



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Oregon			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	369	12374
3	Number of Unique Borrowers Denied Assistance	183	2490
4	Number of Unique Borrowers Withdrawn from Program	24	14442
5	Number of Unique Borrowers in Process	N/A	479
6	Total Number of Unique Borrower Applicants	N/A	29785
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$4,032,546	\$210,445,068
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,197,131	\$39,113,626
10	Geographic Breakdown (by county)		
11	Baker	3	36
12	Benton	3	168
13	Clackamas	23	1113
14	Clatsop	1	113
15	Columbia	4	273
16	Coos	16	230
17	Crook	5	125
18	Curry	1	82
19	Deschutes	17	756
20	Douglas	16	333
21	Gilliam	0	5
22	Grant	1	21
23	Harney	1	30
24	Hood River	4	69
25	Jackson	32	765
26	Jefferson	3	107
27	Josephine	6	391
28	Klamath	13	329
29	Lake	1	19
30	Lane	23	1214
31	Lincoln	4	150
32	Linn	19	496
33	Malheur	3	73
34	Marion	44	1078
35	Morrow	2	23
36	Multnomah	55	2147
37	Polk	19	356
38	Sherman	0	2
39	Tillamook	1	76
40	Umatilla	9	142
41	Union	6	88
42	Wallowa	0	28
43	Wasco	3	69
44	Washington	24	1066
45	Wheeler	0	3
46	Yamhill	7	398

Oregon			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
47	Home Mortgage Disclosure Act (HMDA)		
48	Borrower		
49	Race		
50	American Indian or Alaskan Native	6	212
51	Asian	7	320
52	Black or African American	7	257
53	Native Hawaiian or other Pacific Islander	4	89
54	White	295	10427
55	Information Not Provided by Borrower	50	1069
56	Ethnicity		
57	Hispanic or Latino	37	1064
58	Not Hispanic or Latino	332	11294
59	Information Not Provided by Borrower	0	16
60	Sex		
61	Male	159	6633
62	Female	210	5736
63	Information Not Provided by Borrower	0	5
64	Co-Borrower		
65	Race		
66	American Indian or Alaskan Native	1	28
67	Asian	3	45
68	Black or African American	1	20
69	Native Hawaiian or other Pacific Islander	1	11
70	White	93	1313
71	Information Not Provided by Borrower	19	768
72	Ethnicity		
73	Hispanic or Latino	13	198
74	Not Hispanic or Latino	77	1375
75	Information Not Provided by Borrower	28	612
76	Sex		
77	Male	53	701
78	Female	57	898
79	Information Not Provided by Borrower	8	586
Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.			

Oregon

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	N/A	11262
3	% of Total Number of Applications	N/A	42.50%
<i>Denied</i>			
4	Number of Borrowers Denied	N/A	2376
5	% of Total Number of Applications	N/A	8.97%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	N/A	12861
7	% of Total Number of Applications	N/A	48.53%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	N/A
9	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	26499
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	4134
17 Program Characteristics			
18 General Characteristics			
12	Median 1st Lien Housing Payment Before Assistance	N/A	1,132
13	Median 1st Lien Housing Payment After Assistance	N/A	0
14	Median Length of Time Borrower Receives Assistance	N/A	12
15	Median Assistance Amount	N/A	12,562
23 Assistance Characteristics			
16	Assistance Provided to Date	N/A	\$139,721,040
25 Other Characteristics			
<i>Current</i>			
17	Number	N/A	7,217
18	%	N/A	64.08%
<i>Delinquent (30+)</i>			
19	Number	N/A	827
20	%	N/A	7.34%
<i>Delinquent (60+)</i>			
21	Number	N/A	597
22	%	N/A	5.30%
<i>Delinquent (90+)</i>			
23	Number	N/A	2,621
24	%	N/A	23.27%
38 Borrower Income (\$)			
25	Above \$90,000	N/A	N/A
26	\$70,000- \$89,000	N/A	N/A
27	\$50,000- \$69,000	N/A	N/A
28	Below \$50,000	N/A	N/A
43 Hardship			
29	Unemployment	N/A	N/A
30	Underemployment	N/A	N/A
31	Divorce	N/A	N/A
32	Medical Condition	N/A	N/A

Oregon

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance Program

		QTD	Cumulative
48	Death	N/A	N/A
49	Other	N/A	N/A
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	11,262
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	N/A	0
55	%	N/A	0.00%
56	<i>Cancelled</i>		
57	Number	N/A	911
58	%	N/A	8.09%
59	<i>Deed in Lieu</i>		
60	Number	N/A	0
61	%	N/A	0.00%
62	<i>Short Sale</i>		
63	Number	N/A	1
64	%	N/A	0.01%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	1
68	%	N/A	0.01%
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	N/A	756
71	%	N/A	6.71%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	N/A	16
74	%	N/A	0.14%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	N/A	9,577
77	%	N/A	85.04%

Oregon

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	257	449
3	% of Total Number of Applications	N/A	43.98%
<i>Denied</i>			
4	Number of Borrowers Denied	101	230
5	% of Total Number of Applications	N/A	22.53%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	25	52
7	% of Total Number of Applications	N/A	5.09%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	290
9	% of Total Number of Applications	N/A	28.40%
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	1021
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	175	304
17 Program Characteristics			
18 General Characteristics			
12	Median 1st Lien Housing Payment Before Assistance	1,077	1,080
13	Median 1st Lien Housing Payment After Assistance	0	0
14	Median Length of Time Borrower Receives Assistance	N/A	3
15	Median Assistance Amount	1,962	2,918
23 Assistance Characteristics			
16	Assistance Provided to Date	\$1,205,643	\$1,592,131
25 Other Characteristics			
<i>Current</i>			
17	Number	109	201
18	%	42.41%	44.77%
<i>Delinquent (30+)</i>			
19	Number	28	44
20	%	10.89%	9.80%
<i>Delinquent (60+)</i>			
21	Number	18	29
22	%	7.00%	6.46%
<i>Delinquent (90+)</i>			
23	Number	102	175
24	%	39.69%	38.98%
38 Borrower Income (\$)			
25	Above \$90,000	0.00%	0.00%
26	\$70,000- \$89,000	1.56%	1.34%
27	\$50,000- \$69,000	7.78%	6.24%
28	Below \$50,000	90.66%	92.43%
43 Hardship			
29	Unemployment	88	170
30	Underemployment	92	145
31	Divorce	9	20
32	Medical Condition	54	93

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Oregon

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance Program

		QTD	Cumulative
48	Death	13	19
49	Other	1	2

Oregon

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance Program

		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	4
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	0
64	%	0.00%	0.00%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	0
71	%	0.00%	0.00%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	N/A	N/A
74	%	N/A	N/A
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	4	4
77	%	100.00%	100.00%

Lines 6 & 9 Cumulative totals may not align with previously reported figures as borrowers move to other evaluation categories

Oregon

HFA Performance Data Reporting- Program Performance Loan Preservation Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	4,341
4	% of Total Number of Applications	N/A	31.49%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	8,065
7	% of Total Number of Applications	N/A	58.51%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	1,379
10	% of Total Number of Applications	N/A	10.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	13,785
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	3,932
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	N/A	2,165
20	Assistance Characteristics		
21	Assistance Provided to Date	N/A	\$14,398,870
22	Other Characteristics		
23	<i>Current</i>		
24	Number	N/A	2666
25	%	N/A	61.41%
26	<i>Delinquent (30+)</i>		
27	Number	N/A	502
28	%	N/A	11.56%
29	<i>Delinquent (60+)</i>		
30	Number	N/A	352
31	%	N/A	8.11%
32	<i>Delinquent (90+)</i>		
33	Number	N/A	821
34	%	N/A	18.91%
35	Borrower Income (\$)		
36	Above \$90,000	N/A	N/A
37	\$70,000- \$89,000	N/A	N/A
38	\$50,000- \$69,000	N/A	N/A
39	Below \$50,000	N/A	N/A
40	Hardship		
41	Unemployment	N/A	N/A
42	Underemployment	N/A	N/A
43	Divorce	N/A	N/A
44	Medical Condition	N/A	N/A
45	Death	N/A	N/A
46	Other	N/A	N/A
47	Program Outcomes		

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Oregon

HFA Performance Data Reporting- Program Performance Loan Preservation Assistance Program

		QTD	Cumulative
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	4341
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	N/A	0
52	%	N/A	0.00%
53	<i>Cancelled</i>		
54	Number	N/A	0
55	%	N/A	0.00%
56	<i>Deed in Lieu</i>		
57	Number	N/A	0
58	%	N/A	0.00%
59	<i>Short Sale</i>		
60	Number	N/A	0
61	%	N/A	0.00%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	N/A	0
65	%	N/A	0.00%
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	0
68	%	N/A	0.00%
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	N/A	4341
71	%	N/A	100.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	N/A	0
74	%	N/A	0.00%

Oregon

HFA Performance Data Reporting- Program Performance Loan Preservation Assistance Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	295	425
3	% of Total Number of Applications	N/A	31.88%
4	<i>Denied</i>		
5	Number of Borrowers Denied	201	377
6	% of Total Number of Applications	N/A	28.28%
7	<i>Withdrawn</i>		
8	Number of Borrowers Withdrawn	25	51
9	% of Total Number of Applications	N/A	3.83%
10	<i>In Process</i>		
11	Number of Borrowers In Process	N/A	480
12	% of Total Number of Applications	N/A	36.01%
13	<i>Total</i>		
14	Total Number of Borrowers Applied	N/A	1,333
15	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	181	305
16	17 Program Characteristics		
17	18 General Characteristics		
18	Median Assistance Amount	5,811	4,733
19	20 Assistance Characteristics		
20	Assistance Provided to Date	\$2,286,279	\$2,941,000
21	22 Other Characteristics		
22	<i>Current</i>		
23	Number	81	138
24	%	27.46%	32.47%
25	<i>Delinquent (30+)</i>		
26	Number	26	41
27	%	8.81%	9.65%
28	<i>Delinquent (60+)</i>		
29	Number	21	31
30	%	7.12%	7.29%
31	<i>Delinquent (90+)</i>		
32	Number	167	215
33	%	56.61%	50.59%
34	35 Borrower Income (\$)		
35	Above \$90,000	0.34%	0.24%
36	\$70,000- \$89,000	2.71%	2.35%
37	\$50,000- \$69,000	9.15%	7.76%
38	Below \$50,000	87.80%	89.65%
39	40 Hardship		
40	Unemployment	85	144
41	Underemployment	105	134
42	Divorce	9	15
43	Medical Condition	80	111
44	Death	12	16
45	Other	4	5
46			

Oregon

HFA Performance Data Reporting- Program Performance Loan Preservation Assistance Program

		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	4
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	0	0
71	%	0.00%	0.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	4	4
74	%	100.00%	100.00%

Lines 6 & 9 Cumulative total may not align with previously reported figures as borrowers move to other evaluation categories

Oregon

HFA Performance Data Reporting- Program Performance Loan Refinance Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	3	234
4	% of Total Number of Applications	N/A	27.08%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	299
7	% of Total Number of Applications	N/A	34.61%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	314
10	% of Total Number of Applications	N/A	36.34%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	17
13	% of Total Number of Applications	N/A	1.97%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	864
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	28
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1355	1385
20	Median 1st Lien Housing Payment After Assistance	1197	1063
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	250729	225476
24	Median 1st Lien UPB After Program Entry	172000	149000
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	53544	77296
28	Median Assistance Amount	168714	142285
29	Assistance Characteristics		
30	Assistance Provided to Date	\$540,625	\$35,792,139
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	33
34	%	0.00%	14.10%
35	<i>Delinquent (30+)</i>		
36	Number	0	5
37	%	0.00%	2.14%
38	<i>Delinquent (60+)</i>		
39	Number	0	6
40	%	0.00%	2.56%
41	<i>Delinquent (90+)</i>		
42	Number	3	190
43	%	100.00%	81.20%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	100.00%	95.30%
46	100%-119%	N/A	4.27%
47	120%-139%	N/A	0.43%
48	140%-159%	N/A	N/A
49	>=160%	N/A	N/A
50	Borrower Income (\$)		
51	Above \$90,000	33.33%	6.41%
52	\$70,000- \$89,000	33.33%	24.36%
53	\$50,000- \$69,000	33.33%	31.62%

54	Below \$50,000	0.00%	37.61%
55	Hardship		
56	Unemployment	1	33
57	Underemployment	2	129
58	Divorce	0	21
59	Medical Condition	0	44
60	Death	0	5
61	Other	0	2

62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	155
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	0
80	%	0.00%	0.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	155
86	%	0.00%	100.00%

Lines 6 & 9 Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Line 27 Includes second mortgage settlement.

Oregon

HFA Performance Data Reporting- Program Performance Rebuilding American Homeownership Assistance Pilot Project

	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	0	73
% of Total Number of Applications	N/A	25.35%
<i>Denied</i>		
Number of Borrowers Denied	0	186
% of Total Number of Applications	N/A	64.58%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	0	29
% of Total Number of Applications	N/A	10.07%
<i>In Process</i>		
Number of Borrowers In Process	N/A	N/A
% of Total Number of Applications	N/A	N/A
<i>Total</i>		
Total Number of Borrowers Applied	N/A	288
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	0	1437
Median 1st Lien Housing Payment After Assistance	0	1215
Median 2nd Lien Housing Payment Before Assistance	0	356
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	0	192717
Median 1st Lien UPB After Program Entry	0	212275
Median 2nd Lien UPB Before Program Entry	0	40304
Median 2nd Lien UPB After Program Entry	0	0
Median Principal Forgiveness	N/A	N/A
Median Assistance Amount	0	216034
Assistance Characteristics		
Assistance Provided to Date	\$0	\$15,999,887
Other Characteristics		
<i>Current</i>		
Number	0	73
%	0.00%	100.00%
<i>Delinquent (30+)</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (60+)</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (90+)</i>		
Number	0	0
%	0.00%	0.00%
Current Combined Loan to Value Ratio (CLTV)		
<100%	N/A	16.44%
100%-119%	N/A	57.53%

	120%-139%	N/A	26.03%
	140%-159%	N/A	0.00%
	>=160%	N/A	0.00%
Borrower Income (\$)			
	Above \$90,000	N/A	20.55%
	\$70,000- \$89,000	N/A	23.28%
	\$50,000- \$69,000	N/A	39.73%
	Below \$50,000	N/A	16.44%
Hardship			
	Unemployment	0	0
	Underemployment	0	0
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	0	73

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	12
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	N/A	0
	%	N/A	100.00%
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	12
	%	0.00%	100.00%

Line 6 & 9 Cumulative totals does not align with previously reported figures as borrowers move to other categories

Line 19 & 20 RAHPP involves purchase and refinance of all lines, this results in a higher UPB post assistance and can result in a higher payment

Lines 63 & 85 are inconsistent with Q3/2016 and Q4/2016 reports because the number of borrowers no longer in the program was reported as the number still active in the previous reports. The number of borrowers no longer in the program is now correct.