

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



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

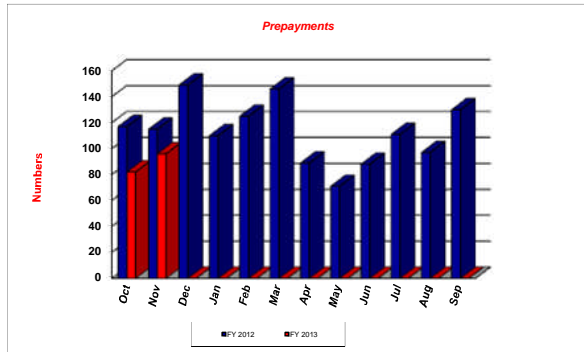
FHA Portfolio Analysis

November 30, 2012

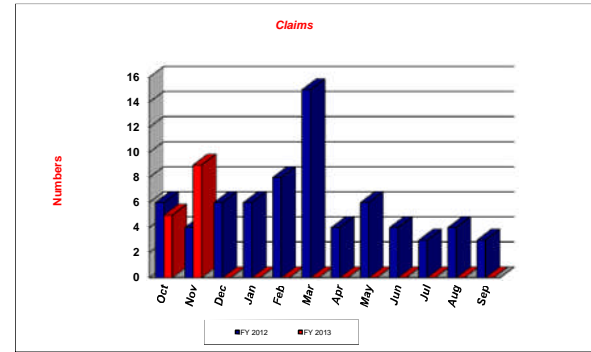
Federal Housing Administration Monthly Report
FHA Portfolios Summary
November 30, 2012

PORTFOLIO	NUMBER	DOLLARS (Billions)	CHANGE FROM PRIOR YEAR	Details On Page
<i>Multifamily Portfolio</i>				
Multifamily Insured	12,991	\$85.3	10.8%	2
Multifamily Notes	2,582	\$3.4	-5.9%	4
<i>Single Family Portfolio</i>				
Single-Family Insured (Forward)	7,748,709	\$1,088.6	5.0%	6
Single Family Hecms Insured (Reverse) (Hecm Data as of September 30, 2012)	595,342	\$93.6	6.4%	8
Single-Family Notes	54	\$0.00	-49.1%	10
Single-Family Properties	37,177	\$5.2	5.6%	10
<i>Title I Portfolio</i>				
Title I Property Improvement Insured	25,807	\$0.4	14.3%	16
Title I Manufactured Housing Insured	15,669	\$0.6	-9.2%	16
Title I Notes	5,741	\$0.1	-23.7%	16

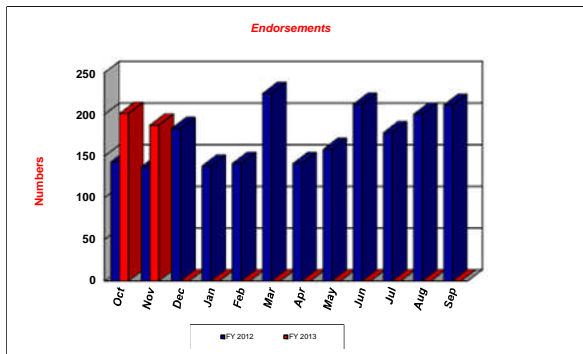
Multifamily Insured Data
Monthly Comparison of FY 2012 and FY 2013*



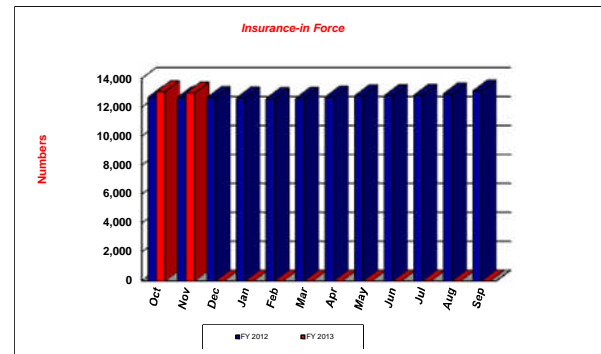
The number of prepayments reported for November 2012 was 96.



There were 9 claims reported for November 2012.



The number of endorsements reported for November 2012 was 187.



As of November 30, 2012 the number for mortgages in-force was 12,991.

* 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 Nov 2012			Current Fiscal Year Oct 2012 - Nov 2012			Prior Fiscal Year Oct 2011 - Nov 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)	13,088	1,303,753	\$85,726.1	12,688	1,228,947	\$76,158.1	12,666	1,495,547	\$76,441.9	-0.4%
Current Year Activity										
Prepayments(-)	(96)	(10,528)	(502)	(240)	(26,165)	(1,412.8)	(234)	(24,831)	(1,136.4)	24.3%
Claim Terminations(-)	(9)	(1,139)	(37.2)	(14)	(1,554)	(42.7)	(10)	(702)	(55.3)	-22.8%
Endorsements(+)	187	40,326	2,180.7	388	68,732	4,168.1	280	38,246	2,660.8	56.6%
Accounting Adjustments	(179)	(30,277)	(2,084.0)	169	32,175	6,412	(10)	(8,873)	(940)	
Insurance in Force (Ending)	12,991	1,302,135	\$85,283.2	12,991	1,302,135	\$85,283.2	12,692	1,499,387	\$76,971.4	10.8%
Endorsements by Mortgage type										
New Construction/Sub Rehab	13	2,026	\$193.1	35	5,035	\$595.5	39	5,777	\$794.5	-25.1%
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	0	0	\$0.0	2	263	\$4.6	0	0	0.0	0.0%
Purchase	0	0	\$0.0	5	462	\$40.8	5	487	39.2	4.1%
Refinance	174	38,300	1,987.6	346	62,972	3,527.3	236	31,982	\$1,827.1	93.1%
Endorsements by Program type										
Rental Housing										
Section 221(d)(3) & 236	2	156	\$12.4	5	530	\$16.2	3	188	\$2.5	553.7%
Section 221(d)(4)	41	6,340	397.5	95	14,917	1,101.1	71	11,010	702.7	56.7%
Other Rental	81	27,039	1,324.0	160	39,851	2,152.5	108	14,974	989.1	117.6%
Risk Share	2	439	30.9	16	1,588	115.0	6	349	20.2	470.1%
Health Care Facilities										
Nursing Homes	31	3,863	203.8	61	7,271	386.4	51	8,146	441.0	-12.4%
Board Care	0	0	0.0	0	0	0.0	0	0	0.0	0.0%
Assisted Living	30	2,489	212.1	51	4,575	396.9	39	3,268	284.0	39.8%
Hospitals(242)	0	0	\$0.0	0	0	\$0.0	2	311	\$221.4	0.0%

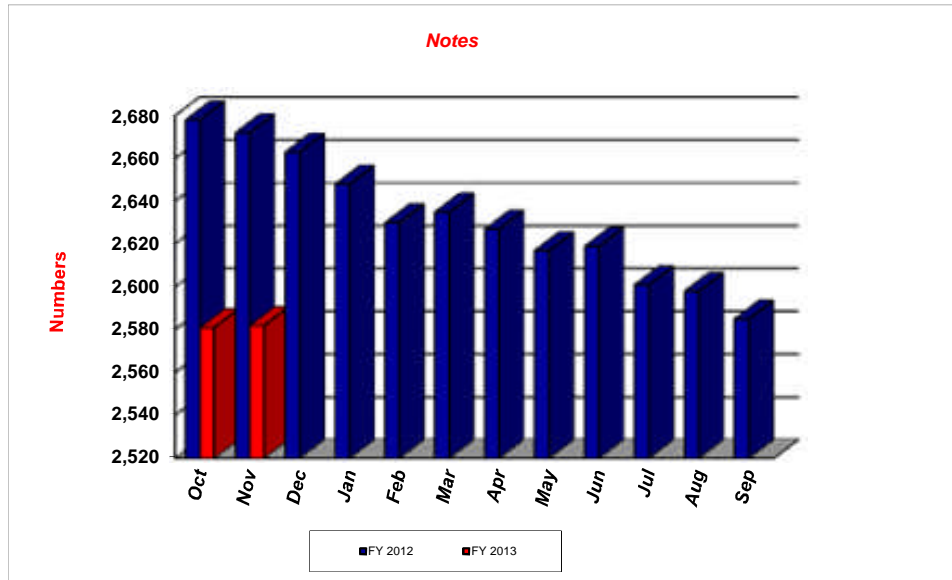
¹ Activity from prior periods that was not recorded in the system of records until this reporting month.

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 November 18, 2012, the number of Multifamily Notes was 2,582.

* 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 19, 2012 - Nov 18, 2012			Current Fiscal Year to-date Oct 1, 2012 - Nov 18, 2012			Prior Fiscal Year to-date Oct 1, 2011 - Nov 18, 2011			Percent Change
	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Dollars
Notes (Beginning)	2,581	26,749	\$3,370.0	2,585	26,573	\$3,349.2	2,683	33,338	\$3,548.7	-5.6%
Pay Offs(-)	(6)	(334)	(\$24.3)	(11)	(462)	(\$26.6)	(19)	(1,239)	(\$24.6)	8.1%
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	8	466	\$24.5	9	770	\$29.0	10	704	\$50.1	-42.1%
Accounting Adjustments	(1)	0	(\$2.2)	(1)	0	\$16.3	(2)	0	\$4.5	262.6%
Notes (Ending)	2,582	26,881	\$3,368.0	2,582	26,881	\$3,368.0	2,672	32,803	\$3,578.7	-5.9%
Assignments/Seconds by type										
Portfolio Re-engineering	4	0	\$1.0	4	0	\$1.0	6	0	\$4.2	198.6%
Other Assignments	4	466	\$23.5	5	770	\$28.0	4	704	\$45.8	-41.1%
Properties	Current Month Nov 2012			Current Fiscal Year Oct 2012 - Nov 2012			Prior Fiscal Year Oct 2011 - Nov 2011			Percent Change
	Number	Units1	Dollars (\$M)2	Number	Units1	Dollars (\$M)2	Number	Units1	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.

² 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.

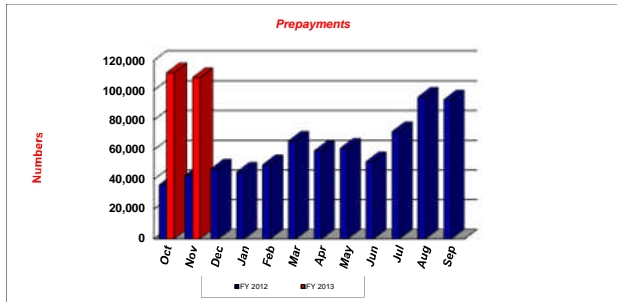
³ Conversions-include acquired-at-foreclosure and voluntary deed transfers (in-lieu of foreclosure).

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

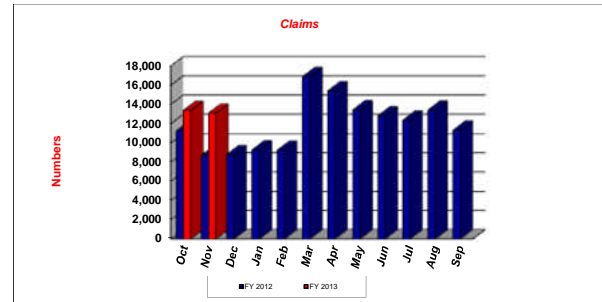
Portfolio re-engineering and partial payment notes are not assigned. They are negotiated deals where only a portion of the outstanding principal balance is paid.

The data comes from the P085/CSMS system.

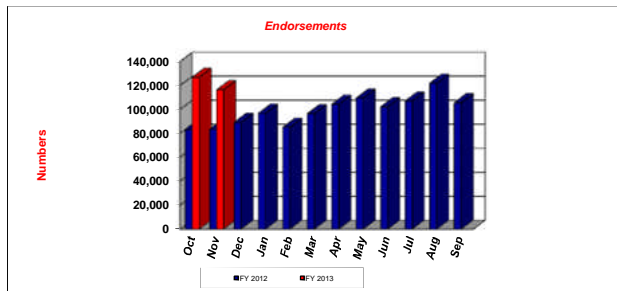
**Single-Family Insured Data
(Excluding HECMS)
Monthly Comparison of FY 2012 and FY 2013***



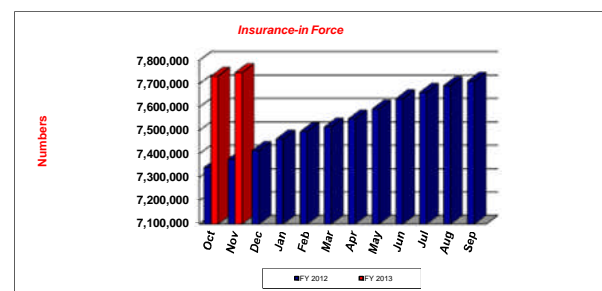
The number of prepayments reported for November 2012 was 108,534.



The number of claims reported for November 2012 was 13,108.



The number of endorsements reported for November 2012 was 116,398.



As of November 30, 2012 the number of mortgages in-force was 7,748,709.

* 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 Nov 2012		Current Fiscal Year to-date Oct 2012 - Nov 2012		Prior Fiscal Year to-date Oct 2011 - Nov 2011		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Insurance in-Force (Beginning)	7,733,203	\$1,086,671.8	7,711,684	\$1,083,347.2	7,288,440	\$1,015,177.4	5.8%
Prepayments(-)	(108,534)	(18,801.4)	(202,114)	(34,756.6)	(72,401)	(11,717.8)	179.2%
Claim Terminations(-)*	(13,108)	(1,821.7)	(26,489)	(3,660.0)	(19,920)	(2,870.0)	33.0%
Endorsements(+)	116,398	20,944.0	243,278	43,621.5	166,838	28,401.8	45.8%
Adjustments	20,750	1,628.4	22,350	69	15,169	1,692	
Insurance in-Force (Ending)	7,748,709	\$1,088,621.2	7,748,709	\$1,088,621.2	7,378,126	\$1,030,683.3	5.0%
Building Type							
Non condominiums	111,106	\$19,964.3	232,482	\$41,633.9	160,904	\$27,296.3	44.5%
203(b)	109,403	19,673.7	229,045	41,043.1	156,767	26,627.1	46.1%
203(k) Improvement	1,703	290.6	3,437	590.8	4,137	669.3	-16.9%
Condominiums**	5,292	980	10,796	1,988	5,934	1,105	81.9%
203(b)	5,277	977.6	10,762	1,982.8	5,912	1,102.8	82.0%
234C	14	2.0	31	4.4	20	2.5	55.0%
203(k) Improvement	1	0.1	3	0.4	2	0.2	0.0%
Endorsements by Type							
Adjustable Rate Mortgages	566	\$156.6	1,164	\$322.1	5,283	\$1,312.1	-78.0%
Fixed Rate Mortgages	115,832	\$20,787.5	242,114	\$43,299.4	161,555	\$27,089.7	49.9%
Endorsements by Purpose							
Refinancings	59,175	\$11,088.7	118,645	\$22,070.5	49,239	\$9,233.9	141.0%
Purchases	57,223	\$9,855.4	124,633	\$21,551.0	117,599	\$19,168.0	6.0%

Note: Dollars represent unpaid balance.

Source of Data: SFDW: IDB_1

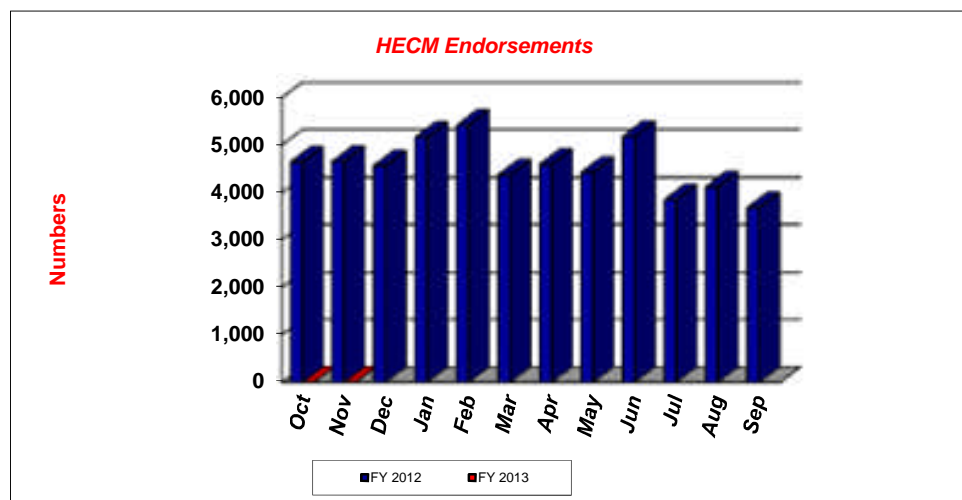
*Claim Terminations include: Foreclosures, Pre-Foreclosure Sales, deed-in-lieu, and third-party sales at foreclosure auctions.

**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.

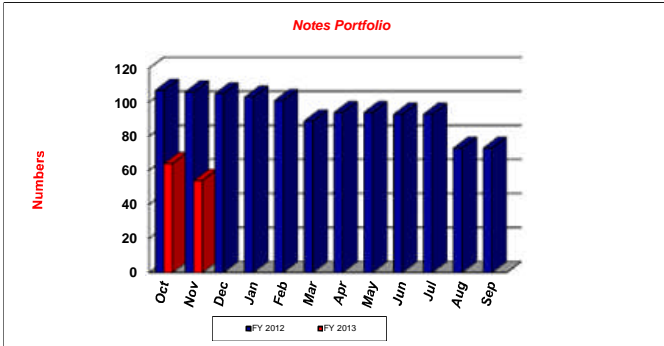
	Current Month Sep 2012		Current Fiscal Year to-date Oct 2011 - Sep 2012		Prior Fiscal Year to-date Oct 2010 - Sep 2011		Percent Change (Number)
	Number	Dollars (\$M)*	Number	Dollars (\$M)*	Number	Dollars (\$M)*	
Insurance in-Force (Beginning of Month)	590,900	\$92,579.6	559,697	\$84,922.2(rev)	510,347	\$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	69,263	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	281.3	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

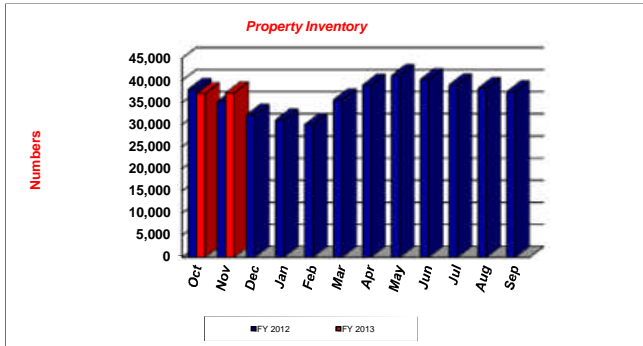
*The dollar amount is the Maximum Claim Amount and not the actual amount of cash drawn at loan originations.

**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 November 30,2012 the number of Single Family Notes was 54.



The number of Properties held at the end of November 30, 2012 was 37,177.

* 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 Nov 2012		Current Fiscal Year to-date Oct 2012 - Nov 2012		Prior Fiscal Year to-date Oct 2011 - Nov 2011		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Secretary - Held Portfolio							
Notes (Beginning)	64	\$1.1	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	(10)	(0.5)	(9)	(0.4)	(5)	(0.3)	
Notes (Ending)	54	\$0.7	54	\$0.7	106	\$2.8	-49.1%
Properties (Beginning)							
Properties (Beginning)	36,999	\$5,161.9	37,445	\$5,271.7	40,719	\$6,101.7	-8.0%
Sales(-)	(8,704)	(1,206.4)	(18,179)	(2,536.0)	(19,061)	(2,640.2)	-4.6%
Conversions(+)	-	-	-	-	-	-	0.0%
Conveyances(+)	9,103	1,261.7	18,366	2,562.1	12,753	1,766.5	44.0%
Adjustments	(221)	(64.2)	(455)	(144.8)	781	(381.9)	
Properties (Ending)	37,177	\$5,153.0	37,177	\$5,153.0	35,192	\$4,846.0	5.6%

** Loan first sold to the Joint Ventures

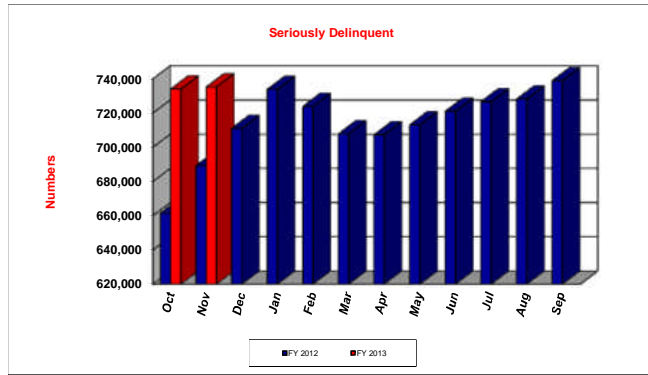
Note: Dollars represent unpaid balance for notes and acquisition cost for properties.

Source: Notes (Beginning):

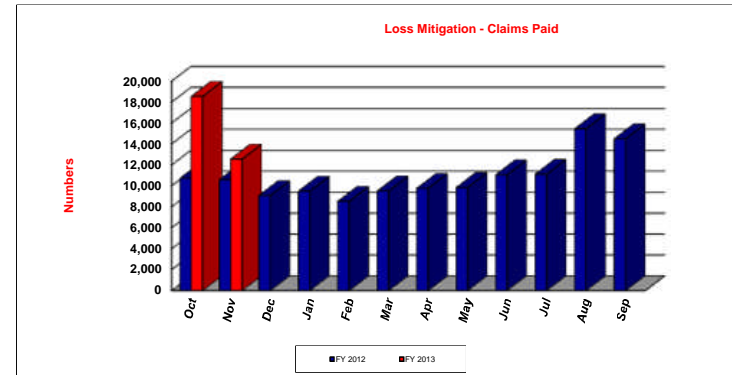
Joint Venture Portfolio: Wells Fargo

Properties(Beginning): Single Family Acquired Asset Management System

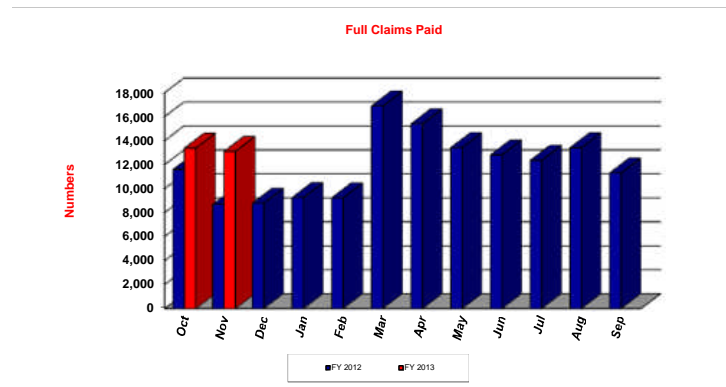
Single-Family Defaults and Claims
Monthly Comparison of FY 2012 and FY 2013*



As of November 30, 2012 the number of defaults reported was 735,276.



The number of loss mitigation claims paid during November was 12,559.



The number of claims paid during November 2012 was 13,108.

* 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 Nov 2012 Number	Current Fiscal Year to-date Oct 2012 - Nov 2012 Number	Prior Fiscal Year to-date Oct 2011 - Nov 2012 Number	Percent Change (Number)
Status of Insurance-in-Force				
Total Insurance-in-Force (As of the end of the current reporting month)	7,748,709	7,748,709	7,378,126	5.0%
In Default (Seriously Delinquent Loans)*	735,276	735,276	689,346	6.7%
Default Rate	9.49%	9.49%	9.34%	1.6%
Loss Mitigation Activity **				
Forbearance Agreements	1,450	3,553	4,104	-13.4%
Loan Modifications	8,198	20,434	14,723	38.8%
Partial Claims	2,911	7,111	2,487	185.9%
Total	12,559	31,098	21,314	45.9%
Insurance Claims				
Conveyance Foreclosure	8,749	18,053	12,540	44.0%
Pre-Foreclosure Sale	2,781	5,622	7,136	-21.2%
Deed-in-Lieu of Foreclosure	125	276	188	46.8%
Other***	1,453	2,538	56	4432.1%
Total	13,108	26,489	19,920	33.0%
Annualized claim rate****	2.02%	2.04%	1.63%	

*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 November 2012)

Rank	MSA Name	Default Rates						Total HIF			Defaults		
		Current Year Nov 2012			Prior Year Nov 2012			Current Year Nov 2012	Prior Year Nov 2011	Percent Change	Current Year Nov 2012	Prior Year Nov 2011	Percent Change
		Total	FRM	ARM	Total	FRM	ARM						
1	ATLANTIC-CAPE MAY, NJ	23.68	23.80	20.95	19.98	20.12	16.57	8,615	8,124	6%	2,040	1,623	26%
2	OCALA, FL	22.41	22.27	29.81	21.03	20.89	28.04	5,645	5,368	5%	1,265	1,129	12%
3	VINELAND-MILLVILLE-BRIGETON, NJ	21.36	21.24	26.79	19.27	19.23	20.91	5,240	4,894	7%	1,119	943	19%
4	NEWARK, NJ	21.20	21.17	21.68	18.74	18.86	16.34	38,059	35,007	9%	8,068	6,559	23%
5	PUNTA GORDA, FL	19.58	19.54	21.43	20.65	20.79	14.82	2,682	2,445	10%	525	505	4%
6	JERSEY CITY, NJ	19.19	19.14	20.27	17.87	17.97	16.03	6,216	5,725	9%	1,193	1,023	17%
7	TRENTON, NJ	18.64	18.68	17.50	16.31	16.34	15.56	8,709	8,206	6%	1,623	1,338	21%
8	LAKELAND-WINTER HAVEN, FL	18.00	18.01	17.67	17.42	17.40	18.29	15,036	14,186	6%	2,707	2,471	10%
9	DAYTONA BEACH, FL	17.26	17.31	14.29	17.25	17.32	14.06	12,592	11,669	8%	2,173	2,013	8%
10	CHICAGO, IL	17.21	17.03	19.96	16.55	16.38	18.78	167,210	157,222	6%	28,783	26,013	11%
11	JACKSONVILLE, FL	17.20	17.21	16.83	16.31	16.35	14.75	36,274	33,852	7%	6,238	5,522	13%
12	NEWBURGH, NY-PA	17.18	17.18	17.65	14.03	14.14	7.69	6,343	5,687	12%	1,090	798	37%
13	PANAMA CITY, FL	17.09	17.12	15.22	15.37	15.37	15.56	3,042	2,928	4%	520	450	16%
14	BERGEN-PASSAIC, NJ	16.75	16.80	15.80	15.05	15.26	11.48	18,406	16,501	12%	3,083	2,484	24%
15	MONMOUTH-OCEAN, NJ	16.67	16.70	16.11	14.76	14.86	12.62	25,000	22,933	9%	4,167	3,384	23%
16	ROCKFORD, IL	16.59	16.44	21.64	16.32	16.24	19.01	13,540	13,158	3%	2,246	2,147	5%
17	NEW YORK, NY	16.06	15.98	17.69	14.32	14.40	12.76	46,181	40,789	13%	7,418	5,840	27%
18	MELBOURNE-TITUSVILLE-PALM BAY, FL	15.95	15.93	19.51	15.89	15.86	17.67	13,266	12,365	7%	2,121	1,965	8%
19	SARASOTA-BRADENTOWN, FL	15.83	15.78	17.62	16.63	16.53	19.63	12,159	10,973	11%	1,925	1,825	5%
20	TAMPA-ST.PETERSBURG-CLEARWATER, FL	15.62	15.59	17.20	15.52	15.51	15.88	66,621	61,856	8%	10,409	9,600	8%
21	WATERBURY, CT	15.45	15.49	13.75	14.30	14.40	10.26	6,920	6,575	5%	1,069	940	14%
22	DOVER, DE	15.18	15.10	17.54	13.12	13.21	10.46	5,052	4,505	12%	767	591	30%
23	FLINT, MI	15.17	15.07	20.00	16.85	16.74	21.89	11,901	11,821	1%	1,805	1,992	-9%
24	KANKAKEE, IL	14.82	14.95	9.68	14.00	14.05	11.86	2,497	2,386	5%	370	334	11%
25	NASSAU-SUFFOLK, NY	14.79	14.86	12.46	13.45	13.58	9.39	39,951	34,687	15%	5,907	4,664	27%

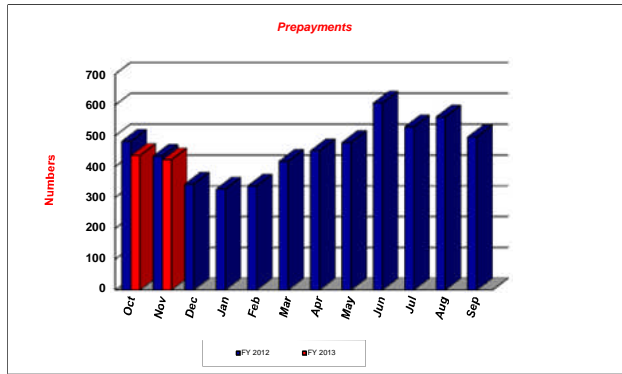
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26	MIDDLESEX-SOMERSET-HUNTERDON, NJ	14.43	14.64	10.93	12.24	12.42	9.29	21,523	19,766	9%	3,105	2,419	28%
27	ATLANTA, GA	14.16	14.02	17.20	14.94	14.79	17.97	209,602	202,136	4%	29,683	30,205	-2%
28	TACOMA, WA	14.11	13.78	20.00	12.17	12.00	14.96	21,718	20,192	8%	3,065	2,457	25%
29	MIAMI, FL	14.00	13.95	18.32	14.36	14.35	14.50	34,586	30,517	13%	4,842	4,381	11%
30	KENOSHA, WI	13.97	13.67	24.22	14.35	14.05	23.70	4,553	4,363	4%	636	626	2%
31	PENSACOLA, FL	13.89	13.88	14.69	12.95	12.95	12.95	10,646	10,214	4%	1,479	1,323	12%
32	ORLANDO, FL	13.79	13.77	14.58	13.91	13.92	13.50	55,204	50,560	9%	7,613	7,034	8%
33	BRIDGEPORT, CT	13.75	13.83	11.23	11.97	12.11	7.69	9,127	8,362	9%	1,255	1,001	25%
34	DUTCHESS COUNTY, NY	13.60	13.59	13.79	11.91	11.97	9.52	3,751	3,318	13%	510	395	29%
35	FORT PIERCE-PORT ST. LUCIE, FL	13.58	13.62	9.80	13.50	13.48	15.53	10,112	9,045	12%	1,373	1,221	12%
36	RACINE, WI	13.32	13.22	16.67	13.85	13.47	19.40	4,633	4,389	6%	617	599	3%
37	GLENS FALLS, NY	12.73	12.55	20.64	11.31	11.22	14.71	2,843	2,733	4%	362	309	17%
38	FORT MYERS-CAPE CORAL, FL	12.71	12.59	17.53	13.29	13.12	19.43	11,985	11,134	8%	1,523	1,480	3%
39	CLEVELAND-LORAIN-ELYRIA, OH	12.69	12.62	16.10	12.46	12.34	16.97	63,044	59,556	6%	8,003	7,418	8%
40	FORT WALTON BEACH, FL	12.69	12.65	16.67	11.43	11.34	20.00	2,466	2,362	4%	313	270	16%
41	MOBILE, AL	12.68	12.68	13.16	12.06	12.09	9.87	15,968	15,493	3%	2,025	1,869	8%
42	FITCHBURG-LEOMINSTER, MA	12.61	12.47	16.30	11.57	11.31	18.39	2,578	2,368	9%	325	274	19%
43	ROCKY MOUNT, NC	12.50	12.40	15.79	12.33	12.35	11.69	2,625	2,530	4%	328	312	5%
44	PHILADELPHIA, PA-NJ	12.41	12.43	11.72	10.80	10.84	9.20	151,119	142,017	6%	18,751	15,335	22%
45	GAINESVILLE, FL	12.33	12.45	8.15	10.71	10.90	4.44	4,786	4,492	7%	590	481	23%
46	LEWISTON-AUBURN, ME	12.25	12.30	8.82	10.90	10.92	9.09	2,465	2,395	3%	302	261	16%
47	BLOXI-GULFPORT-PASCAGOULA, MS	12.25	12.20	18.06	12.91	12.87	16.88	7,706	7,398	4%	944	955	-1%
48	YOUNGSTOWN-WARREN, OH	12.21	12.21	12.33	12.20	12.18	13.38	12,112	11,322	7%	1,479	1,381	7%
49	FORT LAUDERDALE, FL	12.20	12.18	13.32	12.16	12.15	12.40	34,367	29,965	15%	4,193	3,643	15%
50	MANSFIELD, OH	12.17	12.20	11.11	12.63	12.59	13.83	3,164	3,041	4%	385	384	0.3%

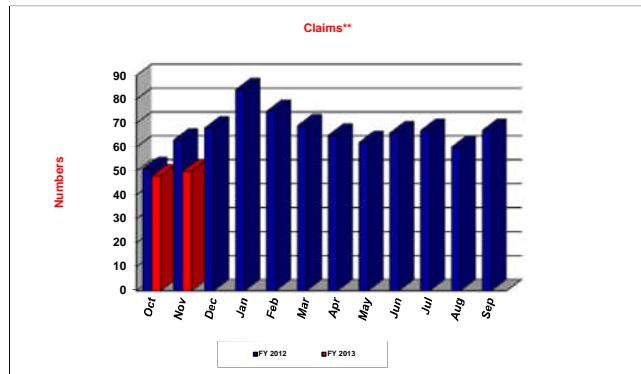
Source SFDW
 Data as of November 2012

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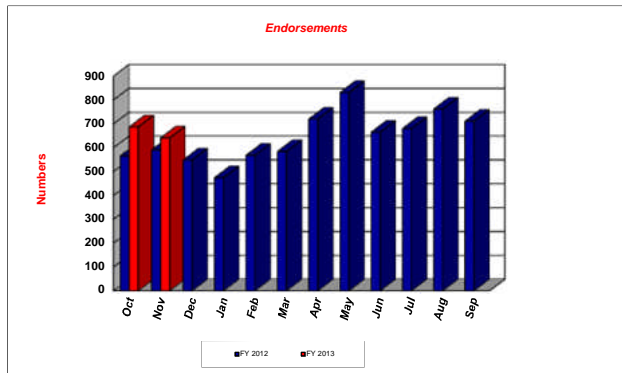
Title I Insured Portfolio
Monthly Comparison of FY 2012 and FY 2013*



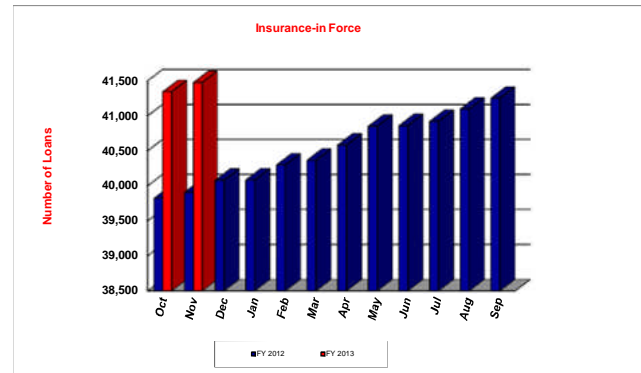
Title I Prepayments fell to 422 in November 2012.



There were 50 Title I Claims reported as being received in November 2012, but the actual number may end up higher than it now appears, due to persistent lags in lender claim reporting (the 48 reported last month were subsequently raised to 65).



Title I Endorsements dropped slightly to 641 in November of 2012.



Overall Title I Insurance-In-Force (IIF) rose to 41,476 in November 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 Nov 2012		Current Fiscal Year to-date Oct 2012 - Nov 2012		Prior Fiscal Year to-date Oct 2011 - Nov 2011		Percent Change (Number)
	Number	Dollars ¹ (\$M)	Number ³	Dollars (\$M)	Number ³	Dollars (\$M)	
Insurance-in-Force (Beginning)							
Property Improvement	25,514	\$395.9	25,293	\$391.8	22,139	\$346.3	14.2%
Manufactured Housing	15,830	604.7	15,958	607.5	17,611	645.9	-9.4%
Prepayments(-)							
Property Improvement	(240)	(3.2)	(561)	(7.4)	(546)	(7.7)	2.7%
Manufactured Housing	(182)	(5.3)	(332)	(9.7)	(370)	(10.6)	-10.3%
Claim Terminations(-)							
Property Improvement	(21)	(0.3)	(47)	(0.7)	(55)	(0.9)	-14.5%
Manufactured Housing	(29)	(1.1)	(68)	(2.7)	(59)	(2.3)	15.3%
Endorsements(+)							
Property Improvement	580	9.3	1,181	18.6	1,054	14.6	12.0%
Manufactured Housing	61	3.3	147	7.7	102	5.0	44.1%
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	25,807	401.4	25,807	401.4	22,588	352.1	14.3%
Manufactured Housing	15,669	\$601.1	15,669	\$601.1	17,262	\$637.0	-9.2%
Notes (Beginning)	5,741	\$80.4	5,837	\$81.6	7,593	\$112.3	-23.1%
New Cases Assigned(+)	69	0.9	129	1.8	123	1.9	4.9%
Interest Accrual, Fees, Penalties, and Costs	N/A	0.5	N/A	1.0	N/A	1.1	0.0%
Net Collections(-)	N/A	(0.7)	N/A	(1.4)	N/A	(1.3)	0.0%
Cases Closed(-)	(65)	(0.5)	(231)	(2.6)	(366)	(5.8)	-36.9%
Adjustments	(4)	(0.2)	6	-	173	3.0	
Notes (Ending)²	5,741	\$80.4	5,741	\$80.4	7,523	\$111.2	-23.7%

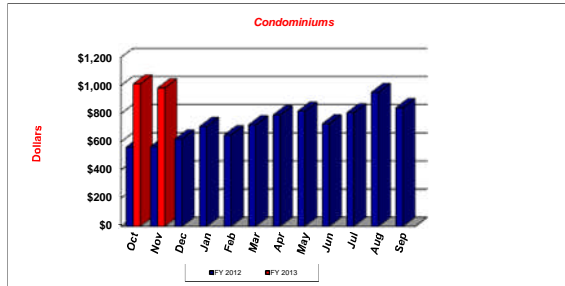
Notes: ^{1/} Dollars represent original loan proceeds for insurance-in-force and unpaid balances for notes.

^{2/} The November Title I portfolio includes cases classified as Currently Not Collectible (3,423 cases totaling \$44.5 million).

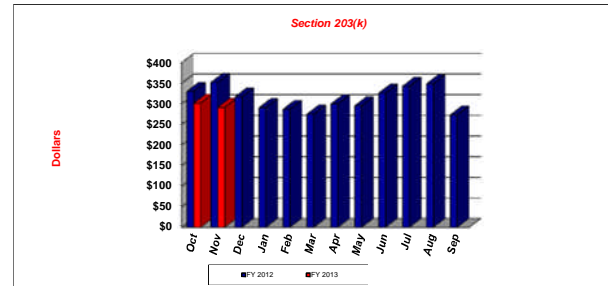
^{3/} Due to rounding or adjustments posting in the current month to transactions that occurred in previous months, a cumulative FYTD figure will not always equal the sum of its previous monthly entries.

Sources: SFDW- title I_case_detail; Albany Financial Operations Center

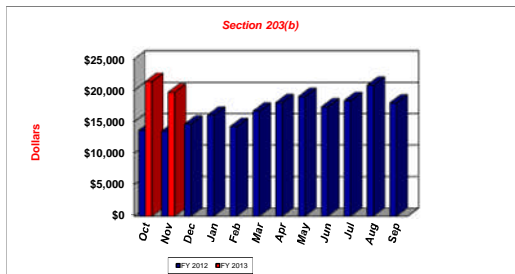
Commitments (Dollars are in Millions)
Monthly Comparison of FY 2012 and FY 2013*



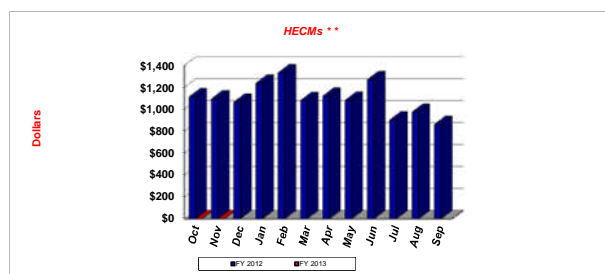
The total commitment amount for condominiums for November 2012 was \$982.8 million.



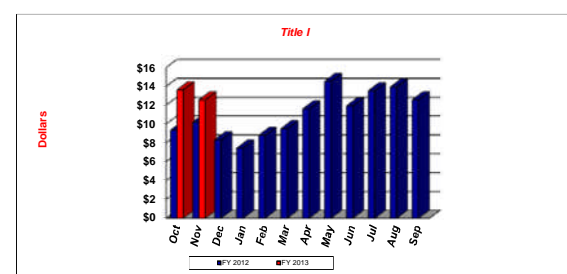
The total commitment amount for Section 203(k) for November 2012 was \$291.1 million.



The total commitment amount for Section 203(b) for November 2012 was \$19.7 billion.



The HECM data are not available until further notice.



The total commitment amount for Title I for November 2012 was \$12.5 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

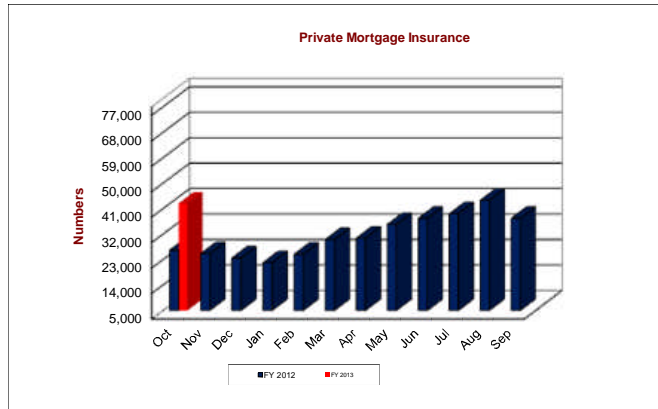
Federal Housing Administration Monthly Report
Commitments
By Fund and Month: FY 2013

Dollars are in Millions

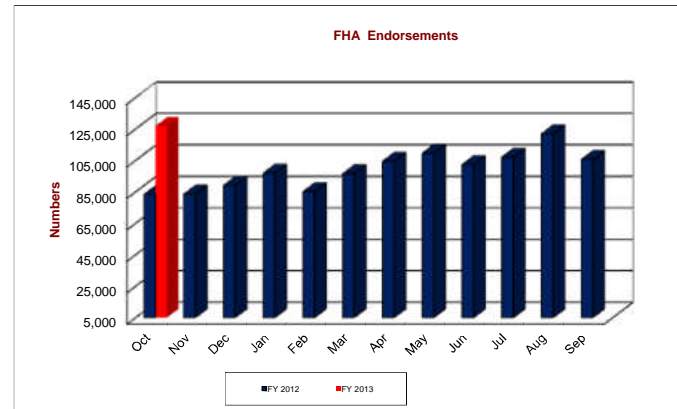
Fiscal Year 2013	MMIF Total	MMIF Components			HECM*	Title I	
		Condominiums	Section 203(k)	Section 203(b)		Property Improvement	Mobile Homes
Oct	\$22,760.152	\$1,011.517	\$301.335	\$21,447.300	NA	\$9.249	\$4.400
Nov	\$21,014.149	982.859	291.190	19,740.099	NA	9.341	3.251
Dec							
Jan							
Feb							
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	\$262,646	\$11,966.256	\$3,555.154	\$247,124.397	\$0.000	\$111.539	\$45.906

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

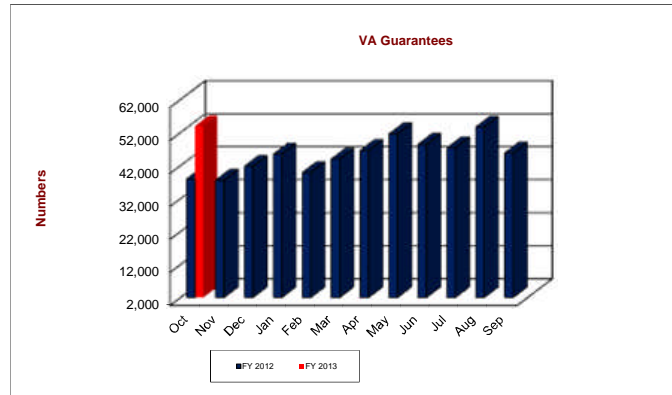
Single Family Insured Mortgages Monthly Comparison of FY2012 and FY2013



The number of private mortgage insurance for the month of October was 42,833.



The number of FHA endorsement for the month of October was 126,877.



The number of VA guarantees for the month of October was 53,962.

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 Oct 2012		Application Share	Current FYTD Oct 2012			Prior FYTD Oct 2011			Percent Change (Number)
	Number			Number	Application Share	Number		Application Share		
INSURED MORTGAGE APPLICATIONS										
Private Mortgage Insurers	46,045		18%	46,045	18%	29,508		13%	56%	
FHA *	155,056		61%	155,056	61%	155,140		70%	0%	
VA**	53,962		21%	53,962	21%	37,925		17%	42%	
TOTAL	255,063		100%	255,063	100%	222,573		100%	15%	
	Number	Dollars (\$M)	Insured Share (\$)	Number	Dollars (\$M)	Insured Share (\$)	Number	Dollars (\$M)	Insured Share (\$)	Percent Change (Dollars)
INSURED MORTGAGE ENDORSEMENTS										
Private Mortgage Insurers	42,833	\$11,472.5	25%	42,833	\$11,472.5	25%	26,293	\$5,149.4	18%	123%
FHA	126,877	\$22,758.9	49%	126,877	\$22,758.9	49%	83,341	\$14,555.5	52%	56%
VA	53,962	\$12,288.0	26%	53,962	\$12,288.0	26%	37,925	\$8,251.2	30%	49%
TOTAL	223,672	\$46,519.4	100%	223,672	\$46,519.4	100%	147,559	\$27,956.1	100%	66%

*Data for applications are for September 23, 2012 - October 20, 2012 current month; September 23, 2012 - October 20, 2012 for current FYTD, and September 18, 2011 - October 22, 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		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

Month	Notes	
	<i>FY 2012</i>	<i>FY 2013</i>
Oct	2,678	2,581
Nov	2,672	2,582
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)

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		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)

Month	HECMS	
	<i>FY 2012</i>	<i>FY 2013</i>
Oct	4,644	NA
Nov	4,653	NA
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

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		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

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		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

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	471	51	65	565	687	39,821	41,344
Nov	434	422	63	50	591	641	39,909	41,476
Dec	344		68		548		40,080	
Jan	328		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	562		60		762		41,098	
Sep	498		69		710		41,251	

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

Commitments

(Dollars in Millions)
SINGLE FAMILY

Month	MMI Total		Condominiums		Section 203(k)		Section 203(b)		HECM	
	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	21,014.149	566.848	982.859	351.692	291.190	13,560.791	19,740.099	1,093.377	NA
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	12.592
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 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013	FY 2012	FY 2013
Oct	26,293	42,833	83,341	126,877	37,925	53,962	147,559	223,672
Nov	25,074		83,496		37,543		146,113	
Dec	23,538		89,065		41,774		154,377	
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	