

*Monthly Report to the FHA Commissioner
On
FHA Business Activity
August 2010*



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

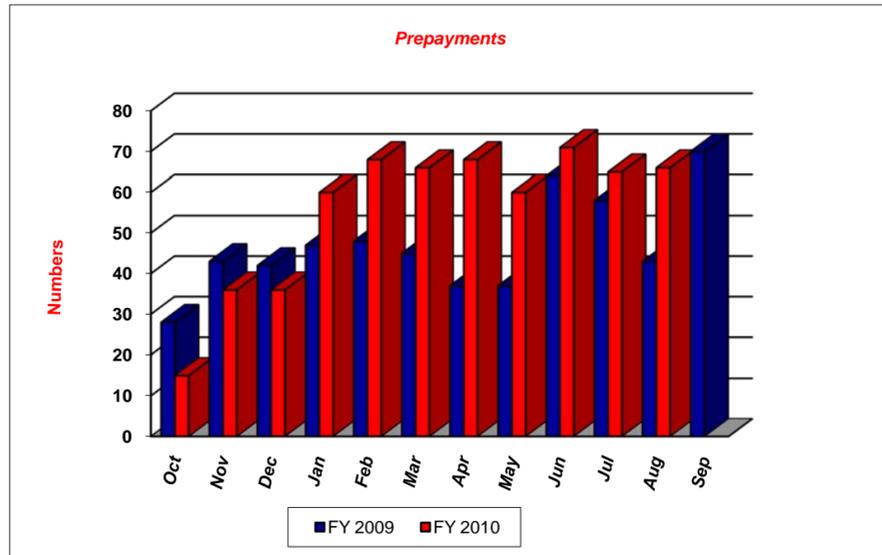
FHA Portfolio Analysis

Data as of August 31, 2010

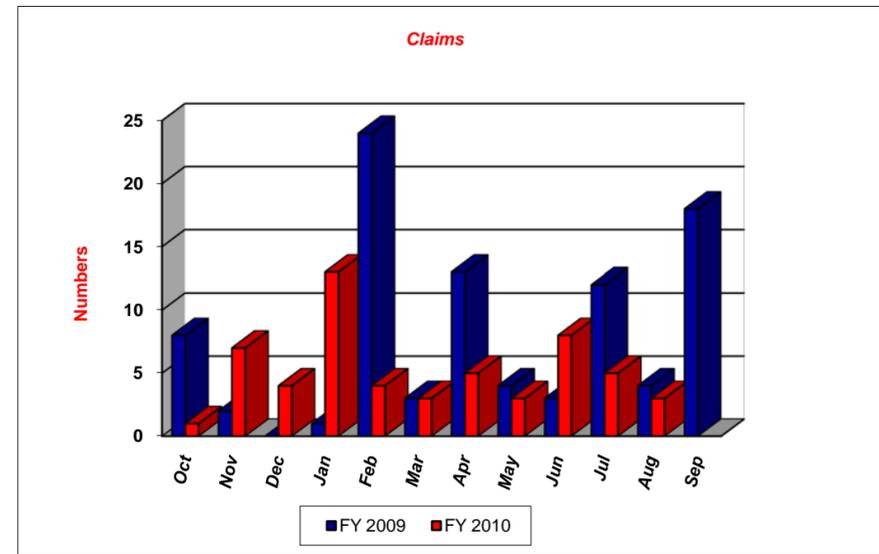
Federal Housing Administration Monthly Report
FHA Portfolios Summary
 August 31, 2010

PORTFOLIO	NUMBER	DOLLARS (Billions)	CHANGE FROM PRIOR YEAR	Details On Page
<i>Multifamily Portfolio</i>				
Multifamily Insured	12,344	\$67.9	15.5%	2
Multifamily Notes	2,772	\$3.8	0.3%	4
<i>Single Family Portfolio</i>				
Single-Family Insured (Forward)	6,580,374	\$888.7	21.5%	6
Single Family Hecms Insured (Reverse)	505,978	\$72.4	19.2%	8
Single-Family Notes	150	\$0.00	-13.8%	10
Single-Family Properties	47,007	\$6.3	20.4%	10
Accelerated Claims Disposition Notes	592	(\$0.1)	-15.8%	10
<i>Title I Portfolio</i>				
Title I Property Improvement Insured	20,767	\$0.3	1.0%	16
Title I Manufactured Housing Insured	19,678	\$0.7	-3.5%	16
Title I Notes	9,299	\$0.1	-18.4%	16

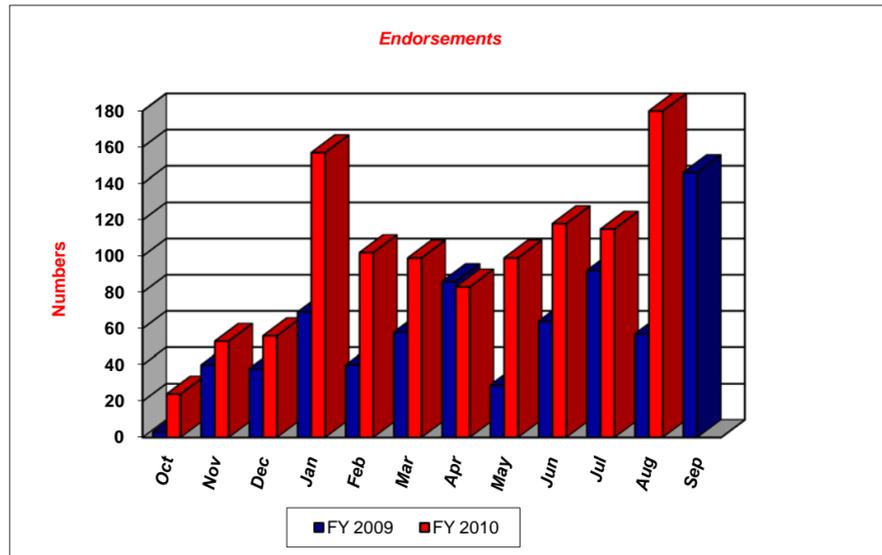
Multifamily Insured Data
Monthly Comparison of FY 2009 and FY 2010*



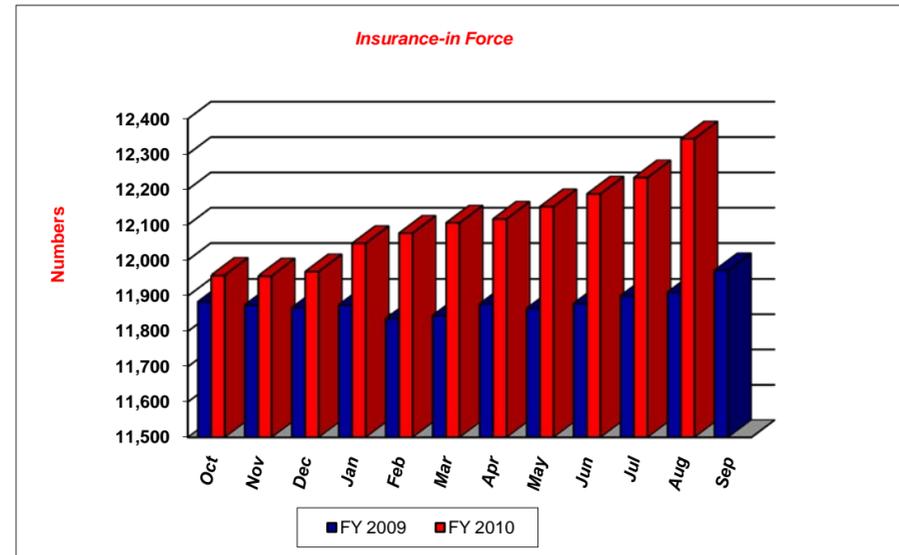
The number of prepayments reports for August 2010 was 66.



The number of claims reported for August 2010 was 3.



The number of endorsements reported for August 2010 was 180.



As of August 31, 2010 the number for mortgages in-force was 12,344.

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

**Federal Housing Administration Monthly Report
Multifamily Insured Portfolio**

	Current Month Aug 2010			Current Fiscal Year Oct 2009 - Aug 2010			Prior Fiscal Year Oct 2008 - Aug 2009			Percent Change Dollars
	Number	Units ²	Dollars (\$M) ³	Number	Units ²	Dollars (\$M) ³	Number	Units ²	Dollars (\$M) ³	
Insurance in Force (Beginning)	12,234	1,415,737	\$66,275.4	11,971	1,359,244	\$59,617.7	11,931	1,358,435	\$56,472.4	5.6%
Current Year Activity										
Prepayments(-)	(66)	(8,134)	(292.6)	(606)	(76,924)	(2,623.0)	(472)	(57,596)	(1,653.1)	58.7%
Claim Terminations(-)	(3)	(332)	(59.1)	(53)	(8,730)	(460.8)	(72)	(11,007)	(533.4)	-13.6%
Endorsements(+)	180	27,104	2,111.0	1,086	166,266	12,411.2	577	67,878	5,545.8	123.8%
Prior Year Activity										
Prior Year Prepayments(-) ¹	0	0	0.0	(50)	(5,894)	(182.2)	(54)	(6,148)	(164.7)	
Prior Year Claims(-) ¹	0	0	0.0	(3)	(747)	(28.4)	(3)	(319)	(17.9)	
Prior Year Endorsements(+) ¹	1	254	28.4	2	137	37.0	1	62	137.0	
Accounting Adjustments	(2)	(1,061)	(175.3)	(3)	216	(883.7)	3	185	(996.8)	
Insurance in Force (Ending)	12,344	1,433,568	\$67,887.8	12,344	1,433,568	\$67,887.8	11,911	1,351,490	\$58,789.4	15.5%
Endorsements by Mortgage type										
New Construction/Sub Rehab	36	5,103	\$816.9	251	38,875	\$4,961.2	155	21,384	\$3,024.8	64.0%
Refinance	144	22,001	1,294.1	820	127,391	7,229.1	401	46,494	2,473.9	192.2%
Supplemental/Equity	0	0	0.0	15	0	220.8	20	0	42.8	416.1%
Operating Loss	0	0	0.0	0	0	0.0	1	0	4.3	N/A
Portfolio Re-engineering	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0	N/A
Endorsements by Program type										
Rental Housing										
Section 221(d)(3) & 236	3	171	\$11.2	10	780	\$58.2	10	280	\$20.0	190.7%
Section 221(d)(4)	40	6,273	770.6	273	47,721	3,945.3	91	13,665	1,040.4	279.2%
Other Rental	60	10,530	547.9	473	79,793	4,565.6	203	22,852	1,157.2	294.5%
Risk Share	10	1,216	74.2	38	4,875	223.6	48	5,744	293.1	-23.7%
Health Care Facilities										
Nursing Homes	55	7,539	603.8	183	23,348	1,681.1	151	18,886	1,182.3	42.2%
Board Care	3	495	30.0	6	644	43.5	0	0	0.0	N/A
Assisted Living	9	880	73.2	91	8,244	855.9	65	5,191	541.6	58.0%
Hospitals	0	0	\$0.0	12	861	\$1,038.0	9	1,260	\$1,311.2	-20.8%

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

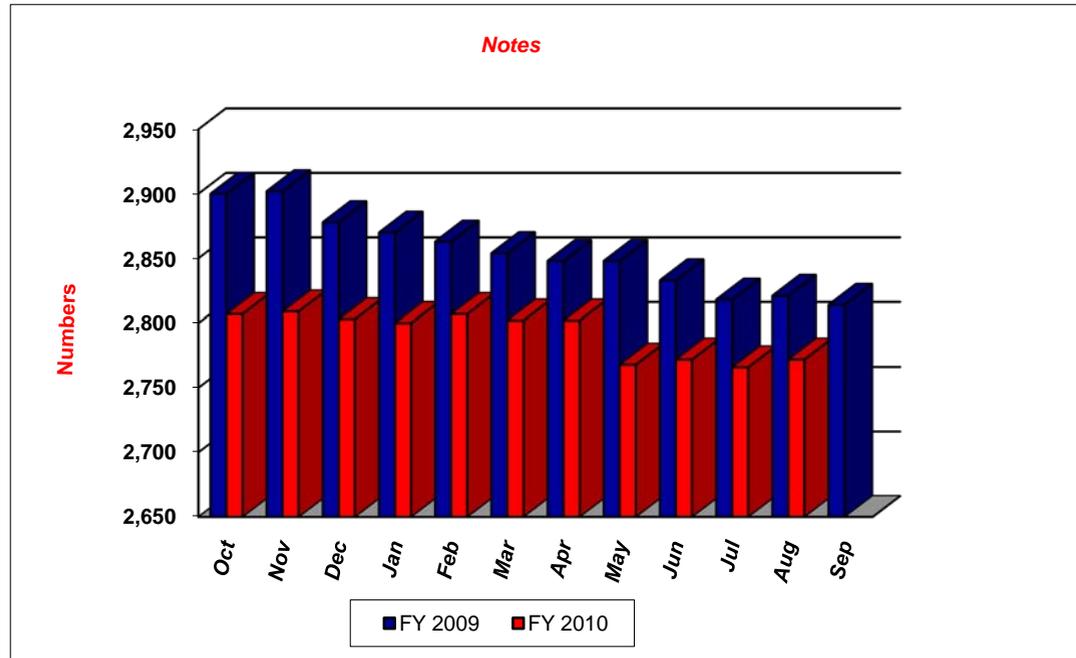
² Units are not counted for Supplemental, Equity or Operating Loss mortgages that are not in the first position.

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

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

Multifamily Notes

Monthly Comparison of FY 2009 and FY 2010*



As of August 31, 2010 the number of Multifamily Notes was 2,772.

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

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

Notes	Current Month Jul 20, 2010 - Aug 20, 2010			Current Fiscal Year to-date Oct 1, 2009 - Aug 20, 2010			Prior Fiscal Year to-date Oct 1, 2008 - Aug 20, 2009			Percent Change
	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Dollars
Notes (Beginning)	2,766	43,630	\$3,671.8	2,814	49,602	\$3,624.7	2,894	53,827	\$3,592.4	0.9%
Pay Offs(-)	(6)	(478)	(11.4)	(84)	(7,413)	(135.9)	(70)	(3,480)	(52.9)	156.7%
Conversions(-) ³	(4)	(600)	(8.1)	(5)	(795)	(15.3)	(3)	(132)	(4.1)	270.6%
Sales(-)	(2)	(369)	(8.4)	(39)	(6,183)	(327.8)	(36)	(4,810)	(188.6)	73.8%
Assignments/Seconds(+) ⁴	20	1,545	114.9	98	7,985	561.5	87	8,789	503.5	11.5%
Accounting Adjustments	(2)	(165)	(5.5)	(12)	367	46.1	(51)	(1,489)	(109.0)	
Notes (Ending)	2,772	43,563	\$3,753.4	2,772	43,563	\$3,753.4	2,821	52,705	\$3,741.3	0.3%
Assignments/Seconds by type										
Portfolio Re-engineering	3	0	\$1.8	26	0	\$27.7	27	73	\$37.8	-26.7%
Other Assignments	17	1,545	\$113.1	72	7,985	\$533.9	60	8,716	\$465.8	14.6%
Properties	Current Month Aug 2010			Current Fiscal Year Oct 2009 - Aug 2010			Prior Fiscal Year Oct 2008 - Aug 2009			Percent Change
	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Number	Units ¹	Dollars (\$M) ²	Dollars
Properties (Beginning)	0	0	\$0.0	1	50	\$1.2	0	0	\$0.0	N/A
Conversions(+)	2	438	4.9	5	796	15.6	2	182	4.1	280.5%
Sales(-)	(2)	(438)	(4.9)	(6)	(846)	(16.8)	(1)	(132)	(2.9)	479.3%
Properties (Ending)*	0	0	\$0.0	0	0	\$0.0	1	50	\$1.2	N/A

¹ Units are not counted for Supplemental, Equity, or Operating Loss mortgages that are not in the first position.

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

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

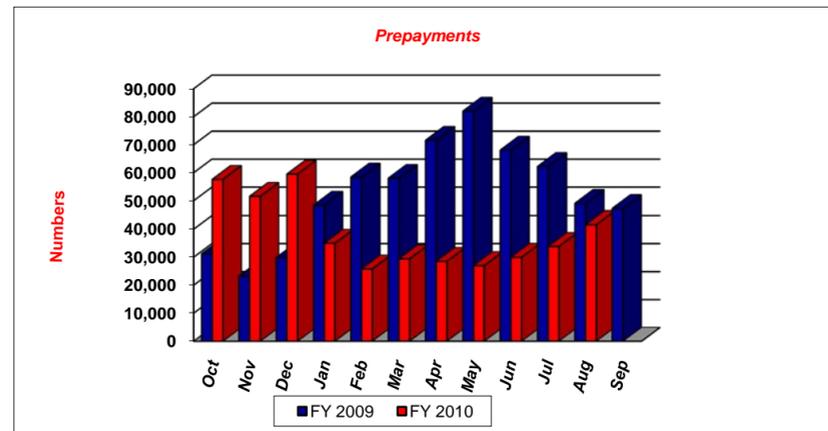
³ Conversions-include acquired-at-foreclosure and voluntary deed transfers (in-lieu of foreclosure).

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

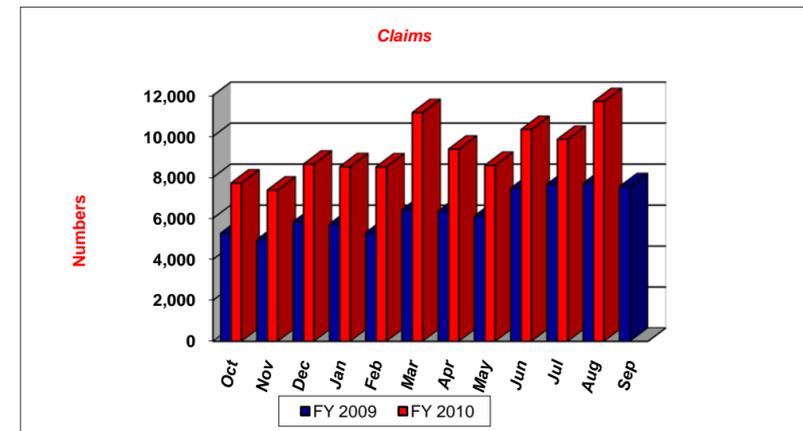
Portfolio re-engineering and partial payment notes are not assigned. They are negotiated deals where only a portion of the outstanding principal balance is paid.

The data comes from the P085/CSMS system.

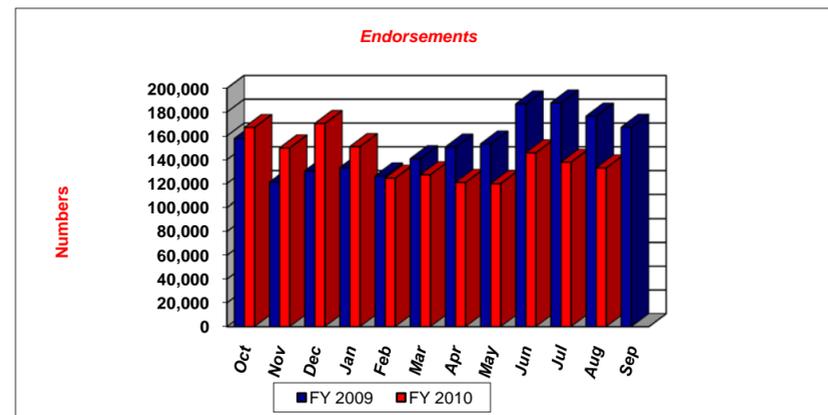
**Single-Family Insured Data
(Excluding HECMS)
Monthly Comparison of FY 2009 and FY 2010***



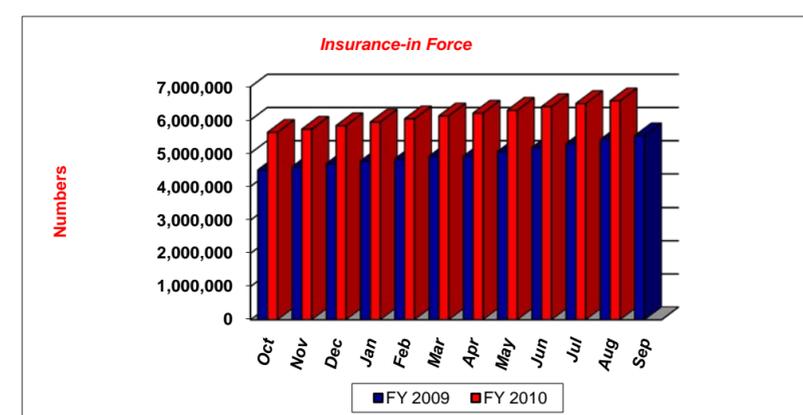
The number of prepayments reported for August 2010 was 42,001.



The number of claims reported for August 2010 was 11,702.



The number of endorsements reported for August 2010 was 133,048.



As of August 31, 2010 the number of mortgages in-force was 6,580,374.

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

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

	Current Month Aug 2010		Current Fiscal Year to-date Oct 2009 - Aug 2010		Prior Fiscal Year to-date Oct 2008 - Aug 2009		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Insurance in-Force (Beginning)	6,499,022	\$873,459.3	5,527,609	\$697,302.5	4,379,151	\$466,323.5	26.2%
Prepayments(-)	(42,001)	(6,405.0)	(398,305)	(57,693.3)	(557,761)	(81,688.9)	-28.6%
Claim Terminations(-)*	(11,702)	(1,562.0)	(101,828)	(12,841.3)	(68,865)	(7,683.4)	47.9%
Endorsements(+)	133,048	24,309.3	1,547,354	272,437.3	1,664,423	294,637.2	-7.0%
Adjustments	2,007	(1,064.1)	5,544	(10,467.6)	534	(7,017.5)	
Insurance in-Force (Ending)	6,580,374	\$888,737.5	6,580,374	\$888,737.5	5,417,482	\$664,570.8	21.5%
Endorsements by Program							
MMIF	126,479	\$23,006.6	1,459,852	\$256,112.5	1,577,435	\$278,997.8	-7.5%
203(b)	124,263	22,620.6	1,439,263	252,604.0	1,562,463	276,682.7	-7.9%
203(k) Improvement	2,184	380.2	20,497	3,490.4	14,971	2,315.0	36.9%
H4H	32	5.8	91	17.7	1	0.1	9000.0%
Other***	-	0.0	1	0.4	-	0.0	0.0%
Condominiums**	6,569	1,303	87,502	16,325	86,988	15,639	0.6%
203(b)	6,535	1,297.7	87,066	16,258.2	68,169	12,329.2	27.7%
234C	8	1.3	196	30.2	18,633	3,284.9	-98.9%
203(k) Improvement	22	3.2	235	35.8	186	25.4	26.3%
H4H	4	0.5	5	0.6	-	0.0	0.0%
Endorsements by Type							
Adjustable Rate Mortgages	4,772	\$1,202.7	43,525	\$10,475.8	11,094	\$2,705.0	292.3%
Fixed Rate Mortgages	128,276	\$23,106.6	1,503,829	\$261,961.5	1,653,329	\$291,932.2	-9.0%
Endorsements by Purpose							
Refinancings	43,131	\$8,418.1	508,848	\$94,918.9	776,622	\$144,511.1	-34.5%
Purchases	89,917	\$15,891.2	1,038,506	\$177,518.4	887,801	\$150,126.1	17.0%

Note: Dollars represent unpaid balance.

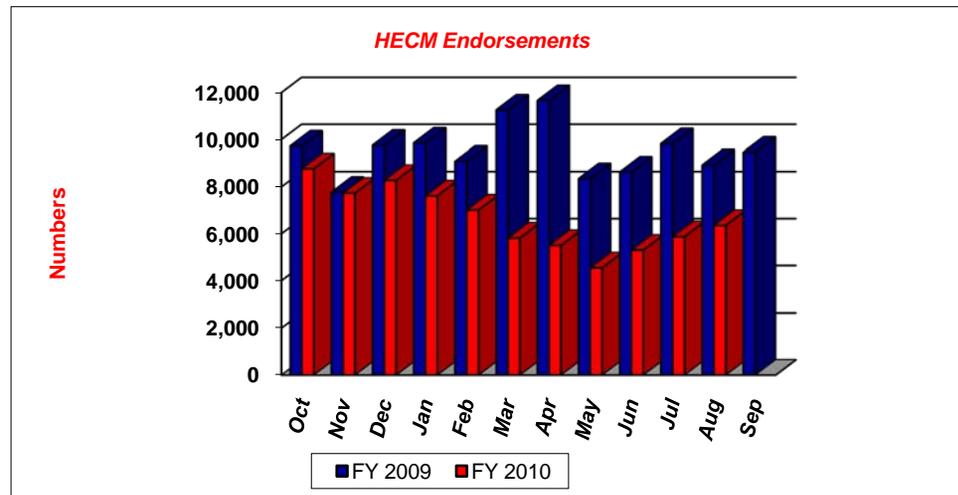
Source of Data: SFDW: IDB_1

*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 2009 and FY 2010*



The number for HECM endorsements reported for August 2010 was 6,641.

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

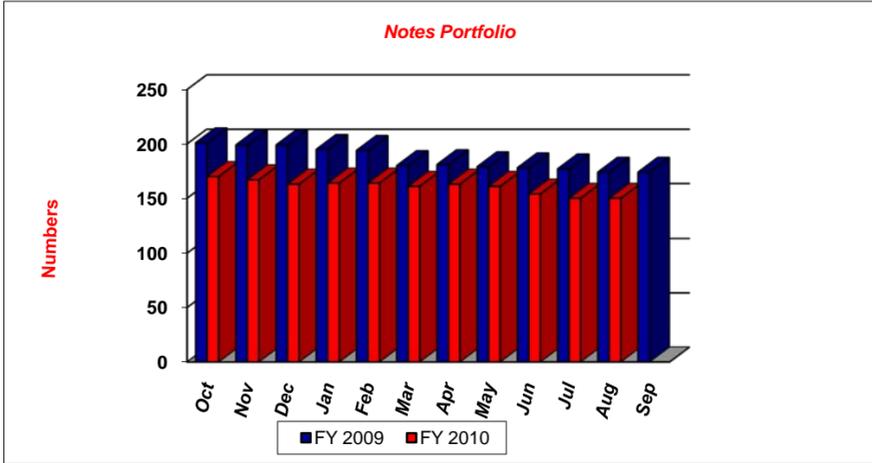
Federal Housing Administration Monthly Report
Single-Family HECM* Insured Portfolio

	Current Month Aug 2010		Current Fiscal Year to-date Oct 2009 - Aug 2010		Prior Fiscal Year to-date Oct 2008 - Aug 2009		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Endorsements	6,641	\$1,695.7	72,793	\$19,468.2	105,205	\$27,359.1	-30.8%
Refinancings**	309	133.2	4,305	1,795.8	8,280	3,269.4	-48.0%
In-Force	505,978	\$72,366.4	505,978	\$72,366.4	424,534	\$60,030.0	19.2%

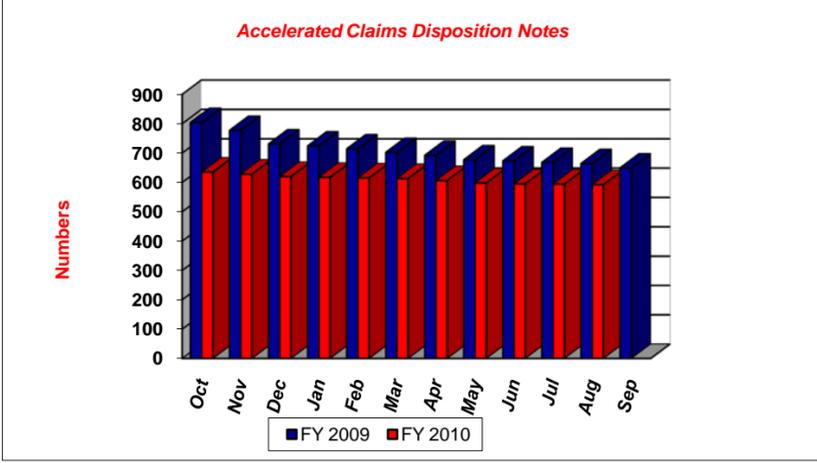
*Data Source is DBO_IDB_1 for number and HECM Case Detail for Dollars
 HECM Endorsements and Refinancing Dollar amount is the Maximum Claim Amount and
 In-force dollar amount is Total Loan Balance (excludes assigned Notes)

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

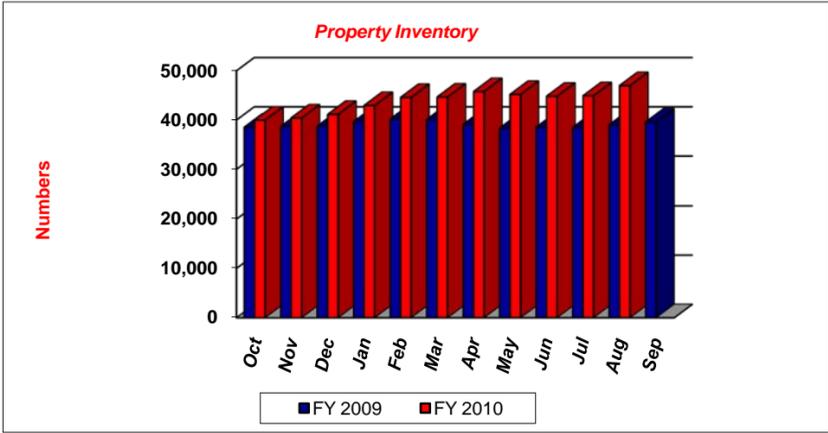
**Single-Family Notes and Property
Monthly Comparison of FY 2009 and FY 2010***



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



As of August 31, 2010 the number of Accelerated Claims Disposition Notes was 592.



The number of Properties held at the end of August 2010 was 47,007.

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

Federal Housing Administration Monthly Report
Single-Family Notes and Properties

	Current Month Aug 2010		Current Fiscal Year to-date Oct 2009 - Aug 2010		Prior Fiscal Year to-date Oct 2008 - Aug 2009		Percent Change (Number)
	Number	Dollars (\$M)	Number	Dollars (\$M)	Number	Dollars (\$M)	
Notes (Beginning)	150	\$4.9	150	\$4.9	205	\$7.0	-26.8%
Pay-Offs(-)	-	-	-	(0.4)	(40)	(0.6)	-100.0%
Conversions(-)	-	-	-	-	(7)	-	0.0%
Sales(-)	-	-	-	-	-	-	0.0%
Assignments MNA(+)	-	-	-	0	-	-	0.0%
Assignments PMM(+)	-	-	-	0.3	8	0.3	-100.0%
Adjustments	-	(0.1)	-	0.1	8	(0.8)	
Notes (Ending)	150	\$4.9	150	\$4.9	174	\$5.9	-13.8%
Joint Venture Portfolio**							
Alternate Claims Disposition Notes (Beginning)	594	(\$70.1)	649	(\$68.7)	821	\$64.0	-21.0%
Liquidations REO	(2)	-	(45)	(4.7)	(92)	(9.6)	-51.1%
Liquidations Notes	-	0.2	(21)	17.1	(26)	(21.9)	-19.2%
Additions	-	-	-	-	-	-	0.0%
Repurchases and Write-Offs	-	-	-	-	-	-	0.0%
Accelerated Claims Disposition Notes (Ending)	592	(\$70.0)	592	(\$70.0)	703	\$32.4	-15.8%
Properties (Beginning)							
Properties (Beginning)	44,944	\$5,998.8	39,599	\$4,837.3	38,756	\$4,437.9	2.2%
Sales(-)	(7,686)	(1,034.9)	(80,270)	(10,336.3)	(61,910)	(7,202.7)	29.7%
Conversions(+)	-	-	-	-	7	-	0.0%
Conveyances(+)	9,810	1,320.9	86,938	11,195	62,782	7,304.9	38.5%
Adjustments	(61)	45	740	633.4	(595)	1.8	
Properties (Ending)	47,007	\$6,329.3	47,007	\$6,329.3	39,040	\$4,542.0	20.4%

** Loan first sold to the Joint Ventures

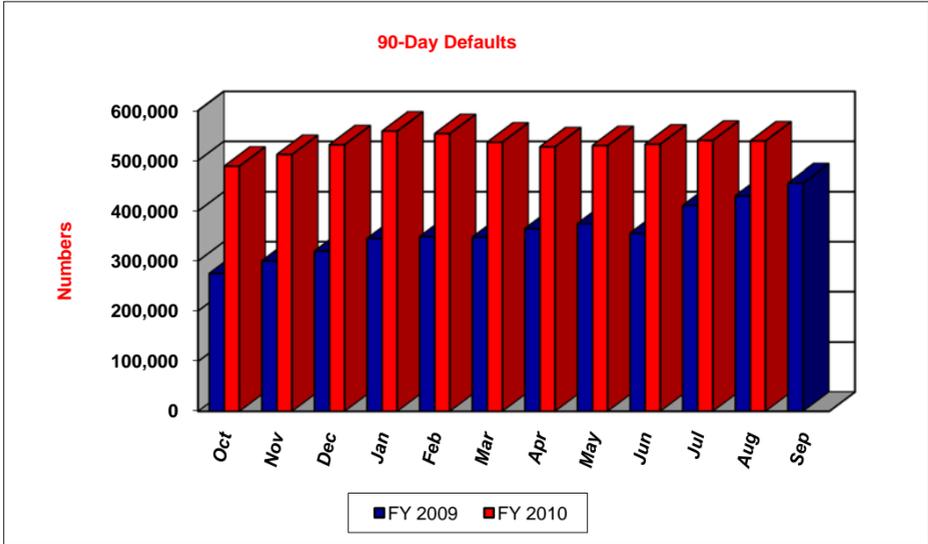
Note: Dollars represent unpaid balance for notes and acquisition cost for properties.

Source: Notes (Beginning):

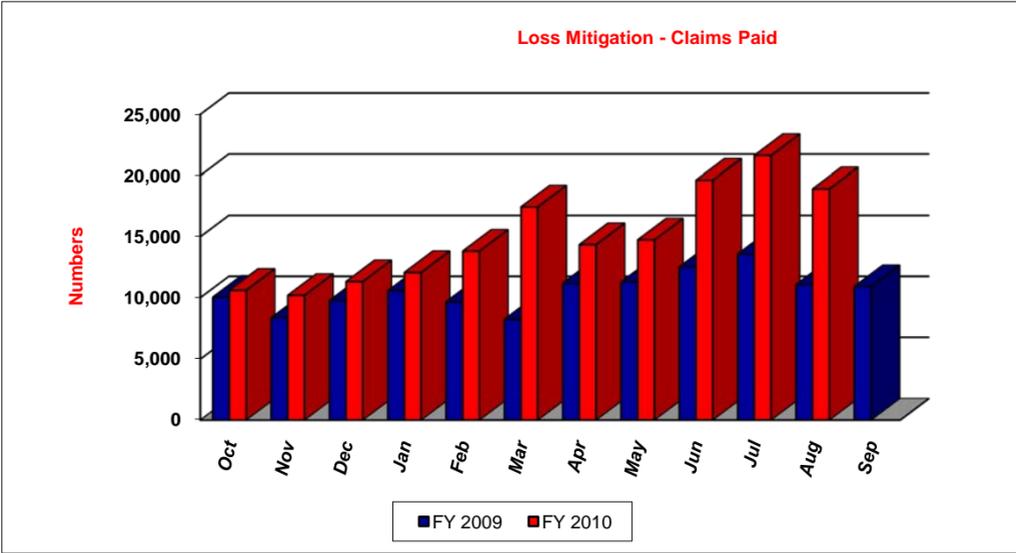
Joint Venture Portfolio: Wells Fargo

Properties(Beginning): Single Family Acquired Asset Management System

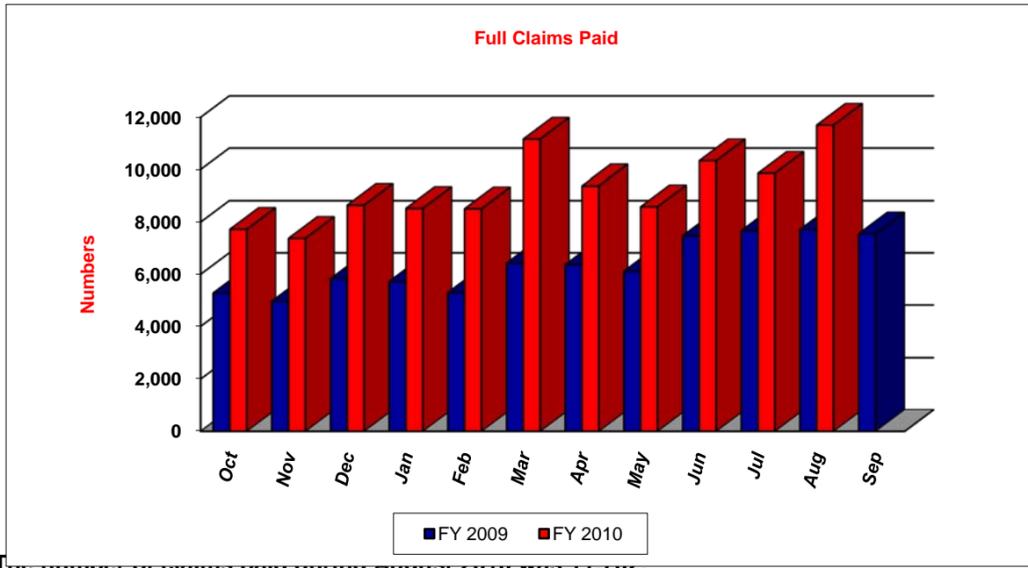
Single-Family Defaults and Claims
Monthly Comparison of FY 2009 and FY 2010*



As of August 31, 2010 the number of defaults reported was 539,263.



The number of loss mitigation claims paid during August 2010 was 18,918.



The number of claims paid during August 2010 was 11,702.

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

Federal Housing Administration Monthly Report
Single-Family Defaults and Claims

	Current Month Aug 2010 Number	Current Fiscal Year to-date Oct 2009 - Aug 2010 Number	Prior Fiscal Year to-date Oct 2008 - Aug 2009 Number	Percent Change (Number)
Status of Insurance-in-Force				
Total Insurance-in-Force (End of Month)	6,580,374	6,580,374	5,417,482	21.5%
In Default (90 or more days delinquent)*	539,263	539,263	438,303	23.0%
Default Rate	8.20%	8.20%	8.09%	1.3%
Loss Mitigation Activity **				
Forbearance Agreements	1,152	15,532	19,380	-19.9%
Loan Modifications	16,090	134,978	75,249	79.4%
Partial Claims	1,676	14,234	21,592	-34.1%
Total	18,918	164,744	116,221	41.8%
Insurance Claims				
Conveyance Foreclosure	9,926	87,102	62,441	39.5%
Pre-Foreclosure Sale	1,702	13,918	5,560	150.3%
Deed-in-Lieu of Foreclosure	72	792	761	4.1%
Other***	2	16	102	-84.3%
Total	11,702	101,828	68,864	47.9%
Annualized claim rate****	2.14%	2.01%	1.71%	

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

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

***Assignment Claims

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

Source: Status of Insurance-in-Force:

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

In Default: F42NICD

Loss Mitigation:

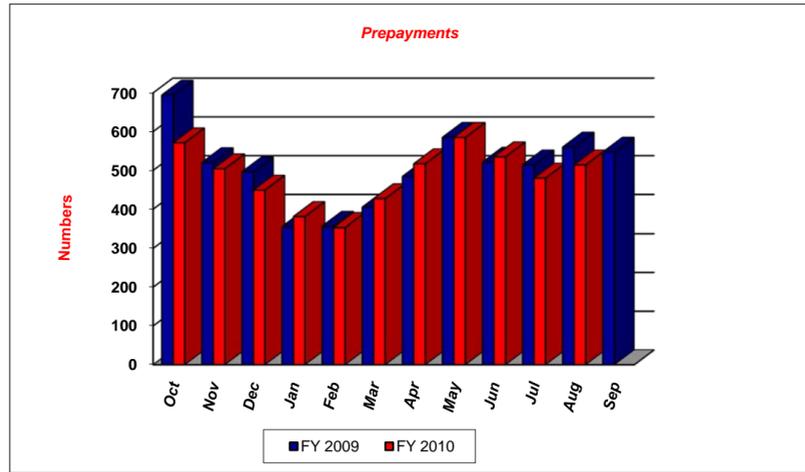
Insurance Claims: SFDW: IDB_1

Federal Housing Administration Monthly Report
Single Family Detail (continued)

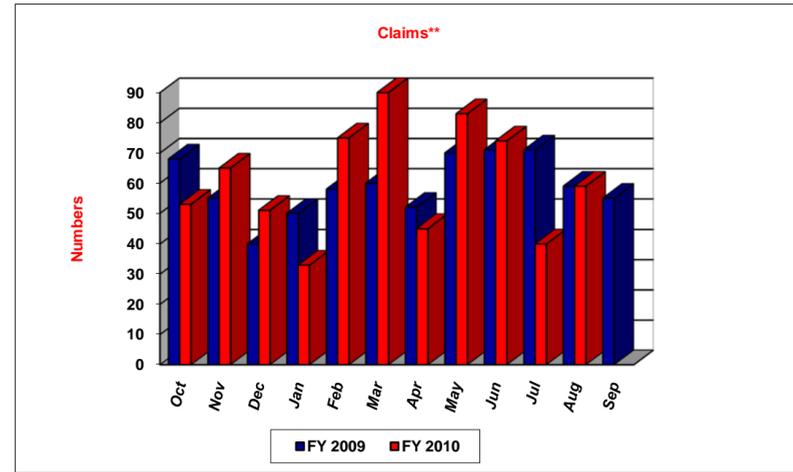
MSA's With The Highest Single Family Default Rates
(Data as of July 2010)

Rank	MSA Name	Default Rates						Total IIF			Defaults		
		Current Year July 2010			Prior Year July 2009			Current Year July 2010	Prior Year July 2009	Percent Change	Current Year July 2010	Prior Year July 2009	Percent Change
		Total	FRM	ARM	Total	FRM	ARM						
1	PUNTA GORDA, FL	19.81	19.91	16.13	20.17	20.27	16.67	2,362	2,028	16%	468	409	14%
2	OCALA, FL	18.36	18.27	22.86	14.96	14.78	23.60	5,168	4,547	14%	949	680	40%
3	MIAMI, FL	17.40	17.47	12.44	14.75	14.76	13.48	34,325	28,224	22%	5,973	4,162	44%
4	FLINT, MI	16.96	16.87	20.41	16.18	15.95	23.71	11,849	11,054	7%	2,009	1,789	12%
5	DETROIT, MI	16.68	16.29	25.25	17.57	17.14	24.71	95,662	82,843	15%	15,960	14,558	10%
6	SARASOTA-BRADENTOWN, FL	15.97	16.03	14.44	14.87	15.02	11.41	9,982	7,957	25%	1,594	1,183	35%
7	NEWARK, NJ	15.49	15.50	15.40	14.18	13.90	23.09	32,199	24,037	34%	4,988	3,408	46%
8	LAKELAND-WINTER HAVEN, FL	15.04	15.05	14.29	12.96	12.87	17.73	13,917	11,973	16%	2,093	1,552	35%
9	VINELAND-MILLVILLE-BRIGETON, NJ	14.85	14.78	18.10	13.07	12.83	25.97	4,996	4,223	18%	742	552	34%
10	FORT MYERS-CAPE CORAL, FL	14.81	14.65	19.76	16.96	16.87	19.16	10,614	8,385	27%	1,572	1,422	11%
11	ATLANTIC-CAPE MAY, NJ	14.75	14.86	11.61	12.21	12.05	18.68	8,392	6,981	20%	1,238	852	45%
12	DAYTONA BEACH, FL	14.62	14.72	10.42	11.97	12.05	8.88	10,588	8,557	24%	1,548	1,024	51%
13	FORT LAUDERDALE, FL	14.56	14.58	13.93	14.19	14.20	13.88	27,616	20,121	37%	4,021	2,855	41%
14	ATLANTA, GA	14.52	14.24	19.77	12.80	12.41	19.56	211,653	183,790	15%	30,729	23,531	31%
15	JERSEY CITY, NJ	14.12	14.15	13.51	11.74	11.47	23.08	6,181	4,472	38%	873	525	66%
16	MELBOURNE-TITUSVILLE-PALM BAY, FL	14.11	14.09	14.96	12.81	12.75	15.77	12,145	9,912	23%	1,713	1,270	35%
17	PANAMA CITY, FL	14.08	14.06	15.69	11.78	11.49	27.08	2,897	2,512	15%	408	296	38%
18	TAMPA-ST.PETERSBURG-CLEARWATER, FL	13.82	13.80	14.78	11.99	11.94	13.97	57,157	46,521	23%	7,898	5,577	42%
19	JACKSONVILLE, FL	13.76	13.73	14.93	12.31	12.21	17.16	34,776	28,770	21%	4,784	3,541	35%
20	CHICAGO, IL	13.75	13.51	16.99	11.76	11.26	18.34	157,727	125,181	26%	21,682	14,722	47%
21	ROCKFORD, IL	13.56	13.48	16.27	12.02	11.88	16.62	13,272	11,624	14%	1,800	1,397	29%
22	BERGEN-PASSAIC, NJ	13.49	13.59	10.86	12.52	12.26	24.07	14,044	9,518	48%	1,894	1,192	59%
23	ORLANDO, FL	13.33	13.33	13.13	11.57	11.57	11.64	46,852	35,968	30%	6,243	4,162	50%
24	NEW YORK, NY	13.24	13.14	15.85	11.58	11.17	23.80	34,285	24,001	43%	4,539	2,779	63%
25	WEST PALM BEACH-BOCA RATON, FL	13.15	13.18	11.58	13.20	13.28	10.21	16,165	11,305	43%	2,125	1,492	42%
26	NAPLES, FL	13.08	13.00	14.91	13.59	13.49	15.39	2,783	2,002	39%	364	272	34%
27	NASSAU-SUFFOLK, NY	12.98	12.98	12.96	12.27	12.17	19.13	27,924	19,256	45%	3,625	2,363	53%
28	KANKAKEE, IL	12.73	12.67	15.91	10.31	10.16	16.67	2,419	2,105	15%	308	217	42%
29	FORT PIERCE-PORT ST.LUCIE, FL	12.32	12.33	11.70	11.64	11.58	16.22	7,856	5,807	35%	968	676	43%
30	NEWBURGH, NY-PA	12.31	12.21	18.68	10.70	10.61	16.95	5,826	4,245	37%	717	454	58%
31	ELKHART-GOSHEN, IN	12.24	12.23	12.50	14.67	14.55	17.61	5,263	4,520	16%	644	663	-3%
32	TRENTON, NJ	12.23	12.25	11.43	10.98	10.72	20.25	7,673	6,049	27%	938	664	41%
33	CLEVELAND-LORAIN-ELYRIA, OH	12.21	12.01	19.68	12.19	11.95	20.07	55,423	45,671	21%	6,766	5,569	21%
34	RACINE, WI	12.12	11.94	18.64	11.15	10.73	26.88	4,355	3,560	22%	528	397	33%
35	JACKSON, MI	11.96	11.81	19.70	12.50	12.18	25.33	3,420	3,031	13%	409	379	8%
36	YOUNGSTOWN-WARREN, OH	11.94	11.88	16.30	12.68	12.59	18.80	10,520	8,996	17%	1,256	1,141	10%
37	BENTON HARBOR, MI	11.83	11.93	6.78	11.93	12.02	8.07	3,111	2,658	17%	368	317	16%
38	MANSFIELD, OH	11.76	11.61	16.00	11.32	11.13	15.89	2,933	2,579	14%	345	292	18%
39	LAS VEGAS, NV-AZ	11.76	11.71	14.05	8.66	8.57	12.26	60,828	44,631	36%	7,152	3,867	85%
40	SAN JUAN-BAYAMON, PR	11.59	11.59	0.00	10.10	10.10	0.00	65,478	61,929	6%	7,587	6,252	21%
41	KENOSHA, WI	11.58	11.30	20.29	10.86	10.51	20.80	4,317	3,636	19%	500	395	27%
42	WATERBURY, CT	11.33	11.37	9.79	9.77	9.71	12.71	6,767	5,795	17%	767	566	36%
43	MONMOUTH-OCEAN, NJ	11.25	11.29	10.06	10.50	10.31	17.97	20,593	15,227	35%	2,316	1,599	45%
44	GARY, IN	11.21	11.03	17.89	11.69	11.48	19.53	23,008	19,138	20%	2,578	2,238	15%
45	BRIDGEPORT, CT	11.15	11.10	12.77	9.91	9.68	18.71	7,582	5,449	39%	845	540	56%
46	BILOXI-GULFPORT-PASCAGOULA, MS	11.03	10.89	22.34	9.81	9.69	18.48	7,681	6,922	11%	847	679	25%
47	DAYTON-SPRINGFIELD, OH	10.97	10.81	16.26	10.96	10.77	16.36	30,584	26,592	15%	3,356	2,915	15%
48	RENO, NV	10.96	10.92	12.41	9.33	9.07	14.89	9,716	7,002	39%	1,065	653	63%
49	NEW ORLEANS, LA	10.92	10.80	21.51	9.92	9.78	22.29	31,621	27,533	15%	3,453	2,732	26%
50	SAGINAW-BAY CITY-MIDLAND, MI	10.91	10.87	13.33	12.00	11.80	19.91	9,813	8,686	13%	1,071	1,042	3%

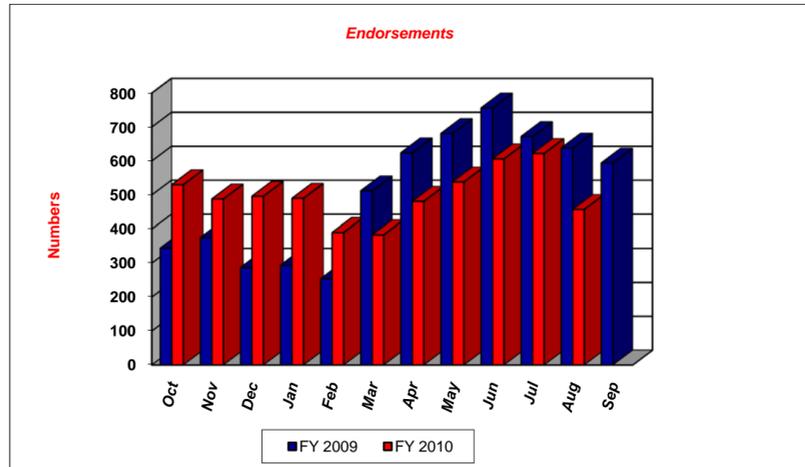
Title I Insured Portfolio
Monthly Comparison of FY 2009 and FY 2010*



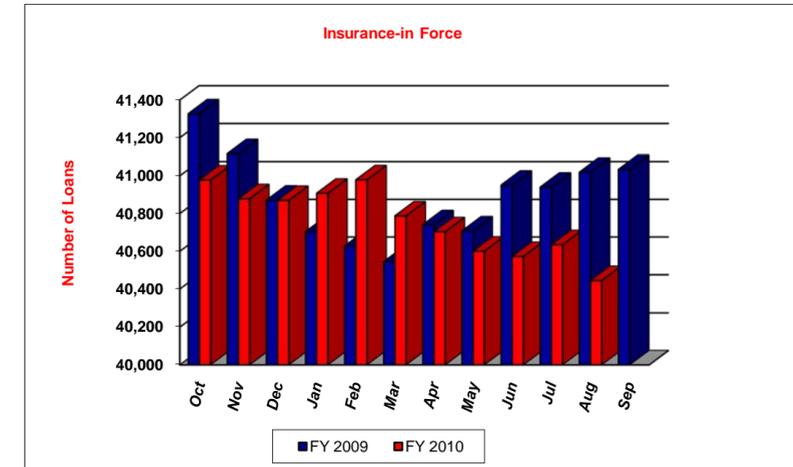
Title I Prepayments rose to 514 in August of 2010.



There were 59 Title I Claims reported in August as having been received, but they may end up higher than they now appear, due to persistent lags in lender claim reporting.



Title I Endorsements fell to 457 in August of 2010.



Overall Title I Insurance-In-Force (IIF) fell slightly to 40,445 in August 2010.

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

** Title I Claim reporting is often characterized by lags of 3 months or more.

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

	Current Month Aug 2010		Current Fiscal Year to-date Oct 2009 - Aug 2010		Prior Fiscal Year to-date Oct 2008 - Aug 2009		Percent Change (Number)
	Number	Dollars ¹ (\$M)	Number ³	Dollars (\$M)	Number ³	Dollars (\$M)	
Insurance-in-Force (Beginning)							
Property Improvement	20,842	\$330.8	20,646	\$326.3	21,268	\$328.2	-2.9%
Manufactured Housing	19,793	689.9	20,386	679.0	20,449	650.5	-0.3%
Prepayments(-)							
Property Improvement	(297)	(4.1)	(3,278)	(45.1)	(3,764)	(49.3)	-12.9%
Manufactured Housing	(217)	(6.1)	(2,038)	(56.7)	(1,726)	(48.9)	18.1%
Claim Terminations(-)							
Property Improvement	(29)	(0.5)	(323)	(5.4)	(290)	(4.4)	11.4%
Manufactured Housing	(30)	(1.1)	(345)	(12.7)	(364)	(13.1)	-5.2%
Endorsements(+)							
Property Improvement	313	4.3	3,777	54.6	3,382	50.7	11.7%
Manufactured Housing	144	7.1	1,704	80.8	2,055	88.3	-17.1%
Adjustments							
Property Improvement	(67)	(1.4)	(32)	(0.8)	0	0.0	
Manufactured Housing	(105)	(5.6)	(100)	(5.5)	(3)	0.0	
Insurance-in-Force (Ending)							
Property Improvements	20,767	329.5	20,767	329.5	20,558	324.7	1.0%
Manufactured Housing	19,678	\$689.3	19,678	\$689.3	20,398	\$676.3	-3.5%
Notes (Beginning)	9,567	\$140.3	11,104	\$164.4	15,778	\$240.0	-29.6%
New Cases Assigned(+)	68	1.1	694	10.3	645	8.7	7.6%
Interest Accrual, Fees, Penalties, and Costs	N/A	0.6	N/A	7.9	N/A	9.6	0.0%
Net Collections(-)	N/A	(1.0)	N/A	(13.6)	N/A	(9.3)	0.0%
Cases Closed(-)	(277)	(2.9)	(2,605)	(27.6)	(5,132)	(71.7)	-49.2%
Adjustments	(14)	(0.5)	58	(3.6)	(63)	(3.9)	
Notes (Ending)²	9,299	\$138.0	9,299	\$138.0	11,398	\$169.7	-18.4%

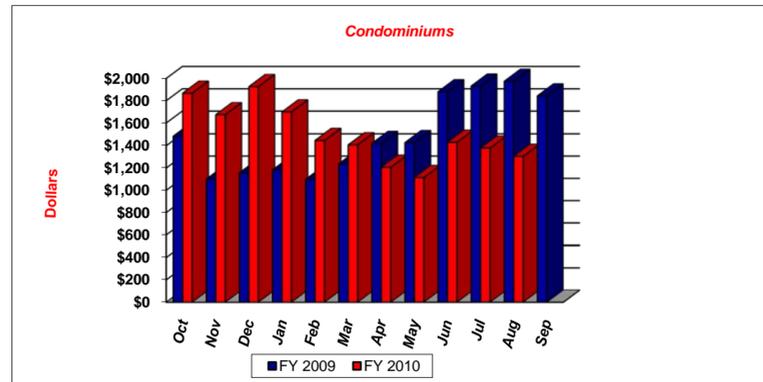
Notes: ^{1/} Dollars represent original loan proceeds for insurance-in-force and unpaid balances for notes.

^{2/} The August Title I portfolio includes cases classified as Currently Not Collectible (6,457 cases totaling \$97.9 million).

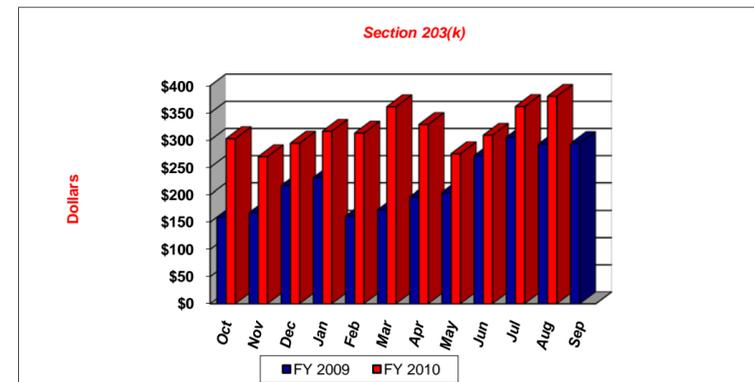
^{3/} Due to rounding or adjustments posting in the current month to transactions that occurred in previous months, a cumulative FYTD figure will not always equal the sum of the previous monthly entries.

Sources: SFDW-Title I_Case_Detail; Albany Financial Operations Center

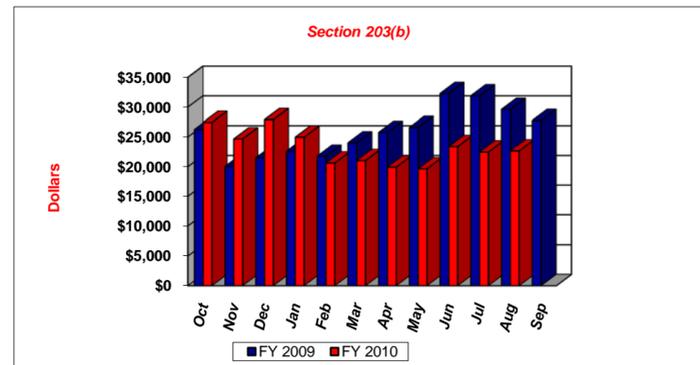
Commitments (Dollars are in Millions)
Monthly Comparison of FY 2009 and FY 2010*



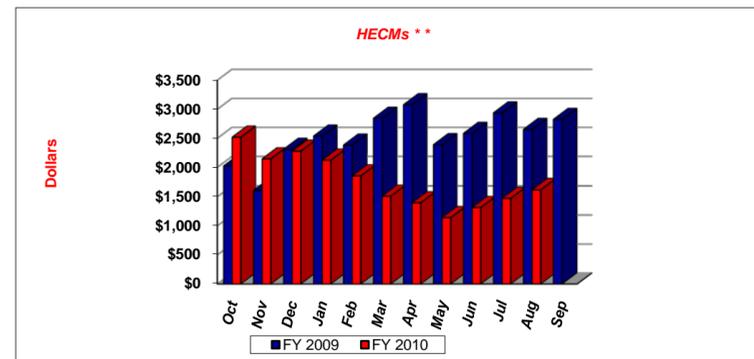
The total commitment amount for condominiums for August 2010 was \$1.3 billion.



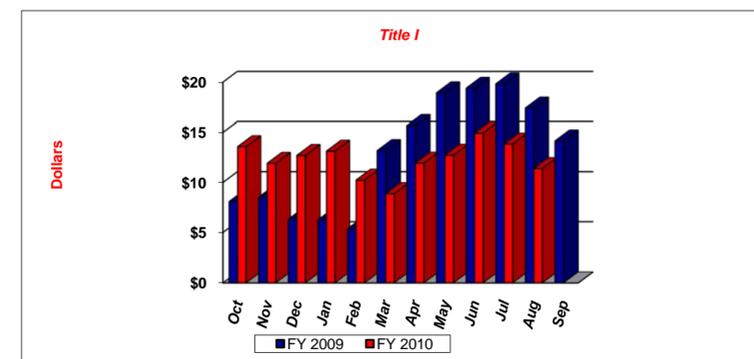
The total commitment amount for Section 203(k) for August 2010 was \$380 million.



The total commitment amount for Section 203(b) for August 2010 was \$22.6 billion.



The total commitment amount for HECMs for August 2010 was \$1.6 billion.



The total commitment amount for Title I for July 2010 was \$ 11.4 million.

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

** HECM total commitment is the maximum claim amount

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

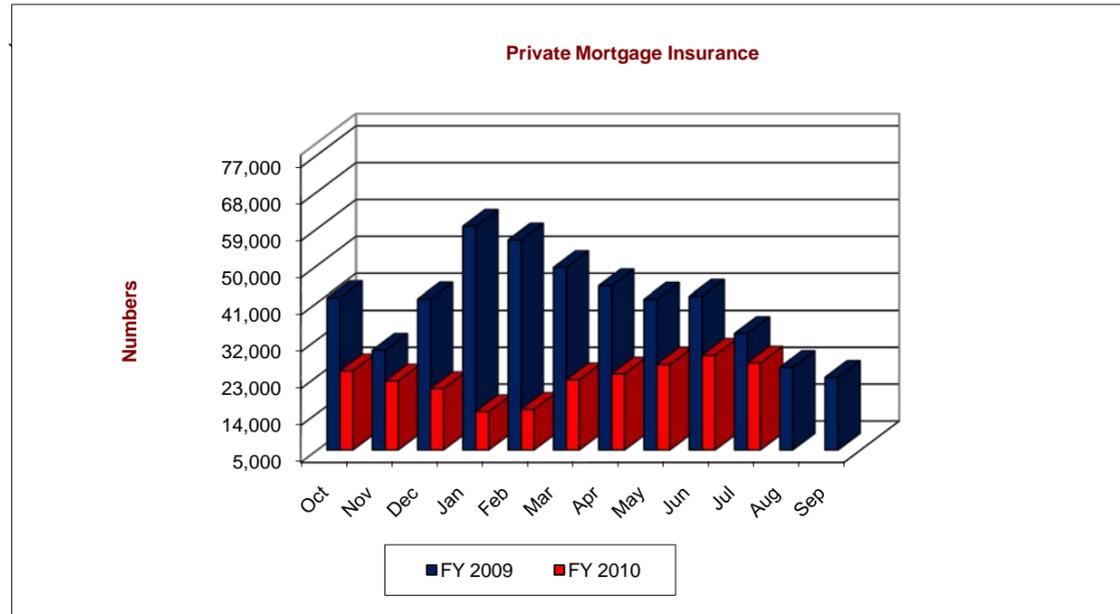
Dollars are in Millions

Fiscal Year 2010	MMIF Total	MMIF Components					HECM*	Title I	
		Condominiums	Section 203(k)	Section 203(b)	H4H	Other		Property Improvement	Mobile Homes
Oct	\$29,602.961	\$1,868.070	\$302.877	\$27,430.081	\$1.934	\$0.000	\$2,520.354	\$4.980	\$8.604
Nov	26,627.583	1,675.130	269.743	24,682.521	0.189	0.000	2,147.691	4.411	7.514
Dec	30,123.274	1,926.906	294.497	27,901.871	0.000	0.000	2,279.428	4.801	7.913
Jan	26,989.274	1,699.619	316.522	24,973.133	0.000	0.000	2,125.144	4.215	8.929
Feb	22,384.465	1,448.251	313.146	20,623.067	0.000	0.000	1,853.562	3.977	6.271
Mar	22,809.195	1,408.492	361.620	21,039.083	0.000	0.000	1,512.725	3.986	4.903
Apr	21,465.246	1,207.615	329.021	19,923.635	4.975	0.000	1,399.079	5.057	6.889
May	21,041.505	1,114.945	275.199	19,650.172	1.189	0.000	1,143.201	5.952	6.784
Jun	25,137.627	1,431.376	309.187	23,395.476	1.588	0.000	1,316.962	6.183	8.764
Jul	24,218.940	1,379.473	362.031	22,474.940	2.120	0.376	1,474.296	6.746	7.104
Aug	24,351.072	1,305.301	380.810	22,659.178	5.783	0.000	1,621.860	4.252	7.144
Sep									
FYTD 2010 Total	\$274,751.143	\$16,465.179	\$3,514.653	\$254,753.157	\$17.778	\$0.376	\$19,394.302	\$54.561	\$80.818
FY 2009 Total	330,429.864	17,742.411	2,672.476	310,010.737	4.239		30,189.243	56.293	96.912
FY 2010 Annualized	\$299,728.519	\$17,962.014	\$3,834.167	\$277,912.535	\$19.394	\$0.410	\$21,157.420	\$59.521	\$88.165

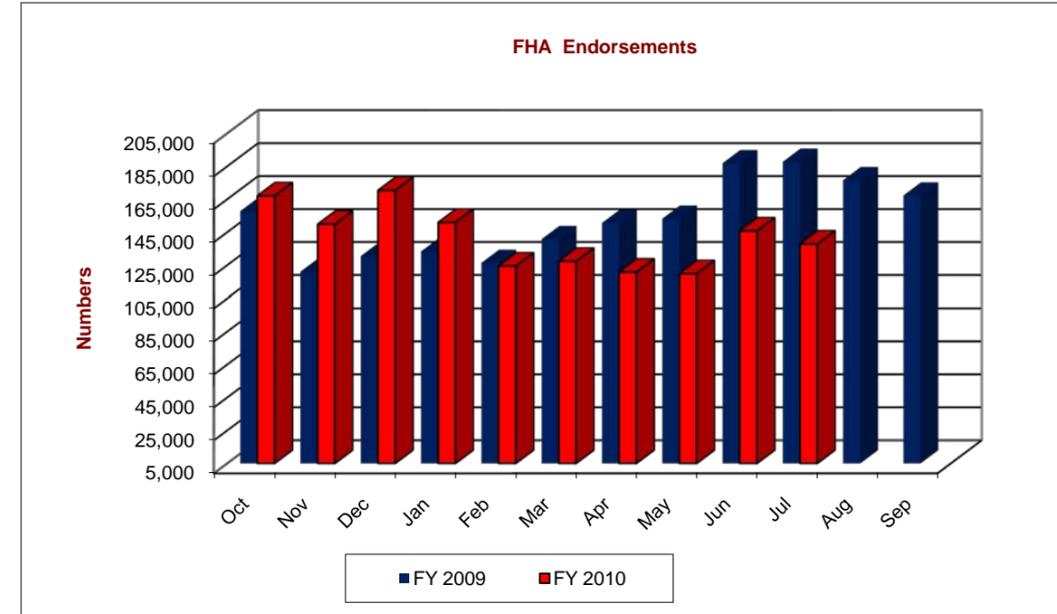
*Maximum Claim Amount which does not reflect loan balances.

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

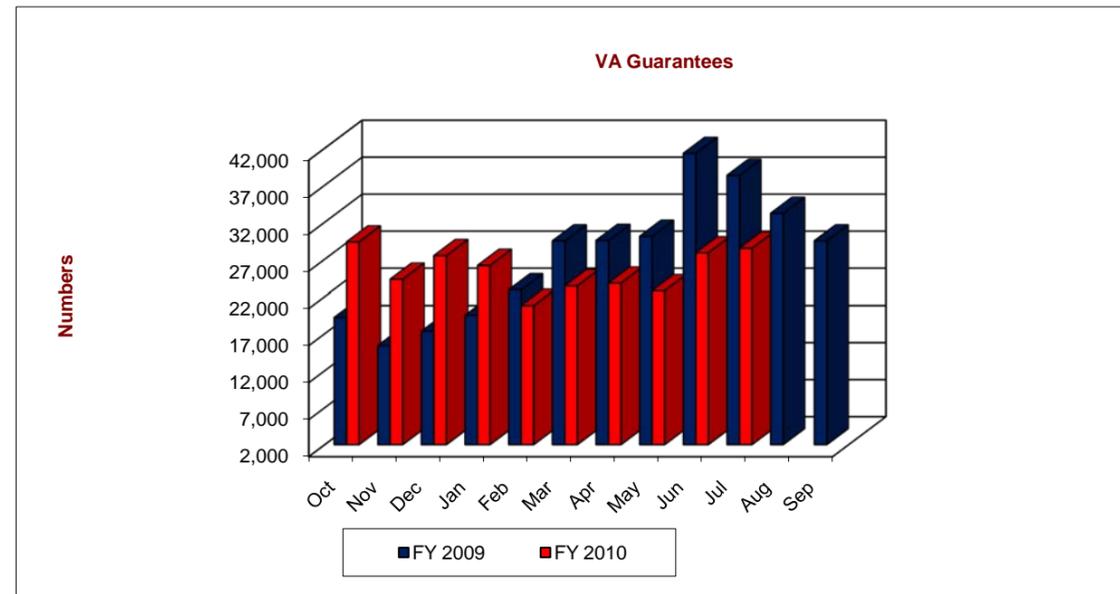
Single Family Insured Mortgages Monthly Comparison of FY2009 and FY2010



The number of private mortgage insurance for the month of July was 26,266.



The number of FHA endorsements for the month of July was 137,851.



The number of VA guarantees for the month of July was 28,477.

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

Single Family insured Mortgages

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

	Current Month <i>July 2010</i>		Current FYTD <i>Oct 2009 - July 2010</i>		Prior FYTD <i>Oct 2008 - July 2009</i>		Percent Change (Number)
	Number	Application Share	Number	Application Share	Number	Application Share	
INSURED MORTGAGE APPLICATIONS							
Private Mortgage Insurers	32,829	13%	284,069	11%	590,343	18%	-52%
FHA *	190,632	76%	1,936,549	78%	2,392,197	74%	-19%
VA**	28,477	11%	254,349	10%	263,004	8%	-3%
TOTAL	251,938	100%	2,474,967	100%	3,245,544	100%	-24%
INSURED MORTGAGE ENDORSEMENTS							
	Number	Dollars (\$M)	Insured Share (%)				Percent Change (Dollars)
Private Mortgage Insurers	26,266	\$5,908.0	16%	221,603	\$48,422.5	14%	-37%
FHA	137,851	\$24,218.9	67%	1,414,307	\$250,400.1	71%	-7%
VA	28,477	\$5,786.3	16%	254,349	\$52,122.1	15%	-6%
TOTAL	192,594	\$35,913.2	100%	1,890,259	\$350,944.7	100%	-12%
HOMES SALES MARKET							
	Number	FHA Share		Number	FHA Share		Percent Change (Number)
This section is currently under review for possible revision and data are not available.							

* Data for applications are for June 20, 2010 - July 24, 2010 current month; September 20, 2009 - July 24, 2010 for current FYTD, and September 21, 2008 - July 18, 2009 for prior FYTD.

Note: Dollars represent original amounts insured

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

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

Multifamily Insured Portfolio

Month	Prepayments		Claims		Endorsements		In-Force	
	<i>FY 2009</i>	<i>FY 2010</i>	<i>FY 2009</i>	<i>FY 2010</i>	<i>FY 2009</i>	<i>FY 2010</i>	<i>FY 2009</i>	<i>FY 2010</i>
Oct	28	15	8	1	3	24	11,884	11,958
Nov	43	36	2	7	40	53	11,875	11,956
Dec	42	36	0	4	38	56	11,867	11,968
Jan	47	60	1	13	69	157	11,875	12,048
Feb	48	68	24	4	40	102	11,836	12,077
Mar	45	66	3	3	58	99	11,845	12,106
Apr	37	68	13	5	86	83	11,878	12,117
May	37	60	4	3	29	99	11,865	12,152
Jun	46	71	3	8	64	118	11,879	12,188
Jul	58	65	12	5	92	115	11,901	12,234
Aug	43	66	4	3	57	180	11,911	12,344
Sep	70		18		146		11,971	

Multifamily Notes and Properties

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

Single Family Insured Portfolio (Forward)

Month	Prepayments		Claims		Endorsements		In-Force	
	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010
Oct	31,261	57,648	5,281	7,725	157,728	167,086	4,497,027	5,632,027
Nov	23,227	51,573	4,966	7,380	121,026	149,826	4,591,020	5,726,057
Dec	29,878	59,529	5,829	8,649	130,480	170,389	4,686,986	5,832,024
Jan	48,407	34,990	5,724	8,527	133,302	150,962	4,767,289	5,943,795
Feb	58,462	25,829	5,299	8,513	126,317	124,441	4,830,878	6,038,008
Mar	58,013	29,426	6,426	11,165	140,751	127,330	4,908,998	6,126,695
Apr	71,597	28,540	6,368	9,382	150,568	120,813	4,983,719	6,211,096
May	81,998	27,022	6,117	8,587	153,160	119,833	5,051,482	6,296,602
Jun	68,069	29,977	7,473	10,340	186,835	145,788	5,170,658	6,403,638
Jul	62,231	33,845	7,670	9,859	187,716	137,851	5,288,446	6,499,022
Aug	49,071	42,001	7,715	11,702	176,565	133,048	5,412,043	6,580,374
Sep	47,243		7,551		167,277		5,527,609	

Single Family Insured HECM (Reverse)

Month	HECMS	
	<i>FY 2009</i>	<i>FY 2010</i>
Oct	9,726	8,773
Nov	7,773	7,737
Dec	9,762	8,280
Jan	9,859	7,621
Feb	9,084	7,014
Mar	11,260	5,821
Apr	11,661	5,505
May	8,352	4,551
Jun	8,633	5,304
Jul	9,828	5,879
Aug	8,927	6,641
Sep	9,470	

Single Family Notes and Properties

Months	Notes		Accelerated Claims Disposition Notes		Properties	
	<i>FY 2009</i>	<i>FY 2010</i>	<i>FY 2009</i>	<i>FY 2010</i>	<i>FY 2009</i>	<i>FY 2010</i>
Oct	201	170	804	635	38,551	39,998
Nov	199	167	777	628	38,706	40,443
Dec	199	163	731	620	38,758	41,155
Jan	195	164	724	617	39,687	42,971
Feb	194	164	714	615	40,206	44,605
Mar	180	161	702	613	40,113	45,680
Apr	181	163	692	606	39,127	45,795
May	179	161	677	598	38,373	45,215
Jun	178	154	673	595	38,554	44,850
Jul	177	150	668	594	38,490	44,944
Aug	174	150	664	592	39,040	47,007
Sep	174		649		39,599	

Single Family Defaults and Claims

Month	Defaults		Loss Mitigation		Claims	
	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010
Oct	274,952	488,735	10,041	10,609	5,281	7,725
Nov	300,209	512,150	8,340	10,193	4,966	7,380
Dec	319,741	531,671	9,762	11,322	5,829	8,649
Jan	344,856	558,994	10,561	12,071	5,724	8,527
Feb	348,703	553,929	9,662	13,823	5,299	8,513
Mar	347,504	536,858	8,217	17,448	6,426	11,165
Apr	364,770	527,504	11,185	14,356	6,368	9,382
May	374,834	530,140	11,281	14,744	6,117	8,587
Jun	355,577	532,757	12,526	19,625	7,473	10,340
Jul	410,916	540,512	13,575	21,635	7,670	9,859
Aug	430,303	539,263	11,071	18,918	7,715	11,702
Sep	455,575		10,913		7,551	

Title I Insured Portfolio

Month	Prepayments		Claims		Endorsements		In-Force	
	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010
Oct	694	571	68	53	344	530	41,327	40,789
Nov	520	504	55	65	375	488	41,116	40,778
Dec	496	449	40	51	287	496	40,871	40,774
Jan	355	381	50	33	294	490	40,704	40,849
Feb	356	353	58	75	254	390	40,628	40,808
Mar	405	427	60	90	512	383	40,543	40,673
Apr	484	517	52	45	624	481	40,741	40,587
May	585	585	70	83	681	538	40,708	40,457
Jun	521	535	71	74	756	606	40,951	40,450
Jul	514	480	71	40	672	622	42,247	40,538
Aug	560	514	59	59	638	457	41,019	40,445
Sep	547		55		594		41,032	

Commitments

(Dollars in Millions)
SINGLE FAMILY

Month	MMI Total		Condominiums		Section 203(k)		Section 203(b)		H4H		Other		HECM	
	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010
OCT	\$27,879.859	\$29,602.961	\$1,485.735	\$1,868.070	\$158.935	\$302.877	\$26,235.190	\$27,430.081	\$0.000	\$1.934	\$0.000	\$0.000	\$2,024.205	\$2,520.354
Nov	21,307.004	26,627.583	1,100.453	1,675.130	167.358	269.743	20,039.193	24,682.521	0.000	0.189	0.000	0.000	1,612.099	2,147.691
Dec	22,845.453	30,123.274	1,156.823	1,926.906	216.601	294.497	21,472.029	27,901.871	0.000	0.000	0.000	0.000	2,311.680	2,279.428
Jan	24,013.383	26,989.274	1,182.944	1,699.619	231.216	316.522	22,599.223	24,973.133	0.000	0.000	0.000	0.000	2,538.917	2,125.144
Feb	23,024.216	22,384.465	1,098.130	1,448.251	161.289	313.146	21,764.796	20,623.067	0.000	0.000	0.000	0.000	2,384.965	1,853.562
Mar	25,420.723	22,809.195	1,237.337	1,408.492	172.750	361.620	24,010.506	21,039.083	0.130	0.000	0.000	0.000	2,846.316	1,512.725
Apr	27,384.560	21,465.246	1,421.042	1,207.615	196.506	329.021	25,767.012	19,923.635	0.000	4.975	0.000	0.000	3,079.300	1,399.079
May	28,222.637	21,041.505	1,428.318	1,114.945	204.258	275.199	26,590.061	19,650.172	0.000	1.189	0.000	0.000	2,391.341	1,143.201
Jun	34,432.676	25,137.627	1,880.738	1,431.376	271.408	309.187	32,280.529	23,395.476	0.000	1.588	0.000	0.000	2,586.200	1,316.962
Jul	34,128.520	24,218.940	1,931.348	1,379.473	305.423	362.031	31,891.748	22,474.940	0.000	2.120	0.000	0.376	2,938.770	1,474.296
Aug	31,880.790	24,351.072	1,974.416	1,305.301	292.797	380.810	29,613.577	22,659.178	0.000	5.783	0.000	0.000	2,654.461	1,621.860
Sep	\$29,889.933		\$1,843.000		\$293.936		\$27,748.888		\$4.109		\$0.000		\$2,827.134	

TITLE 1		
Month	FY 2009	FY 2010
OCT	\$8.095	\$13.584
Nov	8.537	11.925
Dec	6.324	12.714
Jan	6.262	13.144
Feb	5.377	10.248
Mar	13.194	8.888
Apr	15.683	11.945
May	18.934	12.736
Jun	19.394	14.947
Jul	19.828	13.851
Aug	17.415	11.396
Sep	\$14.161	

Single Family Insured Mortgages

Month	Private Mortgage Insurer		FHA		VA		Total	
	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010	FY 2009	FY 2010
Oct	42,167	24,339	157,728	167,085	19,181	29,340	219,076	220,764
Nov	29,387	21,877	121,025	149,824	15,386	24,307	165,798	196,008
Dec	41,827	19,989	130,479	170,386	17,336	27,488	189,642	217,863
Jan	59,569	14,378	133,300	150,960	19,486	26,162	212,355	191,500
Feb	56,216	14,924	126,314	124,438	22,877	20,776	205,407	160,138
Mar	49,476	22,153	140,751	127,329	29,470	23,415	219,697	172,897
Apr	45,046	23,608	150,567	120,813	29,535	23,780	225,148	168,201
May	41,767	25,909	153,160	119,833	30,098	22,754	225,025	168,496
Jun	42,513	28,160	186,834	145,788	41,304	27,850	270,651	201,798
Jul	33,481	26,266	187,716	137,851	38,331	28,477	259,528	192,594
Aug	25,183		176,565		33,205		234,953	
Sep	22,768		167,277		29,481		219,526	