

OREGON			
HFA Performance Data Reporting - Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	580	4,426
	Number of Unique Borrowers Denied Assistance ¹	108	5,103
	Number of Unique Borrowers Withdrawn from Program ¹	98	8,686
	Number of Unique Borrowers in Process	564	N/A
	Total Number of Unique Borrower Applicants	1,350	18,779
Borrower Income (\$)			
	Above \$90,000	0.17%	0.02%
	\$70,000 - \$89,000	0.52%	0.52%
	\$50,000 - \$69,000	6.72%	6.87%
	Below \$50,000	92.59%	92.59%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.34%	0.04%
	110% - 119%	1.38%	1.36%
	100% - 109%	2.24%	1.97%
	90% - 99%	3.28%	3.50%
	80% - 89%	3.28%	4.22%
	Below 80%	89.48%	88.91%

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HFA Performance Data Reporting - Borrower Characteristics		
	QTD	Cumulative
Geographic Breakdown (by county)		
Baker	2	5
Benton	7	63
Clackamas	45	379
Clatsop	6	52
Columbia	19	116
Coos	12	89
Crook	7	44
Curry	4	43
Deschutes	28	269
Douglas	17	158
Gilliam	0	3
Grant	5	7
Harney	6	20
Hood River	5	36
Jackson	31	244
Jefferson	8	36
Josephine	13	144
Klamath	13	82
Lake	1	8
Lane	41	468
Lincoln	4	70
Linn	18	191
Malheur	1	27
Marion	54	347
Morrow	2	7
Multnomah	132	742
Polk	9	107
Sherman	0	2
Tillamook	3	31
Umatilla	5	29
Union	2	29
Wallowa	0	16
Wasco	6	27
Washington	43	346
Wheeler	1	2
Yamhill	30	187

OREGON			
HFA Performance Data Reporting - Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
	Race		
	American Indian or Alaskan Native	11	77
	Asian	21	98
	Black or African American	28	96
	Native Hawaiian or other Pacific Islander	3	23
	White	455	3,764
	Information Not Provided by Borrower	62	368
	Ethnicity		
	Hispanic or Latino	59	328
	Not Hispanic or Latino	521	4,098
	Information Not Provided by Borrower	0	0
	Sex		
	Male	339	2,566
	Female	241	1,860
Information Not Provided by Borrower	0	0	
Co-Borrower			
	Race		
	American Indian or Alaskan Native	4	35
	Asian	8	47
	Black or African American	7	18
	Native Hawaiian or other Pacific Islander	2	14
	White	210	1,723
	Information Not Provided by Borrower	34	193
	Ethnicity		
	Hispanic or Latino	28	166
	Not Hispanic or Latino	234	1,854
	Information Not Provided by Borrower	3	10
	Sex		
	Male	80	617
	Female	181	1,401
Information Not Provided by Borrower	4	12	

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HFA Performance Data Reporting - Borrower Characteristics			
		QTD	Cumulative
Hardship			
	Unemployment	306	2,558
	Underemployment	274	1,868
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	0	0
Current Loan to Value Ratio (LTV)			
	<100%	61.03%	60.53%
	100% - 109%	12.93%	11.18%
	110% - 120%	7.76%	8.99%
	>120%	18.28%	19.30%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	51.03%	51.08%
	100% - 119%	22.76%	22.48%
	120% - 139%	15.17%	15.09%
	140% - 159%	4.66%	5.92%
	>=160%	6.38%	5.43%
Delinquency Status (%)			
	Current	55.34%	59.02%
	30+	10.00%	7.66%
	60+	5.52%	5.51%
	90+	29.14%	27.81%
Household Size			
	1	90	763
	2	160	1,317
	3	108	798
	4	111	795
	5+	111	753
1. These cumulative totals do not align with previously reported figures as borrowers move to other evaluation categories			

OREGON		
HFA Performance Data Reporting - Program Performance		
MORTGAGE PAYMENT ASSISTANCE PROGRAM		
	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Applications Approved	580	4,426
% of Total Number of Applications	42.96%	23.57%
Denied		
Number of Applications Denied	108	5,103
% of Total Number of Applications	8.00%	27.17%
Withdrawn		
Number of Applications Withdrawn	98	8,686
% of Total Number of Applications	7.26%	46.26%
In Process		
Number of Applications In Process	564	N/A
% of Total Number of Applications	41.78%	N/A
Total		
Total Number of Applications Received	1,350	18,779
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	\$ 1,147.68	\$ 1,165.44
	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	\$ 155,913.53	\$ 157,458.19
	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 ¹	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	7
	Median Assistance Amount	\$ 3,363.01	\$ 7,473.14
Assistance Characteristics			
	Assistance Provided	\$ 15,902,711.39	\$ 36,140,389.05
	Total Lender/Servicer Assistance Amount	\$ -	\$ -
	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
	Median Lender/Servicer Assistance per Borrower	\$ -	\$ -
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	288	192
Current			
	Number	321	2,612
	%	55.34%	59.02%
Delinquent (30+)			
	Number	58	339
	%	10.00%	7.66%
Delinquent (60+)			
	Number	32	244
	%	5.52%	5.51%
Delinquent (90+)			
	Number	169	1,231
	%	29.14%	27.81%

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)	500	661
Alternative Outcomes			
Foreclosure Sale			
	Number	0	0
	%	0.00%	0.00%
Cancelled			
	Number	327	454
	%	65.40%	68.68%
Deed in Lieu			
	Number	0	0
	%	0.00%	0.00%
Short Sale			
	Number	0	1
	%	0.00%	0.15%
Program Completion/Transition			
Loan Modification Program			
	Number	0	0
	%	0.00%	0.00%
Re-employed/Regain Appropriate Employment Level			
	Number	27	36
	%	5.40%	5.45%
Reinstatement/Current/Payoff			
	Number	0	0
	%	0.00%	0.00%
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	146	170
	%	29.20%	25.72%

OREGON			
HFA Performance Data Reporting - Program Performance			
MORTGAGE PAYMENT ASSISTANCE PROGRAM			
		QTD	Cumulative
Homeownership Retention²			
	Six Months Number	N/A	1,008
	Six Months %	N/A	99.80%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			