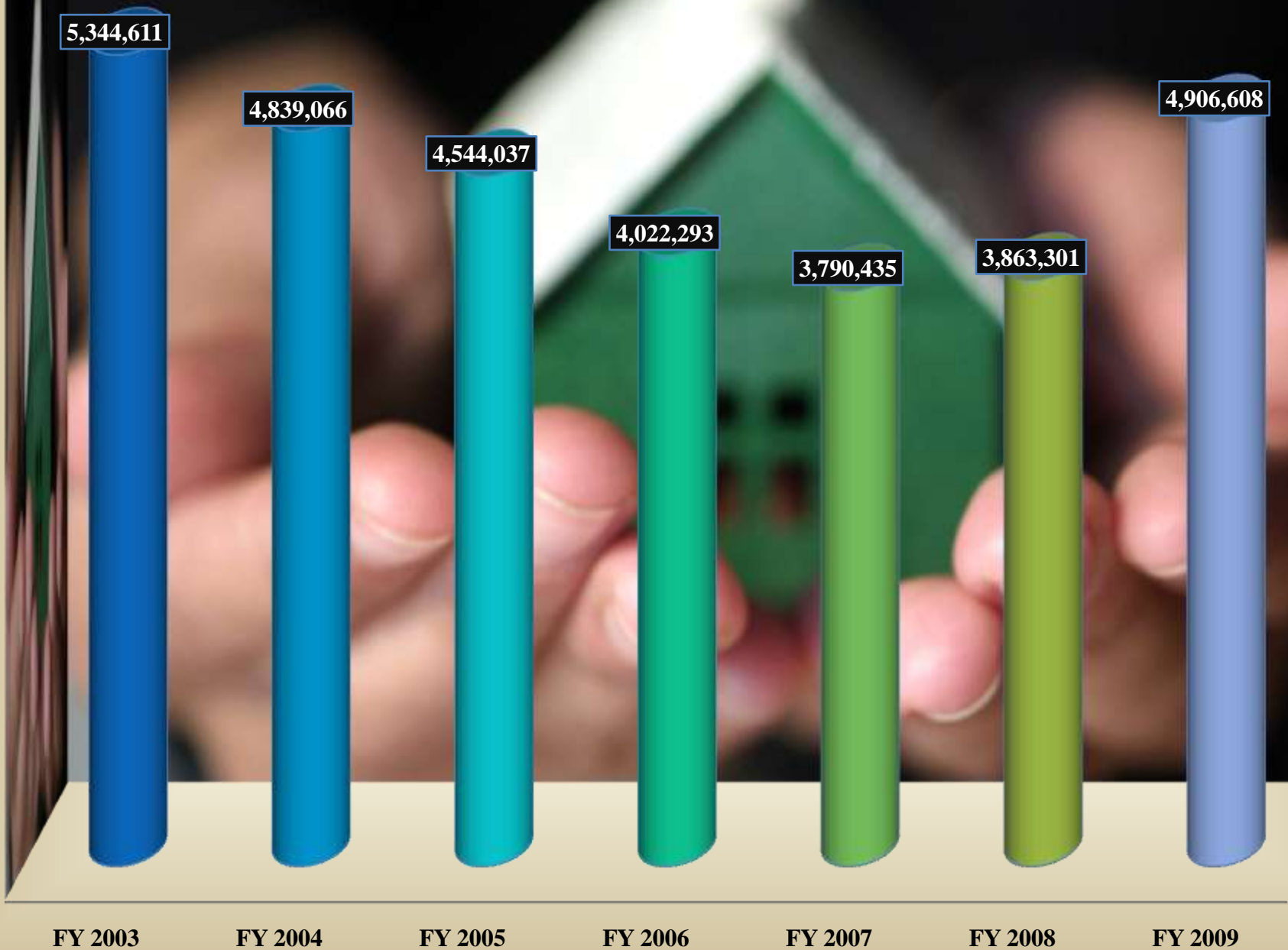




Danny Mendez
Director, Processing and Underwriting
Division
Santa Ana Homeownership Center

FHA INSURANCE IN FORCE



**VALUE OF FHA'S SF INSURED PORTFOLIO
(IN BILLIONS)**

FEB. 2007

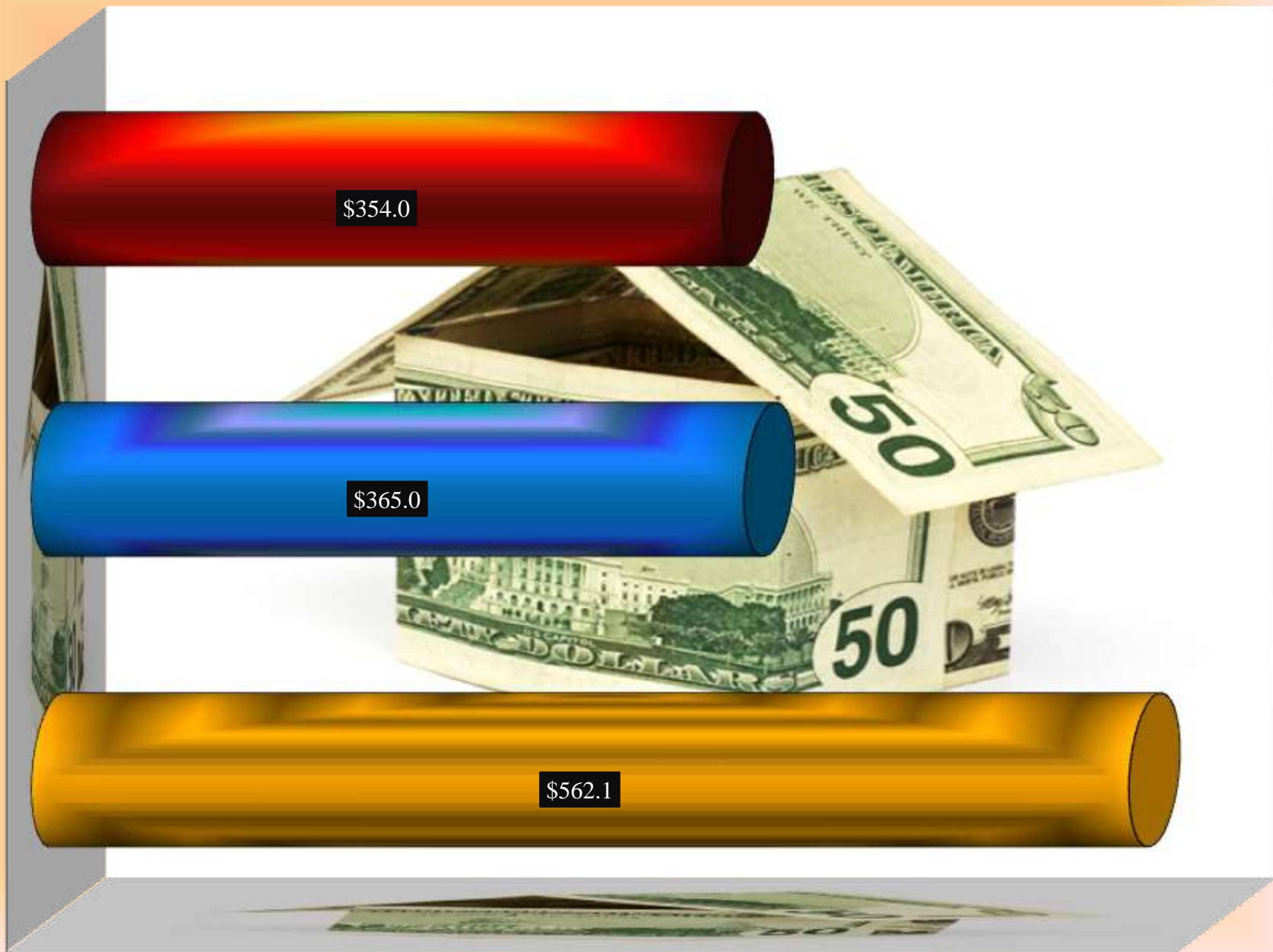
\$354.0

FEB. 2008

\$365.0

FEB. 2009

\$562.1



FHA ENDORSEMENTS

■ SANTA ANA ■ NATIONAL

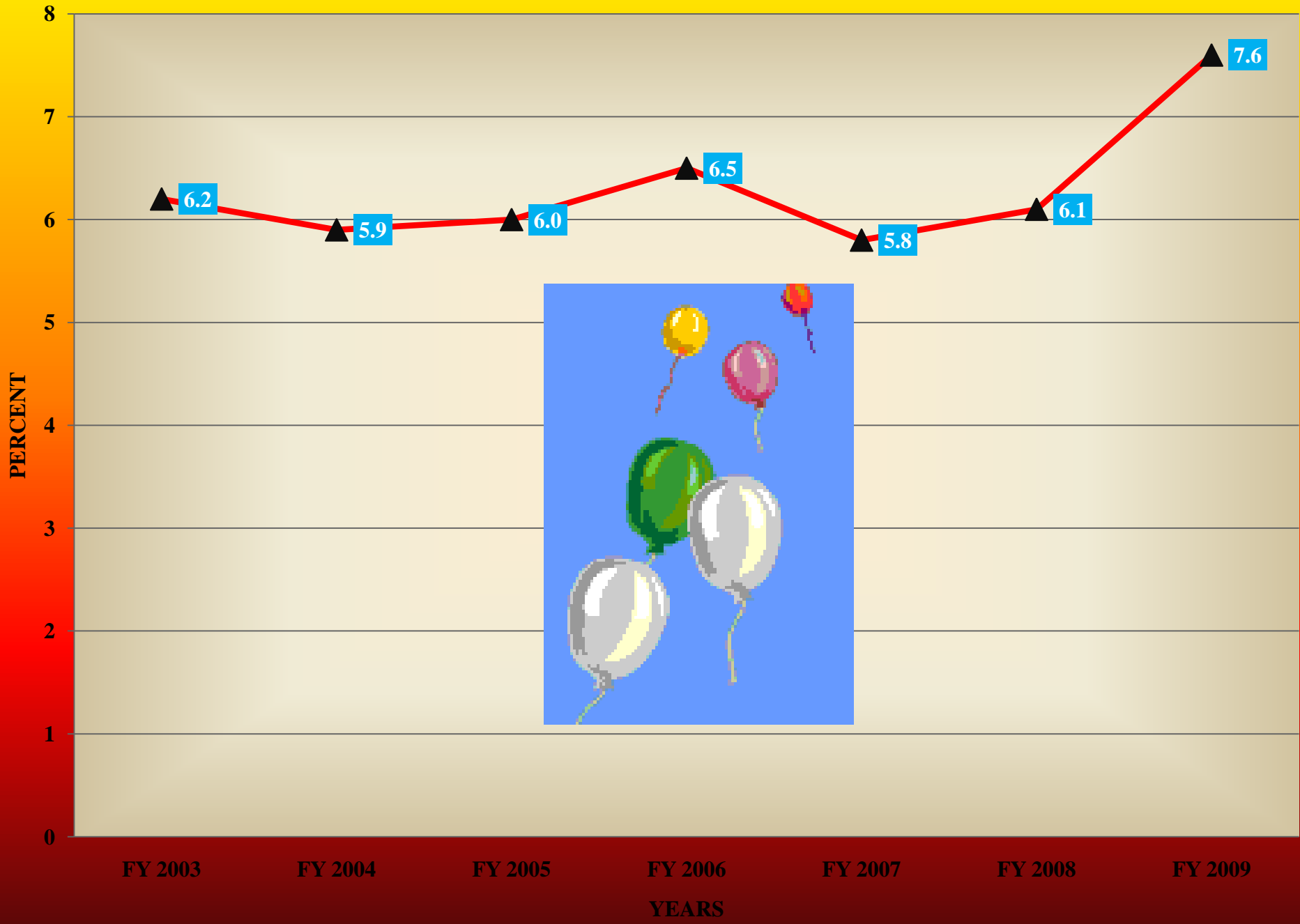


FHA ENDORSEMENTS

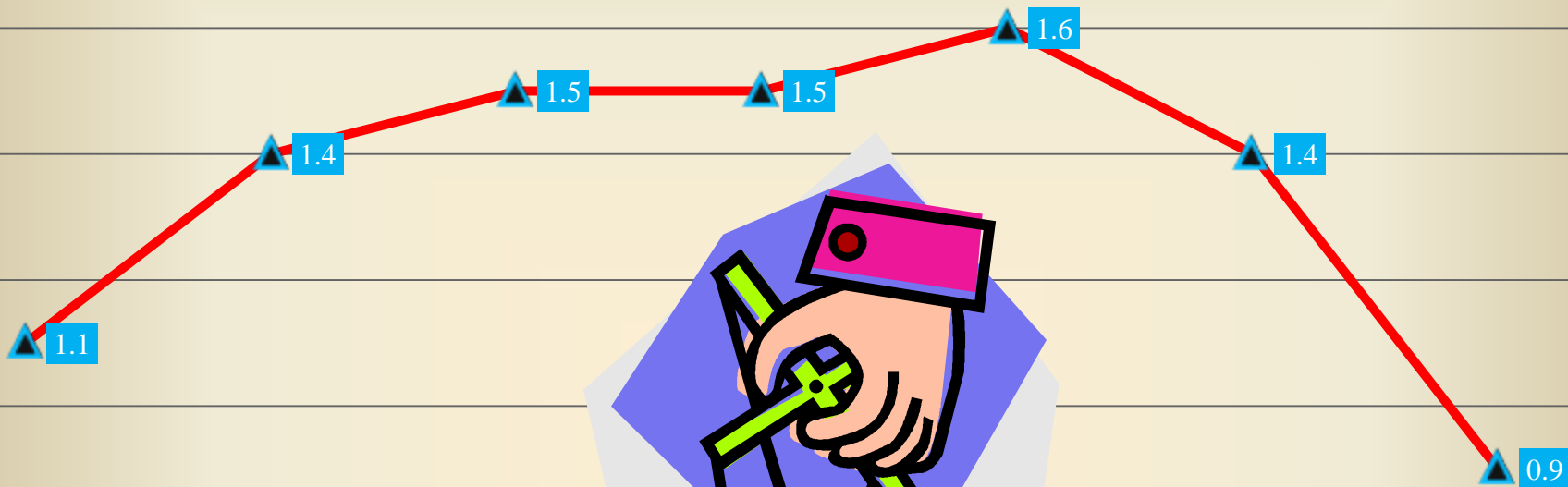
■ SAN FRANCISCO ■ CALIFORNIA



FHA DEFAULT RATE



FHA CLAIM RATE



FY 2003

FY 2004

FY 2005

FY 2006

FY 2007

FY 2008

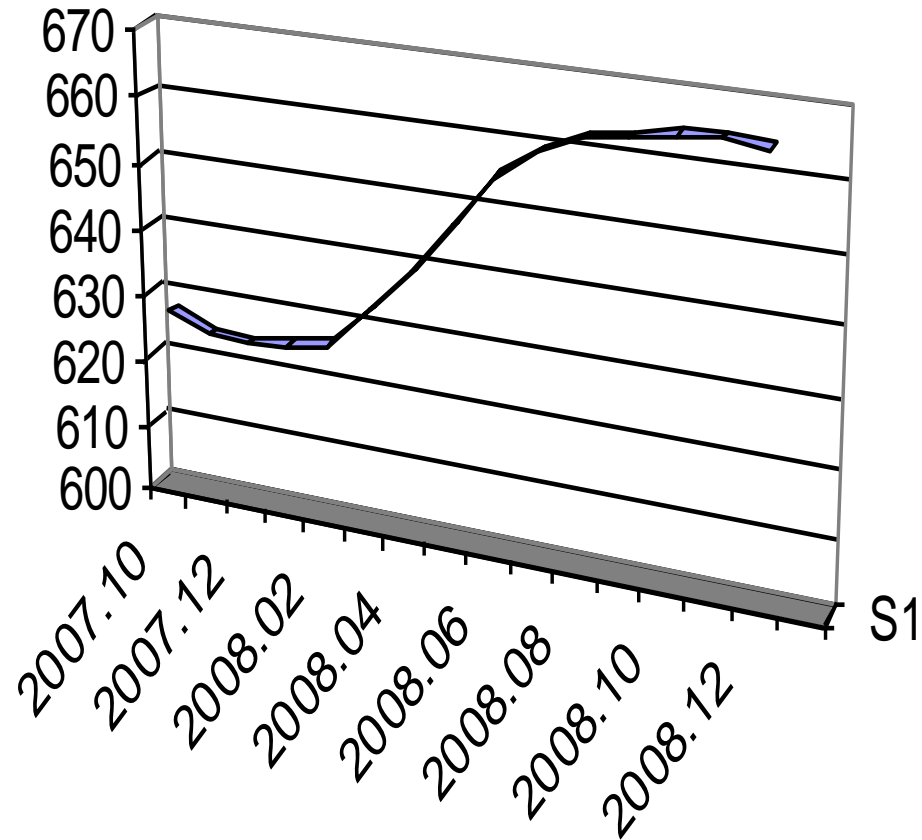
FY 2009

FHA REFINANCE ENDORSEMENTS

■ CONV/FHA ENDORSEMENTS ■ ALL REFI ENDORSEMENTS



FHA Single Family Insured Loans Average FICO Scores



October 2007 - December 2008

Source: US Dept of HUD

ENDORSEMENT TO FIRST TIME AND MINORITY BUYERS

■ 1ST. TME ■ MINORITY



SAHOC

FHA



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