



**Hudson River
Housing, Inc.**

*Housing with compassion...
Development with a vision*

NeighborWorks®
CHARTERED MEMBER

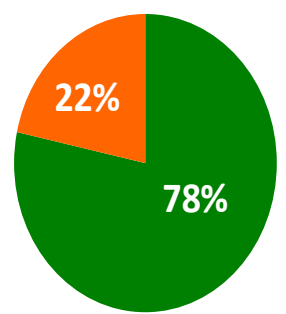
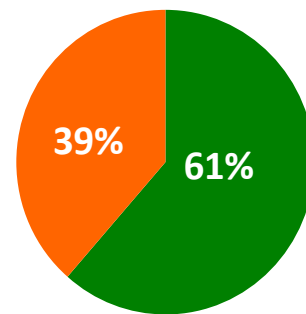
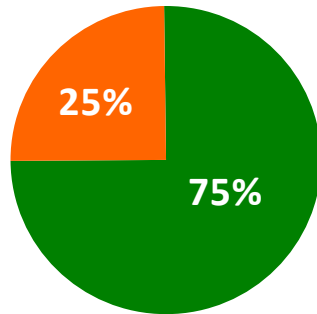
Foreclosure Statistics

**Homeowners Seeking Foreclosure Counseling Services:
percentages of new NeighborWorks HomeOwnership Center
of Dutchess County customers per quarter**

Types of Mortgages

- Fixed Rate
- All others

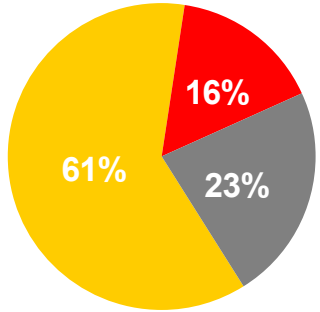
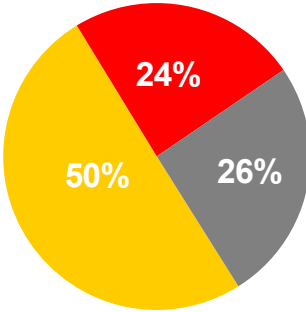
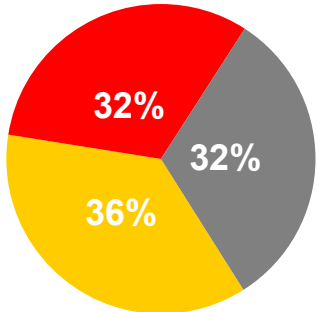
3rd Quarter 2009 4th Quarter 2009 Year To Date 2010



Primary Reason for Default

- Loss of Income
- Reduction in Income
- All other reasons

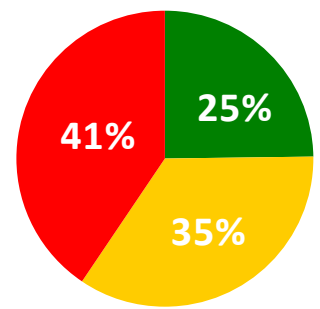
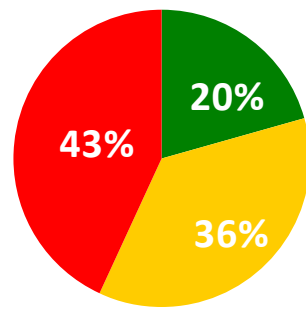
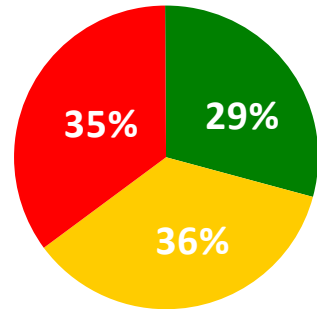
3rd Quarter 2009 4th Quarter 2009 Year To Date 2010



Status of Loan at Intake

- Current
- 1-3 Months Late
- Over 3 Months Late

3rd Quarter 2009 4th Quarter 2009 Year To Date 2010



NeighborWorks®
HomeOwnership Center
of Dutchess County

1-888-377-7713

As of March 2010