

OREGON			
HFA Performance Data Reporting - Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	2,836	3,846
	Number of Unique Borrowers Denied Assistance	739	5,018
	Number of Unique Borrowers Withdrawn from Program	182	8,596
	Number of Unique Borrowers in Process	1,275	N/A
	Total Number of Unique Borrower Applicants	5,032	18,735
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000 - \$89,000	1%	1%
	\$50,000 - \$69,000	7%	7%
	Below \$50,000	92%	92%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0%	0%
	110% - 119%	1%	1%
	100% - 109%	2%	2%
	90% - 99%	3%	4%
	80% - 89%	5%	4%
	Below 80%	89%	89%

OREGON		
HFA Performance Data Reporting - Borrower Characteristics		
	QTD	Cumulative
Geographic Breakdown (by county)		
Baker	2	3
Benton	38	57
Clackamas	258	334
Clatsop	30	46
Columbia	82	97
Coos	61	77
Crook	24	37
Curry	34	39
Deschutes	143	241
Douglas	87	141
Gilliam	2	3
Grant	2	2
Harney	11	14
Hood River	21	31
Jackson	95	213
Jefferson	16	28
Josephine	99	131
Klamath	45	69
Lake	4	7
Lane	344	427
Lincoln	56	66
Linn	112	172
Malheur	17	26
Marion	229	293
Morrow	1	5
Multnomah	540	610
Polk	55	98
Sherman	2	2
Tillamook	19	28
Umatilla	15	24
Union	24	27
Wallowa	13	16
Wasco	12	21
Washington	263	303
Wheeler	1	1
Yamhill	79	157

OREGON		
HFA Performance Data Reporting - Borrower Characteristics		
	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	49	66
Asian	64	77
Black or African American	57	68
Native Hawaiian or other Pacific Islander	16	20
White	2,426	3,309
Information Not Provided by Borrower	224	306
Ethnicity		
Hispanic or Latino	196	269
Not Hispanic or Latino	2,640	3,577
Information Not Provided by Borrower	0	0
Sex		
Male	1,626	2,227
Female	1,210	1,619
Information Not Provided by Borrower	0	0
Co-Borrower		
Race		
American Indian or Alaskan Native	18	31
Asian	33	39
Black or African American	9	11
Native Hawaiian or other Pacific Islander	10	12
White	1,099	1,515
Information Not Provided by Borrower	124	158
Ethnicity		
Hispanic or Latino	109	138
Not Hispanic or Latino	1,178	1,622
Information Not Provided by Borrower	6	6
Sex		
Male	391	537
Female	895	1,222
Information Not Provided by Borrower	7	7

OREGON			
HFA Performance Data Reporting - Borrower Characteristics			
		QTD	Cumulative
Hardship			
	Unemployment	1,639	2,252
	Underemployment	1,197	1,594
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	0	0
Current Loan to Value Ratio (LTV)			
	<100%	61%	60%
	100% - 109%	11%	11%
	110% - 120%	9%	9%
	>120%	19%	20%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	52%	51%
	100% - 119%	22%	23%
	120% - 139%	16%	15%
	140% - 159%	6%	6%
	>=160%	4%	5%
Delinquency Status (%)			
	Current	59%	60%
	30+	8%	7%
	60+	6%	5%
	90+	27%	28%
Household Size			
	1	507	673
	2	849	1,157
	3	492	690
	4	506	684
	5+	482	642

OREGON		
HFA Performance Data Reporting - Program Performance		
MORTGAGE PAYMENT ASSISTANCE PROGRAM		
	QTD	Cumulative
Program Intake/Evaluation¹		
Approved		
Number of Applications Approved	2,836	3,846
% of Total Number of Applications	56%	20%
Denied		
Number of Applications Denied	739	5,018
% of Total Number of Applications	15%	27%
Withdrawn		
Number of Applications Withdrawn	182	8,596
% of Total Number of Applications	4%	46%
In Process		
Number of Applications In Process	1,275	N/A
% of Total Number of Applications	25%	N/A
Total		
Total Number of Applications Received	5,032	18,735
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0

OREGON			
HFA Performance Data Reporting - Program Performance			
MORTGAGE PAYMENT ASSISTANCE PROGRAM			
		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$ 1,179.54	\$ 1,167.63
	Median 1st Lien Housing Payment After Assistance	\$ -	\$ -
	Median 2nd Lien Housing Payment Before Assistance	\$ -	\$ -
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	\$ 158,604.53	\$ 157,591.86
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	\$ -	\$ -
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness ²	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	4
	Median Assistance Amount	\$ 3,907.57	\$ 4,633.49
Assistance Characteristics			
	Assistance Provided	\$ 17,789,367.73	\$ 20,237,677.66
	Total Lender/Servicer Assistance Amount	\$ -	\$ -
	Borrowers Receiving Lender/Servicer Match (%)	0%	0%
	Median Lender/Servicer Assistance per Borrower	\$ -	\$ -
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	200	178
Current			
	Number	1674	2291
	%	59%	60%
Delinquent (30+)			
	Number	234	281
	%	8%	7%
Delinquent (60+)			
	Number	154	212
	%	6%	5%
Delinquent (90+)			
	Number	774	1062
	%	27%	28%

OREGON			
HFA Performance Data Reporting - Program Performance			
MORTGAGE PAYMENT ASSISTANCE PROGRAM			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	157	157
Alternative Outcomes			
Foreclosure Sale			
	Number	0	0
	%	0%	0%
Cancelled			
	Number	124	124
	%	79%	79%
Deed in Lieu			
	Number	0	0
	%	0%	0%
Short Sale			
	Number	1	1
	%	1%	1%
Program Completion/Transition			
Loan Modification Program			
	Number	0	0
	%	0%	0%
Re-employed/Regain Appropriate Employment Level			
	Number	8	8
	%	5%	5%
Reinstatement/Current/Payoff			
	Number	0	0
	%	0%	0%
Short Sale			
	Number	N/A	N/A
	%	N/A	N/A
Deed in Lieu			
	Number	N/A	N/A
	%	N/A	N/A
Other - Borrower Still Owns Home			
	Number	24	24
	%	15%	15%

OREGON			
HFA Performance Data Reporting - Program Performance			
MORTGAGE PAYMENT ASSISTANCE PROGRAM			
		QTD	Cumulative
Homeownership Retention³			
	Six Months Number	N/A	0
	Six Months %	N/A	0%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
<p>1. Please note that the percentages for the cumulative column of the <i>Program Intake/Evaluation</i> section will not sum to 100%, as they exclude the in process applications.</p> <p>2. Includes second mortgage settlement</p> <p>3. Borrower still owns home</p>			