

## Exhibit 3 - Counseling Agency Reporting Data Points

<b>Branch ID</b>	Sub grantee identifier (defined by Grantee)	Y	Y	Y	Y
<b>Client Unique Identifier</b>	Client's ID (defined by Program Loan Application Submission) This is the homeowner's Program ID	Y	Y	Y	Y
<b>Counseling Level</b>	5 a, 5 b, 5 c, 5 d	Y	Y	Y	Y
<b>Counseling Intake Date</b>	<b>(Report the current value at time of counseling)</b>	Y	Y	Y	Y
<b>Counseling Mode</b>		Y	Y	Y	Y
	Phone				
	face to face				
<b>First Name</b>		Y	Y	Y	Y
<b>Last Name</b>		Y	Y	Y	Y
<b>Age</b>		Y	Y	Y	Y
<b>Race</b>		Y	Y	Y	Y
	American Indian or Alaskan Native				
	Asian				
	Black or African American				
	Native Hawaiian or Other Pacific Islander				
	White				
	American Indian or Alaskan Native and White				
	Asian and White				
	Black or African American and White				
	American Indian or Alaskan Native and Black or African American				
	Other				
	Chose not to respond				
<b>Ethnicity</b>		Y	Y	Y	Y
	No				
	Yes				
	Chose not to respond				
<b>Gender</b>	Female/Male	Y	Y	Y	Y
<b>Household Family Income</b>	Annual gross income	Y	Y	Y	Y

<b>House Number</b>	House or Unit number of property	Y	Y	Y	Y
<b>Street</b>	Street name of property.	Y	Y	Y	Y
<b>City</b>	The actual city location of the property.	Y	Y	Y	Y
<b>State</b>	Two digit state (or U.S. territory) code of property	Y	Y	Y	Y
<b>Zip</b>	Five digit ZIP code of property.	Y	Y	Y	Y
<b>Current Servicer</b>	Name of current servicer the primary or foreclosure problem loan for client	Y	Y	Y	Y

<b>Loan Number Assigned by Current Servicer</b>	Loan number of foreclosure related problem loan.	Y	Y	Y	Y
<b>Credit Score</b>	Credit score at intake for foreclosure counseling.	Y	Y	Y	Y
<b>PITI at Intake</b>	Total (all loans and escrows) principal, interest, taxes and insurance paid by customer at intake.	Y	Y	Y	Y
<b>Does homeowner have a second loan?</b>		Y	Y	Y	Y
	No				
	Yes				
<b>Type of Loan at Intake</b>					Y
	Fixed rate currently under 8%				
	Fixed rate currently 8% or greater				
	ARM currently under 8%				
	ARM currently at 8% or greater				
	Fixed rate currently under 8% as a result of loan modification in last six months				
	Fixed rate currently 8% or greater as a result of loan modification in last six months				
	ARM currently under 8% as a result of loan modification in last six months				
	ARM currently at 8% or greater as a result of loan modification in last six months				
	Client did not disclose				

<b>Interest Only Loan</b>	Yes/No				Y
<b>Hybrid ARM</b>	Yes/No				Y
<b>Option ARM</b>	Yes/No				Y
<b>FHA or VA Insured Loan</b>	Yes/No				Y
<b>Privately Held Loan</b>	Yes/No				Y
<b>Has Interest Rate Reset on ARM loan</b>	Yes/No				Y
<b>Primary Reason for Default</b>	<b>(Report the current value at time of counseling)</b>	Y	Y	Y	Y
	Reduction in income				
	Loss of income				
	Medical issues				
	<b>Not in Default (Only for 5b d)</b>				Y
<b>Loan Status at First Contact</b>	<b>(Report the current value at time of counseling)</b>	Y	Y	Y	Y
	Current				
	30 60 days late				
	61 90 days late				
	91 120 days late				
	121+ days late				
<b>Counseling Outcome</b>	<b>(Report the current value at time of counseling)</b>	Optional	Optional	Optional	Optional
	Initiated forbearance agreement/repayment plan				
	Executed a deed in lieu				
	Mortgage foreclosed				
	Received second mortgage				
	Other				
	Counseled and referred to another social service or emergency assistance agency				
	Obtained partial claim loan from FHA lender				
	Bankruptcy				
	Counseled and referred for legal assistance				
	Withdrew from counseling				
	Currently in negotiation with servicer; outcome unknown				
	Referred homeowner to servicer with action plan and no further counseling activity; outcome unknown				

	Foreclosure put on hold or in moratorium; final outcome unknown				
	Brought mortgage current with rescue funds				
	Brought mortgage current (without rescue funds)				
	Mortgage refinanced into FHA product				
	Mortgage refinanced (non FHA product)				
	Mortgage modified with PITI less than or equal to 38% & at least 5 year fixed rate				
	Mortgage modified with PITI greater than 38% or interest rate fixed for less than 5 years and appears to be sustainable				
	Mortgage modified with PITI greater than 38% or interest rate fixed for less than 5 years and appears not to be sustainable				
	Homeowner(s) sold property (not short sale)				
	Pre foreclosure sale/short sale				
	Counseled on debt management or referred to debt management agency				
	Home lost due to tax sale or condemnation				
	Program loan submitted (only selectable outcome for 5a)				
	Program client able to resume full mortgage payment				
	Homeowner referred to other services (employment and training help, financial counseling, etc.)				
	Program client referred to NFMC counselor for foreclosure mitigation				
	Client defaulted on second mortgage				
	Client's income is above 85% of their pre-event income; monthly assistance terminated				

	Program Recertification Client has no changes in status				
	Program Recertification Client has changes in status, updates submitted to Fiscal Agent				
	Client defaults on homeowner portion of first mortgage payment				
<b>Counseling Outcome Date</b>	Enter the date you determined the clients reported outcome (Report the current value at time of counseling)	Optional	Optional	Optional	Optional
<b>Pre-Event Income</b>	As reported for the Program Application	Y	Y	Y	
<b>The Program Loan Amount</b>	(Report the current value at time of counseling)		Y	Y	
<b>Client Contribution</b>	(Report the current value at time of counseling)		Y	Y	