

Current Status of Borrowers that became SDQ following 2017 Hurricane Events McDash Custom Data Analysis

Current Status (As of Dec 2019)	Hurricane Irma (FEMA Declared Counties)	Hurricane Harvey (FEMA Declared Counties)	Non-Hurricane Affected Areas
Current on Mortgage Payments	63%	61%	30%
Refinanced/Sold Home	22%	22%	22%
30-60 Days DQ	8%	9%	11%
90+ Days DQ	3%	5%	10%
Active Foreclosure	3%	2%	12%
FC Sale / Short Sale	1%	1%	15%
Overall	100%	100%	100%

The analysis above details the current (or final) status of borrowers that were current on their mortgage prior to hurricanes Harvey and Irma and became 90 or more days delinquent in the 4 months following the storm. The "Non-Hurricane Affected Areas" provides a benchmark for borrowers outside of hurricane affected areas that became seriously delinquent at the same time.