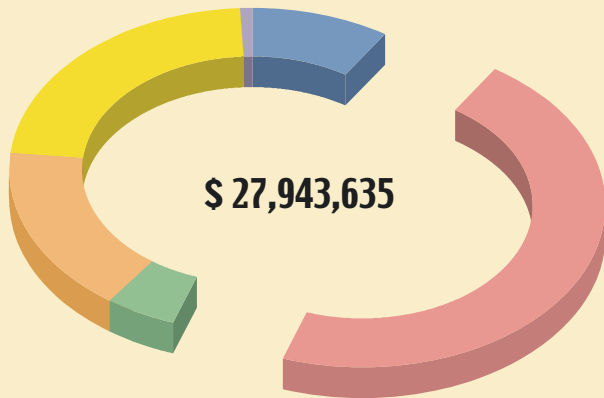




PRODUCTION REPORT

NHSSU ACTIVITY AS FIRST MORTGAGE DIRECT LENDER AND BROKER

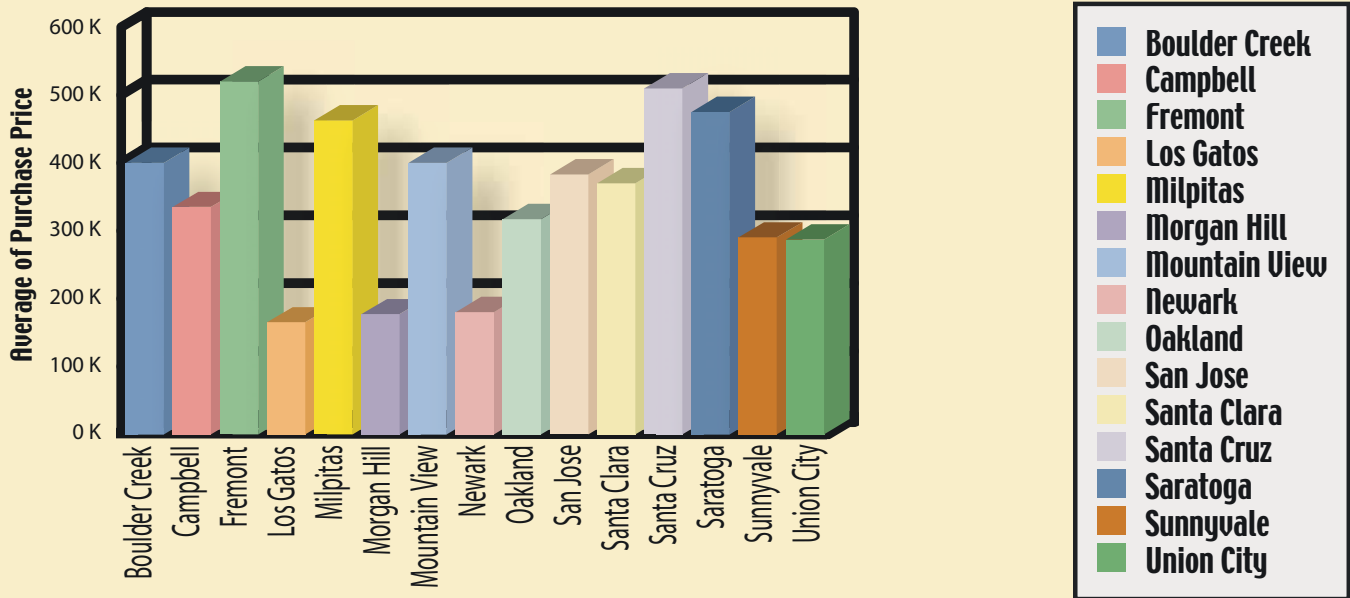


Fremont Bank	9.1%
NHSSU CalHFA First Mortgage	46.0%
NHSSU NHA First Mortgage	4.9%
Washington Mutual	16.6%
Washington Mutual CalHFA	22.6%
Wells Fargo	0.8%
Total	100%



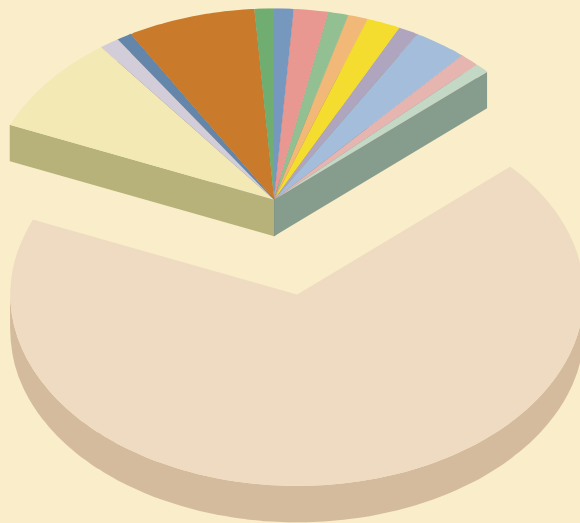
PRODUCTION REPORT

AVERAGE HOME PURCHASE PRICE BY CITY



PRODUCTION REPORT

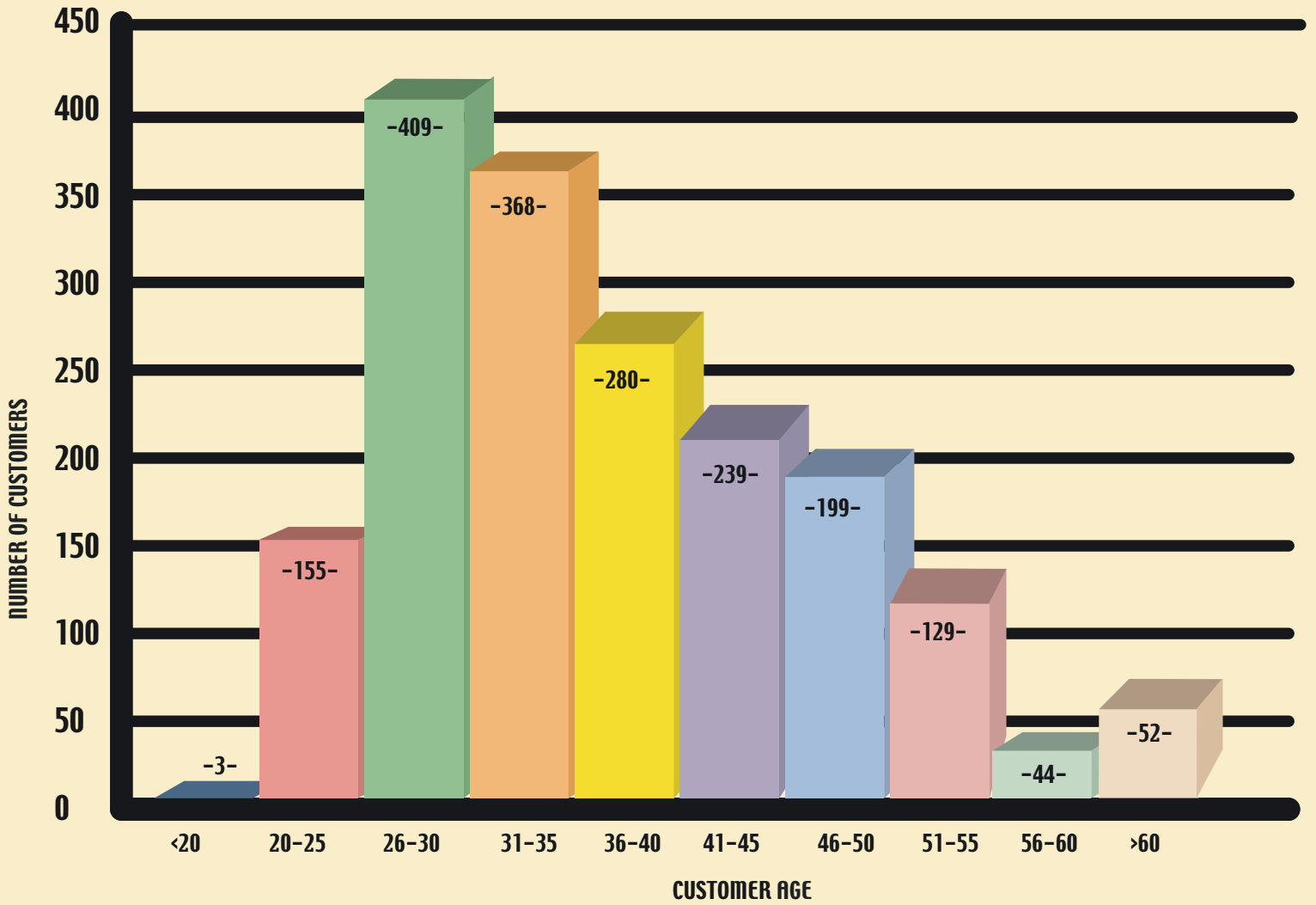
CITIES WHERE HOMES ARE PURCHASED



Boulder Creek	1.0%
Campbell	2.1%
Fremont	1.0%
Los Gatos	1.0%
Milpitas	2.1%
Morgan Hill	1.0%
Mountain View	3.1%
Newark	1.0%
Oakland	1.0%
San Jose	68.0%
Santa Clara	8.2%
Santa Cruz	1.0%
Saratoga	1.0%
Sunnyvale	7.2%
Union City	1.0%
Total:	100.0%

PRODUCTION REPORT

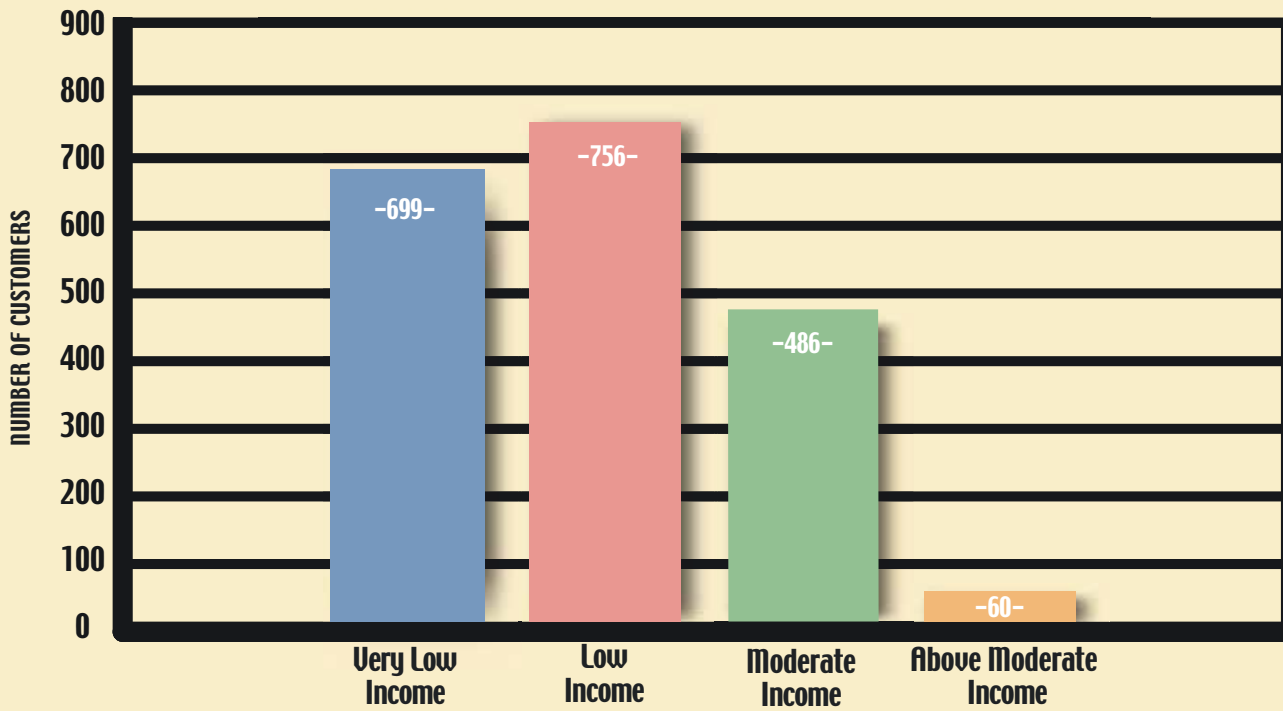
CUSTOMERS BY AGE





PRODUCTION REPORT

NHSSU HOMEBUYERS, BY INCOME



PRODUCTION REPORT

NHSSV HOMEBUYERS, BY RACE OR ETHNICITY

