year Activity										
Prepayments(-)	(80)	(7,449)	(403)	(563)	(62,486)	(3,408.5)	(510)	(54,170)	(2,414.7)	41.2%
Claim Terminations(-)	(7)	(1,078)	(32.8)	(27)	(3,351)	(134.8)	(22)	(2,473)	(145.2)	-7.2%
Endorsements(+)	229	32,350	1,898.3	886	142,058	8,885.7	601	80,882	5,667.8	56.8%
Accounting Adjustments	(42)	(1,104)	57.7	141	28,292	5,628	(79)	(24,986)	(1,958)	
Insurance in Force (Ending)	13,125	1,333,460	\$87,129.0	13,125	1,333,460	\$87,129.0	12,656	1,494,800	\$77,591.8	12.3%
Endorsements by Mortgage type										
New Construction/Sub Rehab	17	2,372	\$269.6	93	13,555	\$1,498.9	89	12,892	\$1,520.0	-1.4%
Improvements	0	0	\$0.0	0	0	\$0.0	1	55	15.0	0.0%
Operating Loss	0	0	\$0.0	0	0	\$0.0	0	0	0.0	0.0%
Additions	2	109	\$6.9	4	372	\$11.5	2	107	6.1	88.1%
Purchase	2	185	\$5.9	9	959	\$65.4	10	906	73.0	-10.4%
Refinance	208	29,684	1,615.9	780	127,172	7,310.0	499	66,922	\$4,053.8	80.3%
Endorsements by Program type										
Rental Housing										
Section 221(d)(3) & 236	3	458	\$14.9	11	1,601	\$61.4	4	205	\$2.9	2016.6%
Section 221(d)(4)	58	10,014	670.9	232	36,973	2,560.4	144	22,121	1,517.7	68.7%
Other Rental	101	14,464	763.1	367	73,349	4,129.0	245	33,749	2,229.3	85.2%
Risk Share	7	471	22.6	32	2,997	199.5	24	2,641	191.3	4.3%
Health Care Facilities										
Nursing Homes	44	5,738	303.6	152	18,810	1,038.2	104	15,162	892.5	16.3%
Board Care	0	0	0.0	0	0	0.0	0	0	0.0	0.0%
Assisted Living	15	1,180	109.7	88	8,045	715.1	76	6,523	560.5	27.6%
Hospitals(242)	1	25	\$13.4	4	283	\$182.1	4	481	\$273.5	0.0%

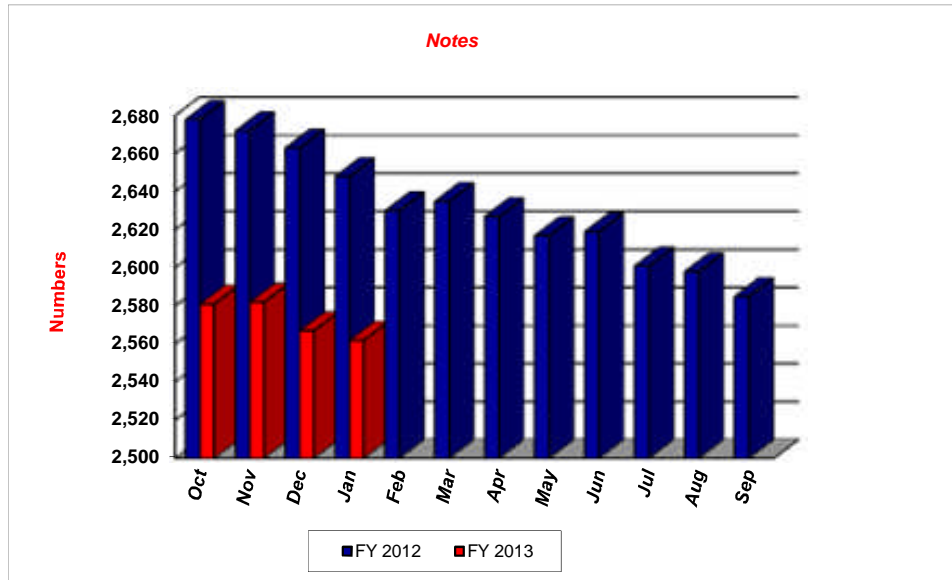
¹ Activity from prior periods that was not recorded in the system of records until this reporting month.

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 January 18, 2013 the number of Multifamily Notes was 2,562.

* 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 Dec 20, 2012 - Jan 18, 2013			Current Fiscal Year to-date Oct 1, 2012 - Jan 18, 2013			Prior Fiscal Year to-date Oct 1, 2011 - Jan 18, 2012			Percent Change
	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Dollars
Notes (Beginning)	2,567	26,198	\$3,362.5	2,585	26,573	\$3,349.2	2,683	33,338	\$3,548.7	-5.6%
Pay Offs(-)	(3)	0	(\$2.1)	(30)	(781)	(\$43.1)	(51)	(2,610)	(\$70.1)	-38.5%
Conversions(-) ³	0	0	\$0.0	(1)	(584)	(\$22.6)	0	0	\$0.0	0.0%
Sales(-)	(8)	(921)	(\$36.7)	(8)	(921)	(\$36.7)	(2)	(249)	(\$10.6)	246.3%
Assignments/Seconds(+) ⁴	6	369	\$13.3	23	1,491	\$102.7	23	1,144	\$88.0	16.8%
Accounting Adjustments	0	0	\$0.0	(7)	(132)	(\$12.6)	(5)	(198)	(\$15.6)	-19.6%
Notes (Ending)	2,562	25,646	\$3,337.0	2,562	25,646	\$3,337.0	2,648	31,425	\$3,540.3	-5.7%
Assignments/Seconds by type										
Portfolio Re-engineering	1	0	\$1.5	9	0	\$6.9	11	0	\$9.2	-25.0%
Other Assignments	5	369	\$11.8	14	1,491	\$95.9	12	1,144	\$78.8	21.7%
Properties	Current Month Oct 2012 - Jan 2013			Current Fiscal Year Oct 2012 - Jan 2013			Prior Fiscal Year Oct 2011 - Jan 2012			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	1	584	21.9	0	0	0.0	0.0%
Sales(-)	0	0	0.0	2	585	22.2	0	0	0.0	0.0%
Repossessions	0	0	0.0	1	1	0.3	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.

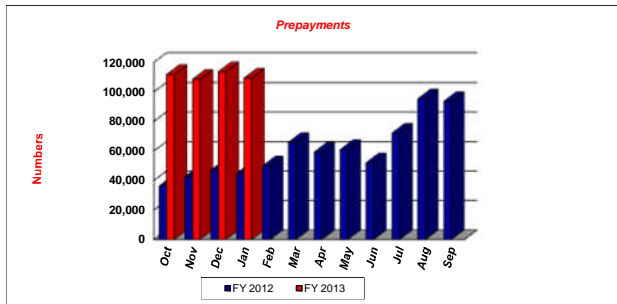
³ Conversions-include acquired-at-foreclosure and voluntary deed transfers (in-lieu of foreclosure).

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

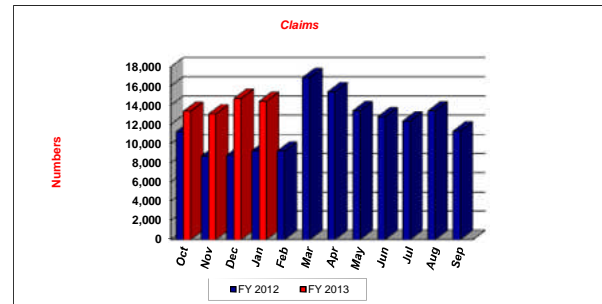
Portfolio re-engineering and partial payment notes are not assigned. They are negotiated deals where only a portion of the outstanding principal balance is paid.

The data comes from the P085/CSMS system.

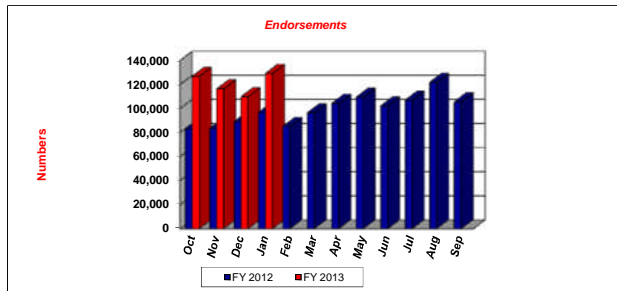
**Single-Family Insured Data
(Excluding HECMS)
Monthly Comparison of FY 2012 and FY 2013***



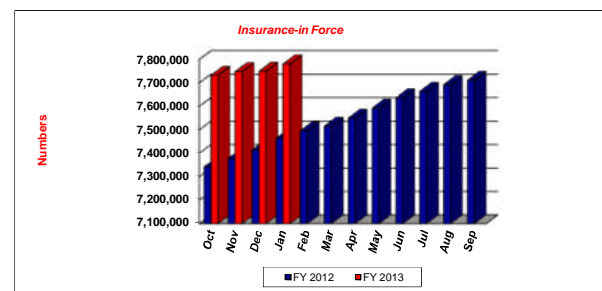
The number of prepayments reported for January 2013 was 109,420.



The number of claims reported for January 2013 was 14,417.



The number of endorsements reported for January 2013 was 129,221.



As of January 31, 2013 the number of mortgages in-force was 7,781,633.

* 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 Jan 2013		Current Fiscal Year to-date Oct 2012 - Jan 2013		Prior Fiscal Year to-date Oct 2011 - Jan 2012		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Insurance in-Force (Beginning)	7,750,820	\$1,088,284.4	7,711,684	\$1,083,347.2	7,288,440	\$1,015,177.4	5.8%
Prepayments(-)	(109,420)	(18,649.7)	(379,871)	(65,422.0)	(154,147)	(25,113.1)	146.4%
Claim Terminations(-)*	(14,417)	(2,039.9)	(55,622)	(7,848.7)	(37,965)	(5,378.6)	46.5%
Endorsements(+)	129,221	23,596	482,354	86,975	352,694	60,245	36.8%
Adjustments	25,429	2,294.0	23,088	(3,567)	5,544	(10,468)	
Insurance in-Force (Ending)	7,781,633	\$1,093,484.4	7,781,633	\$1,093,484.4	7,464,533	\$1,043,868.8	4.2%
Building Type							
Non condominiums	123,345	22,500	460,677	82,965	339,967	57,841	35.5%
203(b)	121,538	22,186	453,890	81,801	332,025	56,578	36.7%
203(k) Improvement	1,807	313.7	6,787	1,164.2	7,942	1,263.2	-14.5%
Condominiums**	5,876	1,096	21,677	4,010	12,727	2,404	70.3%
203(b)	5,863	1,094.3	21,620	4,002.1	12,682	2,398.8	70.5%
234C	13	1.5	54	7.3	43	5.2	25.6%
203(k) Improvement	-	0.0	3	0.4	2	0.2	50.0%
Endorsements by Type							
Adjustable Rate Mortgages	565	\$161.9	2,189	\$608.9	9,684	\$2,380.5	-77.4%
Fixed Rate Mortgages	128,656	\$23,433.7	480,165	\$86,365.7	343,010	\$57,864.4	40.0%
Endorsements by Purpose							
Refinancings	68,312	\$12,811.1	243,590	\$45,358.6	114,872	\$21,580.2	112.1%
Purchases	60,909	\$10,784.4	238,764	\$41,616.0	237,822	\$38,664.7	0.4%

Note: Dollars represent unpaid balance.

Source of Data: SFDW: IDB_1

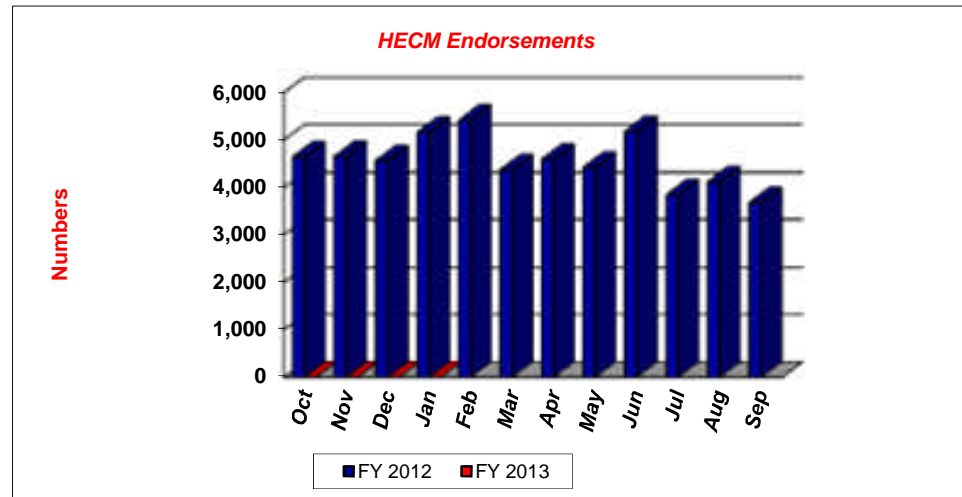
*Claim Terminations include: Foreclosures, Pre-Foreclosure Sales, deed-in-lieu, and third-party sales at foreclosure auctions.

**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.

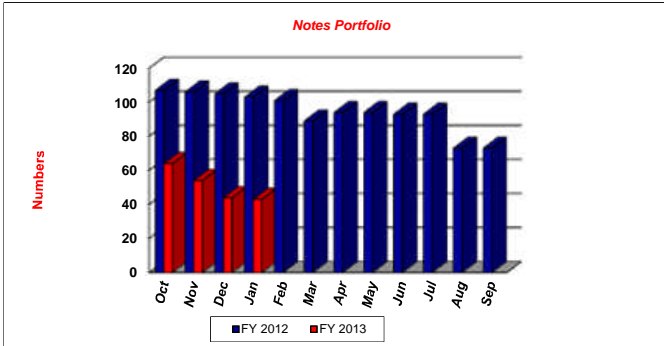
	Current Month Sep 2012		Current Fiscal Year to-date Oct 2011 - Sep 2012		Prior Fiscal Year to-date Oct 2010 - Sep 2011		Percent Change (Number)
	Number	Dollars (\$M)*	Number	Dollars (\$M)*	Number	Dollars (\$M)*	
Insurance in-Force (Beginning of Month)	590,900	\$92,579.6	559,697	\$84,922.2(rev)	510,347	\$73,280.0(rev)	9.7%
Insurance in-Force (End of Month)	595,342	\$93,562.8	595,342	\$93,562.8	559,697	\$84,922.2	6.4%
Total Endorsements	3,683	859.9	54,676	13,112.5	73,093	18,207.7	-25.2%
Endorsements by Pricing Options							
Standard	3,454	780.9	50,857	11,764.1	60,263	16,844.9	-26.6%
Saver**	229	79.0	3,819	1,348.4	3,830	1,362.8	-0.3%
Endorsements by Loan Type							
Adjustable Rate Mortgages	985	261.3	16,660	4,545.8	23,342	6,723.7	-28.6%
Fixed Rate Mortgages	2,698	598.6	38,016	8,566.7	49,751	11,484.1	-23.6%
Endorsements by Purpose							
Refinancings	102	36.3	1,346	559.4	2,712	\$1,112.4	-50.4%
Purchase	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

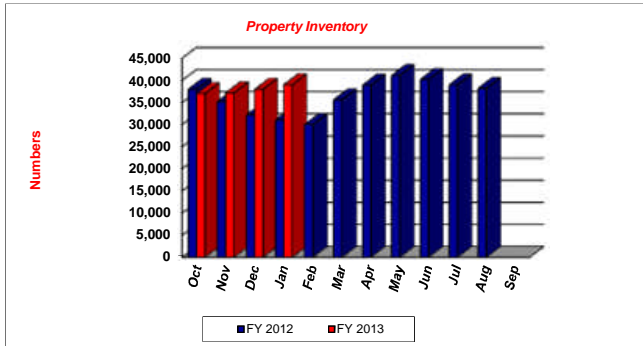
*The dollar amount is the Maximum Claim Amount and not the actual amount of cash drawn at loan originations.

**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 January 31, 2013 the number of Single Family Notes was 45.



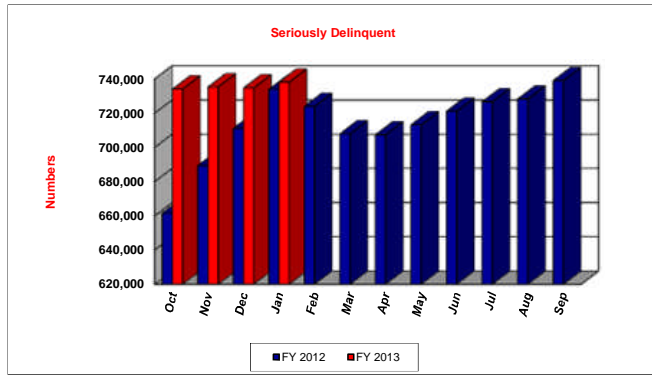
The number of Properties held at the end of January 31, 2013, was 39,023.

* 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.

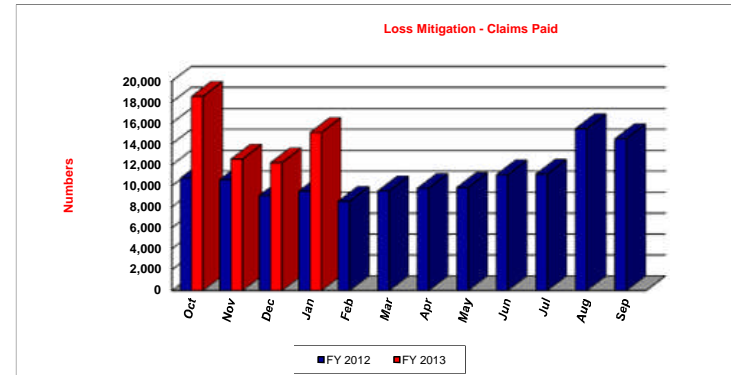
Federal Housing Administration Monthly Report
Single-Family Notes and Properties

	Current Month Jan 2013		Current Fiscal Year to-date Oct 2012 - Jan 2013		Prior Fiscal Year to-date Oct 2011 - Jan 2012		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Secretary - Held Portfolio							
Notes (Beginning)	44	\$0.7	73	\$1.4	114	\$3.0	-36.0%
Pay-Offs(-)	-	-	-	-	(3)	(0)	0.0%
Conversions(-)	-	-	-	-	-	-	0.0%
Sales(-)	-	-	-	-	-	-	0.0%
Assignments MNA(+)	-	-	-	-	-	0.04	0.0%
Assignments PMM(+)	-	-	-	-	-	0.04	0.0%
Adjustments	1	\$0.0	(9)	(0.4)	(8)	(0.3)	
Notes (Ending)	45	\$0.7	45	\$0.7	103	\$2.8	-56.3%
Properties (Beginning)	37,977	\$5,285.8	37,445	\$5,271.7	40,719	\$6,101.7	-8.0%
Sales(-)	(8,988)	(1,254.1)	(35,583)	(4,993.1)	(35,531)	(4,986.3)	0.1%
Conversions(+)	-	-	-	-	-	-	0.0%
Conveyances(+)	9,695	1,352.8	37,464	5,257.0	25,521	3,581.6	46.8%
Adjustments	339	60.5	(303)	(90.7)	337	(307.3)	
Properties (Ending)	39,023	\$5,445.0	39,023	\$5,445.0	31,046	\$4,389.6	25.7%

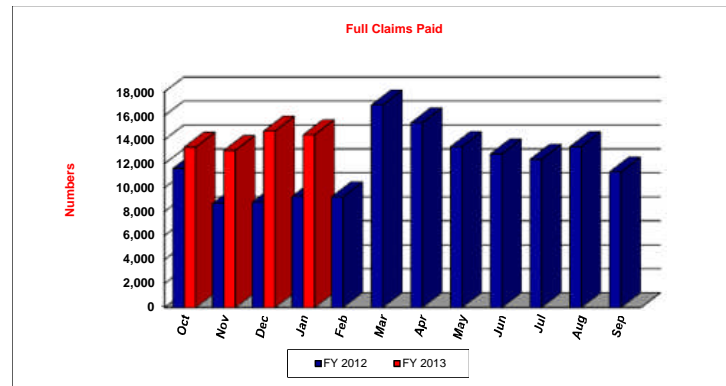
Single-Family Defaults and Claims
Monthly Comparison of FY 2012 and FY 2013*



As of January 31, 2013 the number of defaults reported was 738,109.



The number of loss mitigation claims paid during January was 15,081.



The number of claims paid during January 2013 was 14,417.

* 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 Jan. 2013 Number	Current Fiscal Year to-date Oct 2013 - Jan 2013 Number	Prior Fiscal Year to-date Oct 2012 - Jan 2012 Number	Percent Change (Number)
Status of Insurance-in-Force				
Total Insurance-in-Force (As of the end of the current reporting month)	7,781,633	7,781,633	7,464,533	4.2%
In Default (Seriously Delinquent Loans)*	738,109	738,109	733,844	0.6%
Default Rate	9.49%	9.49%	9.83%	-3.5%
Loss Mitigation Activity **				
Forbearance Agreements	1,845	7,175	9,092	-21.1%
Loan Modifications	9,009	37,513	26,174	43.3%
Partial Claims	4,227	13,705	4,613	197.1%
Total	15,081	58,393	39,879	46.4%
Insurance Claims ***				
Conveyance	9,771	37,316	25,345	47.2%
Foreclosures	9,653	36,803	24,897	47.8%
	118	513	448	14.5%
Pre-Foreclosure Sale	3,150	11,152	12,443	-10.4%
Accelerated Claims (ACD/601)	934	5,256	116	4431.0%
Non Conveyances	562	1,898	61	3011.5%
Total	14,417	55,622	37,965	46.5%
Annualized claim rate****	2.21%	2.15%	1.55%	

*Number of Defaults: F42NICF -(In foreclosure, In bankruptcy, not in foreclosure or bankruptcy).

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

***Beginning with the January 2013 report, we are identifying the Other Claims as either Accelerated Claims under HUD's Distressed Asset Sale Program (DASP) or as Non-Conveyance Claims. The non-conveyance claims are from HUD's pilot demonstration of encouraging more third-party sales at foreclosure auctions to avoid property conveyance and REO management. Both of these initiatives are expected to grow in the future. In previous tables note the Accelerated Claims were identified as 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 December 2012)

Rank	MSA Name	Default Rates						Total IIF			Defaults		
		Current Year Dec 2012			Prior Year Dec 2012			Current Year Dec 2012	Prior Year Dec 2011	Percent Change	Current Year Dec 2012	Prior Year Dec 2011	Percent Change
		Total	FRM	ARM	Total	FRM	ARM						
1	ATLANTIC-CAPE MAY, NJ	23.91	23.98	22.41	20.69	20.81	17.96	8,661	8,148	6%	2,071	1,686	23%
2	Ocala, FL	22.61	22.53	26.92	21.84	21.72	27.78	5,666	5,404	5%	1,281	1,180	9%
3	VINELAND-MILLVILLE-BRIGETON, NJ	21.67	21.56	26.79	19.68	19.63	22.02	5,269	4,923	7%	1,142	969	18%
4	NEWARK, NJ	20.56	20.48	22.14	19.33	19.46	16.82	37,931	35,209	8%	7,798	6,805	15%
5	JERSEY CITY, NJ	19.45	19.42	20.13	18.18	18.22	17.41	6,215	5,749	8%	1,209	1,045	16%
6	PUNTA GORDA, FL	19.31	19.30	19.64	21.37	21.43	18.52	2,688	2,466	9%	519	527	-2%
7	TRENTON, NJ	18.87	18.93	17.50	17.21	17.27	15.63	8,753	8,240	6%	1,652	1,418	17%
8	LAKELAND-WINTER HAVEN, FL	18.07	18.06	18.47	17.87	17.88	17.21	15,078	14,261	6%	2,724	2,548	7%
9	PANAMA CITY, FL	17.31	17.30	17.39	15.74	15.75	15.22	3,051	2,941	4%	528	463	14%
10	JACKSONVILLE, FL	17.27	17.27	17.10	16.66	16.68	15.61	36,484	34,091	7%	6,300	5,679	11%
11	NEWBURGH, NY-PA	17.17	17.20	15.69	14.71	14.81	8.79	6,400	5,730	12%	1,099	843	30%
12	CHICAGO, IL	17.16	17.22	13.56	17.64	17.73	13.25	12,673	11,736	8%	2,174	2,070	5%
13	MONMOUTH-OCEAN, NJ	17.00	16.81	19.95	17.00	16.83	19.29	167,754	157,978	6%	28,522	26,852	6%
14	ROCKFORD, IL	16.80	16.83	16.14	15.26	15.38	12.81	25,129	23,112	9%	4,222	3,527	20%
15	BERGEN-PASSAIC, NJ	16.74	16.61	21.28	16.73	16.65	19.23	13,606	13,212	3%	2,277	2,210	3%
16	NEW YORK, NY	16.61	16.63	16.22	15.41	15.62	11.82	18,492	16,660	11%	3,072	2,568	20%
17	MELBOURNE-TITUSVILLE-PALM BAY, FL	16.09	16.00	17.76	14.73	14.78	13.82	46,477	41,248	13%	7,479	6,077	23%
18	SARASOTA-BRADENTOWN, FL	16.04	15.96	21.18	16.28	16.23	19.07	13,321	12,462	7%	2,136	2,029	5%
19	FLINT, MI	15.66	15.59	17.89	16.98	16.91	18.78	12,236	11,109	10%	1,916	1,886	2%
20	WATERBURY, CT	15.50	15.44	18.57	17.34	17.26	20.46	11,949	11,826	1%	1,852	2,050	-10%
21	DOVER, DE	15.44	15.50	12.96	14.82	14.98	8.75	6,962	6,584	6%	1,075	976	10%
22	TAMPA-ST. PETERSBURG-CLEARWATER, FL	15.41	15.37	16.37	13.33	13.41	11.04	5,082	4,545	12%	783	606	29%
23	KANKAKEE, IL	15.23	15.19	17.05	15.87	15.87	15.79	66,505	62,238	7%	10,127	9,876	3%
24	NASSAU-SUFFOLK, NY	15.04	15.17	9.84	14.18	14.24	11.67	2,507	2,405	4%	377	341	11%
25		14.80	14.86	12.97	13.84	13.97	9.89	40,419	34,878	16%	5,961	4,828	24%
Page 13													
26	MIDDLESEX-SOMERSET-HUNTERDON, NJ	14.61	14.78	11.76	12.74	12.93	9.78	21,672	19,892	9%	3,166	2,534	25%
27	PENSACOLA, FL	14.19	14.16	16.08	13.27	13.26	13.67	10,700	10,245	4%	1,518	1,359	12%
28	BRIDGEPORT, CT	14.12	14.18	12.00	12.47	12.63	7.58	9,180	8,422	9%	1,296	1,050	23%
29	TACOMA, WA	14.10	13.77	19.83	12.70	12.48	16.35	21,894	20,324	8%	3,086	2,581	20%
30	ATLANTA, GA	14.02	13.87	17.37	15.36	15.20	18.45	210,340	202,752	4%	29,497	31,145	-5%
31	MIAMI, FL	13.88	13.84	17.71	14.60	14.59	15.00	34,839	30,921	13%	4,837	4,513	7%
32	KENOSHA, WI	13.82	13.54	23.44	14.89	14.57	25.19	4,581	4,371	5%	633	651	-3%
33	ORLANDO, FL	13.81	13.79	14.78	14.18	14.18	14.00	55,505	50,978	9%	7,665	7,228	6%
34	DUTCHESS COUNTY, NY	13.76	13.84	10.35	12.20	12.24	10.59	3,794	3,336	14%	522	407	28%
35	FORT PIERCE-PORT ST. LUCIE, FL	13.76	13.80	9.90	13.88	13.84	17.31	10,199	9,127	12%	1,403	1,267	11%
36	RACINE, WI	13.28	13.13	16.32	13.95	13.80	18.66	4,663	4,424	5%	619	617	0%
37	GLENS FALLS, NY	13.12	13.05	16.13	11.88	11.81	14.71	2,858	2,744	4%	375	326	15%
38	FITCHBURG-LEOMINSTER, MA	13.08	12.98	15.91	11.78	11.51	18.89	2,592	2,393	8%	339	282	20%
39	CLEVELAND-LORAIN-ELYRIA, OH	12.84	12.76	16.23	12.88	12.78	16.77	63,443	59,859	6%	8,145	7,709	6%
40	GAINESVILLE, FL	12.82	12.91	9.70	11.30	11.52	4.44	4,806	4,503	7%	616	509	21%
41	FORT WALTON BEACH, FL	12.80	12.76	16.67	12.16	12.03	25.00	2,469	2,368	4%	316	288	10%
42	MOBILE, AL	12.71	12.70	14.00	12.31	12.29	13.73	16,000	15,551	3%	2,034	1,914	6%
43	PHILADELPHIA, PA-NJ	12.68	12.71	11.77	11.16	11.21	9.33	151,853	142,770	6%	19,259	15,930	21%
44	FORT MYERS-CAPE CORAL, FL	12.65	12.52	17.65	13.72	13.54	19.94	12,058	11,216	8%	1,525	1,539	-1%
45	ROCKY MOUNT, NC	12.51	12.42	15.58	12.62	12.61	12.99	2,629	2,536	4%	329	320	3%
46	LEWISTON-AUBURN, ME	12.46	12.51	8.82	11.15	11.18	9.09	2,481	2,413	3%	309	269	15%
47	BENTON HARBOR, MI	12.36	12.45	7.02	13.06	13.11	10.53	3,350	3,262	3%	414	426	-3%
48	WANSFIELD, OH	12.35	12.35	12.22	12.97	12.91	14.89	3,159	3,054	3%	390	396	-2%
49	HAMILTON-MIDDLETOWN, OH	12.33	12.30	13.30	12.42	12.29	15.76	12,315	11,696	5%	1,518	1,452	5%
50	YOUNGSTOWN-WARREN, OH	12.31	12.30	13.10	12.64	12.64	11.97	12,163	11,405	7%	1,497	1,441	3.9%

Source SFDR
Data as of December 2012

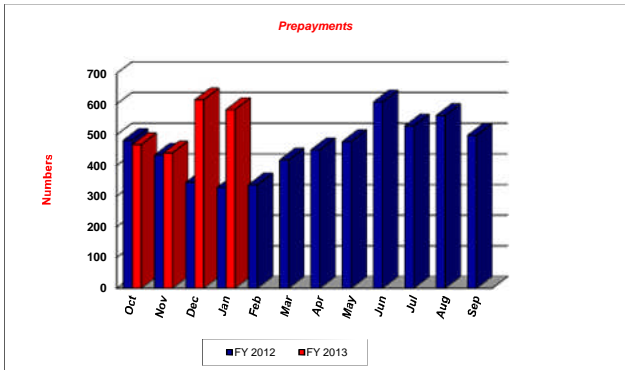
Federal Housing Administration Monthly Report
Single Family Detail (continued)

MSA's With The Highest Single Family Default Rates
(Data as of January 2013)

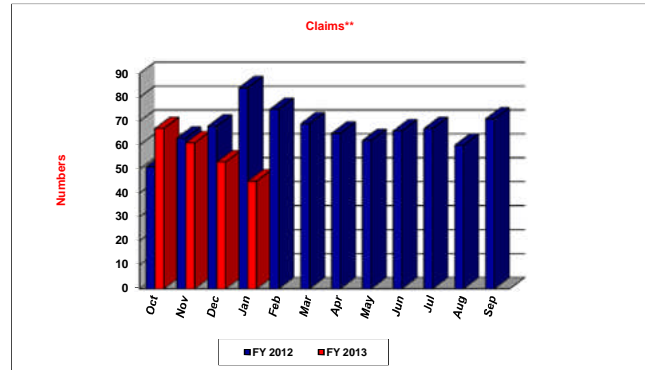
Rank	MSA Name	Default Rates						Total IIF			Defaults		
		Current Year Jan 2013			Prior Year Jan 2012			Current Year Jan 2013	Prior Year Jan 2012	Percent Change	Current Year Jan 2013	Prior Year Jan 2012	Percent Change
		Total	FRM	ARM	Total	FRM	ARM						
1	ATLANTIC-CAPE MAY, NJ	24.57	24.59	24.16	21.31	21.41	18.95	8,666	8,222	5%	2,129	1,752	22%
2	OCALA, FL	22.30	22.22	26.92	22.25	22.14	27.78	5,676	5,433	4%	1,266	1,209	5%
3	VINELAND-MILLVILLE-BRIGETON, NJ	22.02	21.91	26.79	20.04	20.03	20.72	5,278	4,969	6%	1,162	996	17%
4	NEWARK, NJ	20.79	20.71	22.43	19.58	19.73	16.83	37,996	35,590	7%	7,900	6,969	13%
5	JERSEY CITY, NJ	19.83	19.74	21.62	18.43	18.47	17.69	6,224	5,806	7%	1,234	1,070	15%
6	PUNTA GORDA, FL	19.33	19.36	17.86	21.23	21.34	16.67	2,690	2,496	8%	520	530	-2%
7	TRENTON, NJ	19.19	19.20	19.00	17.66	17.74	15.67	8,758	8,283	6%	1,681	1,463	15%
8	LAKELAND-WINTER HAVEN, FL	18.11	18.06	20.65	18.15	18.18	16.67	15,117	14,357	5%	2,737	2,606	5%
9	PANAMA CITY, FL	17.42	17.44	15.91	15.92	15.93	15.22	3,066	2,958	4%	534	471	13%
10	NEWBURGH, NY-PA	17.27	17.30	15.53	15.18	15.27	9.78	6,439	5,789	11%	1,112	879	27%
11	JACKSONVILLE, FL	17.27	17.27	17.10	16.91	16.93	16.13	36,562	34,420	6%	6,313	5,820	8%
12	ROCKFORD, IL	17.18	17.19	16.97	15.57	15.67	13.59	25,193	23,357	8%	4,329	3,637	19%
13	DAYTONA BEACH, FL	16.97	16.83	21.66	17.27	17.18	20.26	13,597	13,293	2%	2,307	2,296	0%
14	CHICAGO, IL	16.83	17.01	12.34	17.79	17.89	13.31	12,742	11,841	8%	2,157	2,107	2%
15	BERGEN-PASSAIC, NJ	16.87	16.67	19.86	17.33	17.15	19.70	167,842	159,176	5%	28,309	27,579	3%
16	NEW YORK, NY	16.80	16.77	17.40	15.62	15.82	12.08	18,583	16,872	10%	3,122	2,635	18%
17	MELBOURNE-TITUSVILLE-PALM BAY, FL	16.41	16.31	18.28	15.03	15.08	14.04	46,864	41,763	12%	7,689	6,275	23%
18	WATERBURY, CT	15.90	15.81	22.17	16.59	16.55	18.52	13,376	12,559	7%	2,127	2,083	2%
19	DOVER, DE	15.60	15.64	14.20	15.46	15.62	8.75	6,979	6,625	5%	1,089	1,024	6%
20	FLINT, MI	15.52	15.42	18.45	13.89	13.98	11.25	5,084	4,638	10%	789	644	23%
21	SARASOTA-BRADENTOWN, FL	15.35	15.24	20.43	17.33	17.27	20.15	11,926	11,861	1%	1,830	2,056	-11%
22	TAMPA-ST.PETERSBURG-CLEARWATER, FL	15.32	15.26	17.44	16.97	16.89	19.11	12,301	11,300	9%	1,885	1,917	-2%
23	NASSAU-SUFFOLK, NY	15.07	15.03	17.01	16.16	16.16	16.31	66,559	62,748	6%	10,032	10,142	-1%
24	MIDDLESEX-SOMERSET-HUNTERDON, NJ	14.91	14.94	13.65	14.10	14.22	10.31	40,724	35,422	15%	6,070	4,995	22%
25		14.75	14.86	12.76	13.10	13.32	9.64	21,757	20,091	8%	3,208	2,632	22%
Page 13A													
26	KANKAKEE, IL	14.69	14.79	10.17	14.71	14.76	12.70	2,506	2,427	3%	368	357	3%
27	PENSACOLA, FL	14.29	14.29	14.58	13.57	13.56	14.39	10,705	10,304	4%	1,530	1,398	9%
28	BRIDGEPORT, CT	14.11	14.16	12.77	12.68	12.77	10.11	9,239	8,508	9%	1,304	1,079	21%
29	TACOMA, WA	13.97	13.65	19.69	12.97	12.68	17.61	21,974	20,508	7%	3,070	2,659	15%
30	DUTCHESS COUNTY, NY	13.88	13.88	13.79	12.73	12.78	10.71	3,812	3,378	13%	529	430	23%
31	ATLANTA, GA	13.81	13.64	17.53	15.67	15.50	18.87	209,886	203,872	3%	28,986	31,940	-9%
32	MIAMI, FL	13.72	13.66	18.50	14.63	14.62	15.50	35,074	31,347	12%	4,811	4,586	5%
33	FORT PIERCE-PORT ST.LUCIE, FL	13.69	13.74	8.91	14.09	14.05	17.31	10,239	9,236	11%	1,402	1,301	8%
34	ORLANDO, FL	13.67	13.63	15.17	14.35	14.34	14.86	55,710	51,438	8%	7,613	7,381	3%
35	KENOSHA, WI	13.48	13.21	23.39	15.11	14.79	25.37	4,546	4,394	3%	613	664	-8%
36	FITCHBURG-LEOMINSTER, MA	13.36	13.23	17.05	11.64	11.52	19.78	2,612	2,414	8%	349	281	24%
37	GLENS FALLS, NY	13.28	13.18	18.03	12.06	11.95	16.42	2,877	2,762	4%	382	333	15%
38	GAINESVILLE, FL	13.10	13.17	10.53	11.62	11.82	5.15	4,811	4,536	6%	630	527	20%
39	RACINE, WI	13.04	12.87	19.23	14.30	14.16	18.66	4,654	4,455	4%	607	637	-5%
40	PHILADELPHIA, PA-NJ	12.86	12.88	12.10	11.41	11.46	9.62	152,111	143,821	6%	19,559	16,408	19%
41	CLEVELAND-LORAIN-ELYRIA, OH	12.86	12.77	16.47	13.03	12.93	16.86	63,471	60,205	5%	8,160	7,842	4%
42	LEWISTON-AUBURN, ME	12.75	12.80	8.82	11.41	11.44	9.09	2,479	2,420	2%	316	276	14%
43	MOBILE, AL	12.75	12.73	14.09	12.70	12.90	12.90	15,967	15,636	2%	2,035	1,986	2%
44	ROCKY MOUNT, NC	12.67	12.62	14.29	13.00	12.92	15.58	2,628	2,546	3%	333	331	1%
45	FORT MYERS-CAPE CORAL, FL	12.62	12.48	18.40	13.86	13.69	20.13	12,108	11,342	7%	1,528	1,572	-3%
46	FORT WALTON BEACH, FL	12.61	12.61	13.04	12.39	12.27	24.00	2,474	2,381	4%	312	295	6%
47	NEW HAVEN-MERIDEN, CT	12.35	12.23	16.72	11.69	11.67	12.35	13,243	12,361	7%	1,635	1,445	13%
48	TUSCALOOSA, AL	12.31	11.84	23.11	11.44	11.05	20.37	5,103	5,087	0%	628	582	8%
49	HAMILTON-MIDDLETOWN, OH	12.26	12.21	13.92	12.88	12.77	16.09	12,306	11,760	5%	1,509	1,515	0%
50	BALTIMORE, MD	12.20	12.19	12.43	11.45	11.49	10.74	91,072	86,958	5%	11,114	9,952	11.7%

Source SFDW
Data as of January 2013

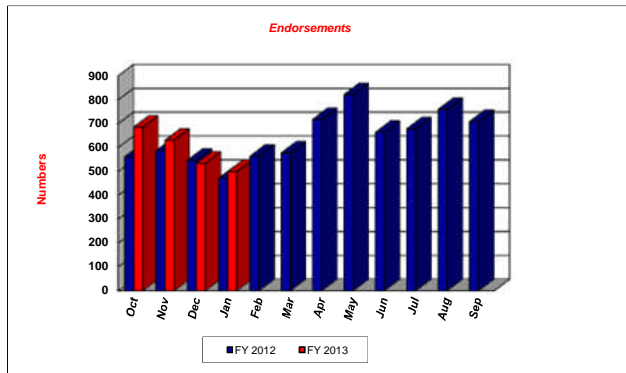
Title I Insured Portfolio
Monthly Comparison of FY 2012 and FY 2013*



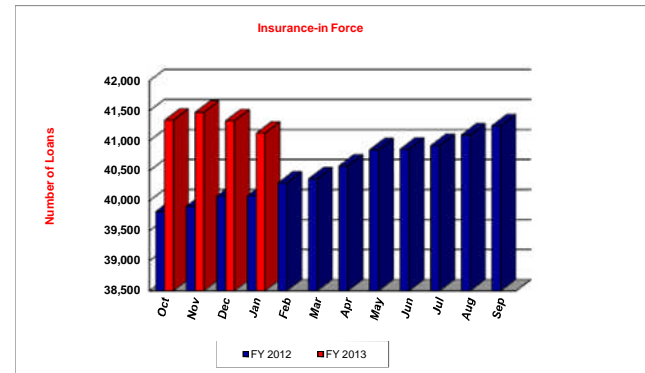
Title I Prepayments dropped to 582 in January 2013.



There were 45 Title I Claims reported as being received in January 2013, but the actual number may end up higher than it now appears, due to persistent lags in lender claim reporting (the 30 reported last month were subsequently raised to 53).



Title I Endorsements dropped to 499 in January of 2013.



Overall Title I Insurance-In-Force (IIF) dropped to 41,127 in January 2013.

* 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 Jan 2013		Current Fiscal Year to-date Oct 2012 - Jan 2013		Prior Fiscal Year to-date Oct 2011 - Jan 2012		Percent Change (Number)
	Number	Dollars ¹ (\$M)	Number ³	Dollars (\$M)	Number ³	Dollars (\$M)	
Insurance-in-Force (Beginning)							
Property Improvement	25,846	\$403.3	25,293	\$391.8	22,139	\$346.3	14.2%
Manufactured Housing	15,488	596.8	15,958	607.5	17,611	645.9	-9.4%
Prepayments(-)							
Property Improvement	(431)	(6.9)	(1,406)	(20.1)	(982)	(13.7)	43.2%
Manufactured Housing	(151)	(4.5)	(699)	(20.5)	(607)	(17.7)	15.2%
Claim Terminations(-)							
Property Improvement	(17)	(0.3)	(99)	(1.4)	(129)	(2.1)	-23.3%
Manufactured Housing	(28)	(1.0)	(127)	(4.9)	(137)	(5.1)	-7.3%
Endorsements(+)							
Property Improvement	434	6.8	2,083	33.4	2,000	27.1	4.2%
Manufactured Housing	65	3.4	267	13.8	168	8.1	58.9%
Adjustments							
Property Improvement	(26)	(0.3)	(59)	(1.0)	(4)	(0.1)	
Manufactured Housing	(11)	(0.4)	(36)	(1.6)	(22)	(0.9)	
Insurance-in-Force (Ending)							
Property Improvements	25,769	402.0	25,769	402.0	23,019	357.5	11.9%
Manufactured Housing	15,358	\$594.0	15,358	\$594.0	17,013	\$630.2	-9.7%
Notes (Beginning)	5,693	\$79.8	5,837	\$81.6	7,593	\$112.3	-23.1%
New Cases Assigned(+)	73	0.9	256	3.5	261	3.8	-1.9%
Interest Accrual, Fees, Penalties, and Costs	N/A	0.4	N/A	1.9	N/A	2.2	0.0%
Net Collections(-)	N/A	(0.5)	N/A	(2.5)	N/A	(2.6)	0.0%
Cases Closed(-)	(170)	(1.9)	(533)	(6.3)	(709)	(11.9)	-24.8%
Adjustments	(4)	(0.2)	6	-	173	3.0	
Notes (Ending)²	5,603	\$78.7	5,603	\$78.7	7,172	\$104.0	-21.9%

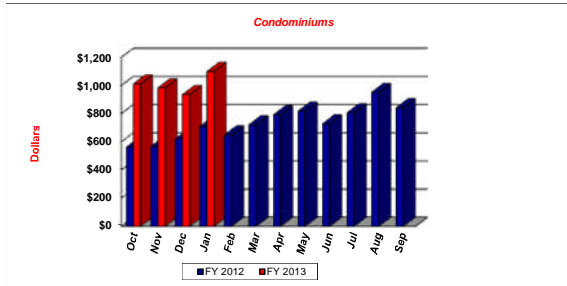
Notes: ^{1/} Dollars represent original loan proceeds for insurance-in-force and unpaid balances for notes.

^{2/} The January Title I portfolio includes cases classified as Currently Not Collectible (3,288 cases totaling \$42.9 million).

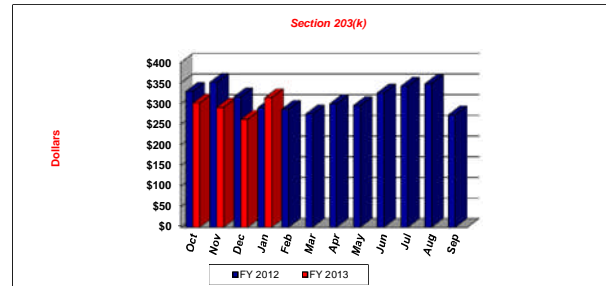
^{3/} Due to rounding or adjustments posting in the current month to transactions that occurred in previous months, a cumulative FYTD figure will not always equal the sum of its previous monthly entries.

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

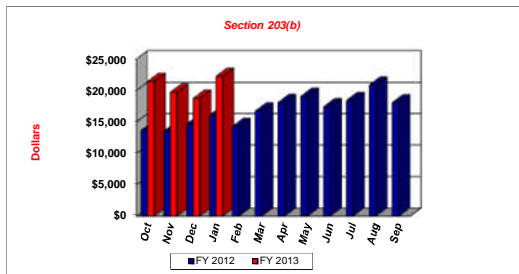
Commitments (Dollars are in Millions)
Monthly Comparison of FY 2012 and FY 2013*



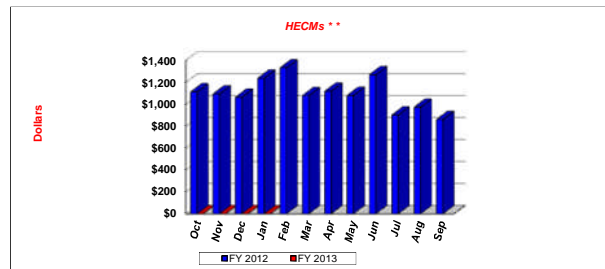
The total commitment amount for condominiums for January 2013 was \$1,099.8 billion.



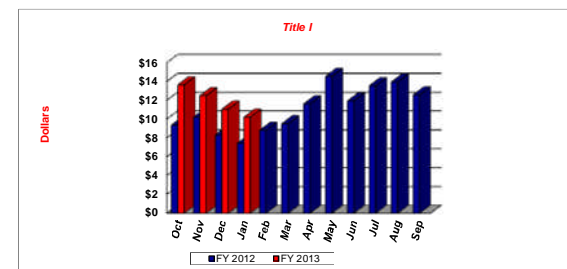
The total commitment amount for Section 203(k) for January 2013 was \$314.6 million.



The total commitment amount for Section 203(b) for January 2013 was \$22.2 billion.



The HECM data are not available until further notice.



The total commitment amount for Title I for January 2013 was \$10.2 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

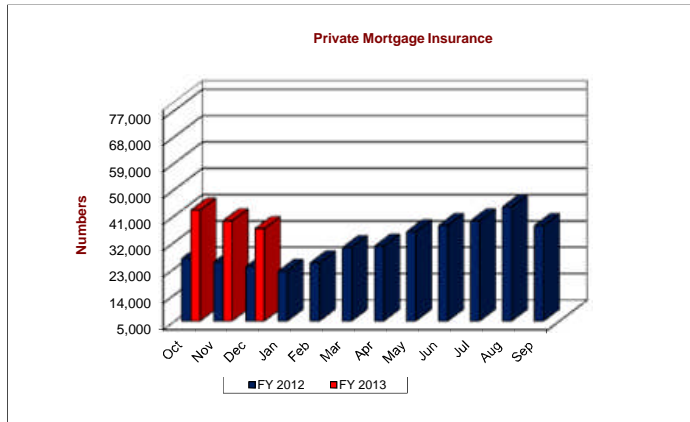
Federal Housing Administration Monthly Report
Commitments
By Fund and Month: FY 2013

Dollars are in Millions

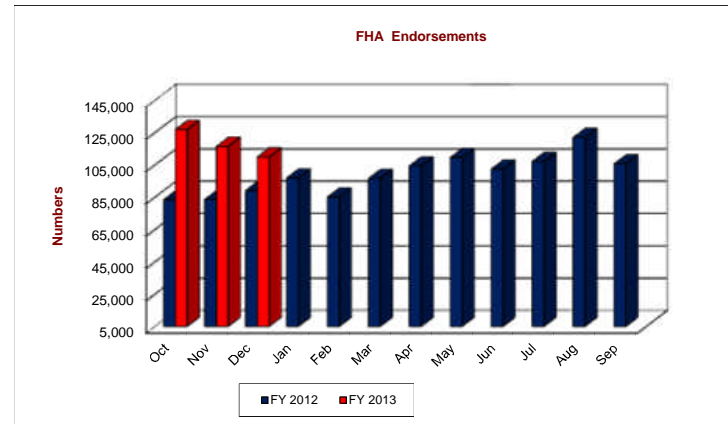
Fiscal Year 2013	MMIF Total	MMIF Components			HECM*	Title I	
		Condominiums	Section 203(k)	Section 203(b)		Property Improvement	Mobile Homes
Oct	\$22,760.286	\$1,011.800	\$301.438	\$21,447.047	Not Avail	\$9.241	\$4.400
Nov	\$21,013.756	983.285	291.495	19,738.976	Not Avail	9.209	3.251
Dec	\$19,951.132	934.653	262.024	18,754.455	Not Avail	8.156	2.781
Jan	\$23,680.441	1,099.847	314.613	22,265.981	Not Avail	6.815	3.400
Feb							
Mar							
Apr							
May							
Jun							
Jul							
Aug							
Sep							
FYTD 2013 Total	\$43,774.301	\$1,994.376	\$592.526	\$41,187.400	\$0.000	\$18.590	\$7.651
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	\$131,322.903	\$5,983.128	\$1,777.577	\$123,562.199	\$0.000	\$55.770	\$22.953

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

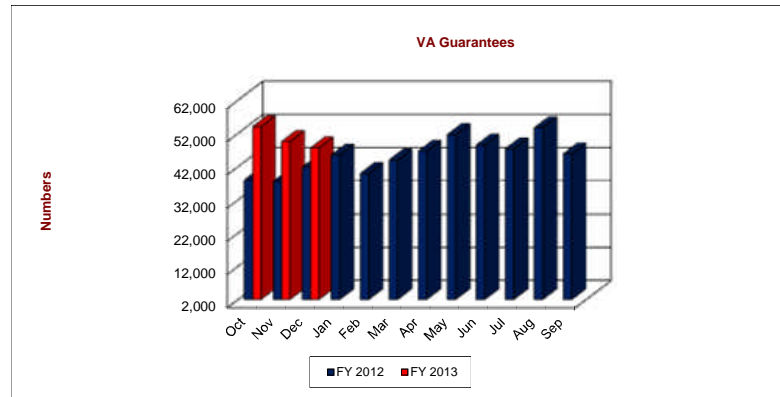
Single Family Insured Mortgages Monthly Comparison of FY2012 and FY2013



The number of private mortgage insurance for the month of December was 36,543.



The number of FHA endorsements for the month of December was 109,862.



The number of VA guarantees for the month of December was 47,592.

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

	Current Month Dec 2012		Current FYTD Oct 2012 - Dec 2012		Prior FYTD Oct 2011 - Dec 2011		Percent Change (Number)
	Number	Application Share	Number	Application Share	Number	Application Share	
INSURED MORTGAGE APPLICATIONS							
Private Mortgage Insurers	38,915	15%	126,912	17%	83,514	14%	52%
FHA *	166,686	66%	468,918	63%	408,969	67%	15%
VA**	47,592	19%	151,067	20%	117,242	19%	29%
TOTAL	253,193	100%	746,897	100%	609,725	100%	22%
	Number	Dollars (\$M)	Insured Share (\$)	Number	Dollars (\$M)	Insured Share (\$)	Percent Change (Dollars)
INSURED MORTGAGE ENDORSEMENTS							
Private Mortgage Insurers	36,543	\$10,690.5	26%	118,596	\$32,570.3	25%	97%
FHA	109,862	\$19,952.1	48%	353,138	\$63,726.1	49%	43%
VA	47,592	\$10,997.4	26%	151,067	\$34,511.4	26%	35%
TOTAL	193,997	\$41,640.0	100%	622,801	\$130,807.8	100%	51%

*Data for applications are for November 18, 2012 - December 22, 2012 current month; September 23, 2012 - December 22, 2012 for current FYTD, and September 18, 2011 - December 24, 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

Month	Prepayments		Claims		Endorsements		In-Force	
	<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	117	82	6	5	143	201	12,697	13,088
Nov	115	96	4	9	137	187	12,692	12,991
Dec	149	77	6	5	183	236	12,677	13,025
Jan	110	80	6	7	138	229	12,656	13,125
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

Month	Notes	
	<i>FY 2012</i>	<i>FY 2013</i>
Oct	2,678	2,581
Nov	2,672	2,582
Dec	2,663	2,567
Jan	2,648	2,562
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)

Month	Prepayments		Claims		Endorsements		In-Force	
	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	108,534	8,685	13,108	83,491	116,398	7,378,126	7,748,709
Dec	47,066	113,731	8,785	14,717	89,070	109,862	7,415,002	7,750,820
Jan	45,011	109,420	9,260	14,417	96,791	129,221	7,464,533	7,781,633
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)

Month	HECMS	
	<i>FY 2012</i>	<i>FY 2013</i>
Oct	4,644	NA
Nov	4,653	NA
Dec	4,567	NA
Jan	5,161	NA
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

Months	Notes		Properties	
	<i>FY 2012</i>	<i>FY 2013</i>	<i>FY 2012</i>	<i>FY 2013</i>
Oct	107	64	37,922	36,999
Nov	106	54	35,192	37,177
Dec	105	53	32,170	37,977
Jan	103	45	31,046	39,023
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

Month	Seriously Delinquent		Loss Mitigation		Claims	
	<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	661,554	734,025	10,718	18,539	11,598	13,381
Nov	689,346	735,276	10,596	12,559	8,685	13,108
Dec	711,082	734,658	9,073	12,214	8,785	14,717
Jan	733,844	738,109	9,492	15,081	9,260	14,417
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

Month	Prepayments		Claims		Endorsements		In-Force	
	<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	468	51	67	562	686	39,821	41,344
Nov	434	441	63	61	587	631	39,909	41,476
Dec	345	614	68	53	547	534	40,080	41,334
Jan	328	582	84	45	472	499	40,084	41,127
Feb	337		75		564		40,298	
Mar	418		69		578		40,366	
Apr	451		65		718		40,583	
May	478		62		822		40,851	
Jun	607		66		664		40,861	
Jul	529		67		679		40,921	
Aug	563		60		760		41,098	
Sep	498		72		709		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	\$22,760.289	\$562.323	\$1,011.801	\$329.955	\$301.438	\$13,663.179	\$21,447.049	\$1,111.656	NA
Nov	14,479.332	21,013.758	566.848	983.209	351.692	291.190	13,560.791	19,739.358	1,093.377	NA
Dec	15,598.779	19,952.098	621.363	935.242	316.606	262.024	14,660.810	18,754.832	1,062.515	NA
Jan	17,070.227	23,680.441	709.291	1,099.847	290.413	314.613	16,070.523	22,265.981	1,236.355	NA
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	12.484
Dec	8.333	11.057
Jan	7.455	10.215
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 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013
Oct	26,293	42,833	83,341	126,880	37,925	53,960	147,559	223,673
Nov	25,074	39,220	83,497	116,396	37,543	49,515	146,114	205,131
Dec	23,538	36,543	89,065	109,862	41,774	47,592	154,377	193,997
Jan	21,904		96,790		45,444		164,138	
Feb	24,879		85,070		39,859		149,808	
Mar	30,080		96,479		43,963		170,522	
Apr	30,575		104,301		46,582		181,458	
May	35,431		109,491		51,579		196,501	
Jun	37,569		102,269		48,418		188,256	
Jul	39,192		107,021		47,325		193,538	
Aug	43,949		121,865		53,666		219,480	
Sep	37,554		105,542		45,807		188,903	