



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
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	389	12763
	Number of Unique Borrowers Denied Assistance	79	2552
	Number of Unique Borrowers Withdrawn from Program	25	14461
	Number of Unique Borrowers in Process	N/A	500
	Total Number of Unique Borrower Applicants	N/A	30755
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$5,034,461	\$215,479,529
	Total Spent on Administrative Support, Outreach, and Counseling	\$907,236	\$40,020,863
Geographic Breakdown (by county)			
	Baker	2	38
	Benton	3	171
	Clackamas	22	1135
	Clatsop	8	121
	Columbia	13	286
	Coos	10	240
	Crook	3	128
	Curry	0	82
	Deschutes	18	774
	Douglas	19	352
	Gilliam	1	6
	Grant	0	21
	Harney	0	30
	Hood River	2	71
	Jackson	32	797
	Jefferson	3	110
	Josephine	5	396
	Klamath	14	343
	Lake	1	20
	Lane	27	1241
	Lincoln	3	153
	Linn	14	510
	Malheur	4	77
	Marion	35	1113
	Morrow	0	23
	Multnomah	62	2209
	Polk	25	381
	Sherman	1	3
	Tillamook	4	80
	Umatilla	10	152
	Union	6	94
	Wallowa	0	28
	Wasco	3	72
	Washington	31	1097
	Wheeler	0	3
	Yamhill	8	406

Oregon		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	9	221
Asian	11	331
Black or African American	7	264
Native Hawaiian or other Pacific Islander	1	90
White	331	10758
Information Not Provided by Borrower	30	1099
Ethnicity		
Hispanic or Latino	36	1100
Not Hispanic or Latino	353	11647
Information Not Provided by Borrower	0	16
Sex		
Male	169	6802
Female	220	5956
Information Not Provided by Borrower	0	5
Co-Borrower		
Race		
American Indian or Alaskan Native	1	29
Asian	4	49
Black or African American	3	23
Native Hawaiian or other Pacific Islander	1	12
White	99	1412
Information Not Provided by Borrower	7	775
Ethnicity		
Hispanic or Latino	9	207
Not Hispanic or Latino	106	1481
Information Not Provided by Borrower	0	612
Sex		
Male	49	750
Female	66	964
Information Not Provided by Borrower	0	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
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		N/A	11262
% of Total Number of Applications		N/A	42.50%
<i>Denied</i>			
Number of Borrowers Denied		N/A	2376
% of Total Number of Applications		N/A	8.97%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		N/A	12861
% of Total Number of Applications		N/A	48.53%
<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	26499
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		N/A	4134

Oregon

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance Program

		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	N/A	1,132
	Median 1st Lien Housing Payment After Assistance	N/A	0
	Median Length of Time Borrower Receives Assistance	N/A	12
	Median Assistance Amount	N/A	12,562
Assistance Characteristics			
	Assistance Provided to Date	N/A	\$139,721,041
Other Characteristics			
	<i>Current</i>		
	Number	N/A	7,217
	%	N/A	64.08%
	<i>Delinquent (30+)</i>		
	Number	N/A	827
	%	N/A	7.34%
	<i>Delinquent (60+)</i>		
	Number	N/A	597
	%	N/A	5.30%
	<i>Delinquent (90+)</i>		
	Number	N/A	2,621
	%	N/A	23.27%
Borrower Income (\$)			
	Above \$90,000	N/A	N/A
	\$70,000- \$89,000	N/A	N/A
	\$50,000- \$69,000	N/A	N/A
	Below \$50,000	N/A	N/A
Hardship			
	Unemployment	N/A	N/A
	Underemployment	N/A	N/A
	Divorce	N/A	N/A
	Medical Condition	N/A	N/A
	Death	N/A	N/A
	Other	N/A	N/A

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)	N/A	11,262
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Cancelled</i>			
	Number	N/A	911
	%	N/A	8.09%
<i>Deed in Lieu</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Short Sale</i>			
	Number	N/A	1
	%	N/A	0.01%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	N/A	1
	%	N/A	0.01%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	N/A	756
	%	N/A	6.71%
<i>Reinstatement/Current/Payoff</i>			
	Number	N/A	16
	%	N/A	0.14%
<i>Other - Borrower Still Owns Home</i>			
	Number	N/A	9,577
	%	N/A	85.04%

Oregon

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance Program

	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	223	672
% of Total Number of Applications	N/A	50.68%
<i>Denied</i>		
Number of Borrowers Denied	52	264
% of Total Number of Applications	N/A	19.91%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	15	67
% of Total Number of Applications	N/A	5.05%
<i>In Process</i>		
Number of Borrowers In Process	N/A	323
% of Total Number of Applications	N/A	24.36%
<i>Total</i>		
Total Number of Borrowers Applied	N/A	1326
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	221	525

Oregon			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1,107	1,096
	Median 1st Lien Housing Payment After Assistance	0	0
	Median Length of Time Borrower Receives Assistance	N/A	5
	Median Assistance Amount	2,166	4,824
Assistance Characteristics			
	Assistance Provided to Date	\$2,047,561	\$3,639,692
Other Characteristics			
	<i>Current</i>		
	Number	92	293
	%	41.26%	43.60%
	<i>Delinquent (30+)</i>		
	Number	14	58
	%	6.28%	8.63%
	<i>Delinquent (60+)</i>		
	Number	21	50
	%	9.42%	7.44%
	<i>Delinquent (90+)</i>		
	Number	96	271
	%	43.05%	40.33%
Borrower Income (\$)			
	Above \$90,000	0.45%	0.15%
	\$70,000- \$89,000	3.59%	2.08%
	\$50,000- \$69,000	6.28%	6.25%
	Below \$50,000	89.69%	91.52%
Hardship			
	Unemployment	94	264
	Underemployment	74	219
	Divorce	4	24
	Medical Condition	46	139
	Death	5	24
	Other	0	2

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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)	3	7
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	N/A	N/A
	%	N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	3	7
	%	100.00%	100.00%

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

Line 21 Program has not been open a full year, and since most participants will receive 12 monthly payments there is not yet enough data to calculate a meaningful measure.

Line 51 Program has not been open a full year so few participants have exited funding, as most will receive 12 monthly payments.

Oregon

HFA Performance Data Reporting- Program Performance Loan Preservation Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		N/A	4,341
% of Total Number of Applications		N/A	31.49%
<i>Denied</i>			
Number of Borrowers Denied		N/A	8,065
% of Total Number of Applications		N/A	58.51%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		N/A	1,379
% of Total Number of Applications		N/A	10.00%
<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	13,785
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		N/A	3,932

Oregon			
HFA Performance Data Reporting- Program Performance Loan Preservation Assistance Program			
		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median Assistance Amount	N/A	2,165
Assistance Characteristics			
	Assistance Provided to Date	N/A	\$14,398,870
Other Characteristics			
	<i>Current</i>		
	Number	N/A	2666
	%	N/A	61.41%
	<i>Delinquent (30+)</i>		
	Number	N/A	502
	%	N/A	11.56%
	<i>Delinquent (60+)</i>		
	Number	N/A	352
	%	N/A	8.11%
	<i>Delinquent (90+)</i>		
	Number	N/A	821
	%	N/A	18.91%
Borrower Income (\$)			
	Above \$90,000	N/A	N/A
	\$70,000- \$89,000	N/A	N/A
	\$50,000- \$69,000	N/A	N/A
	Below \$50,000	N/A	N/A
Hardship			
	Unemployment	N/A	N/A
	Underemployment	N/A	N/A
	Divorce	N/A	N/A
	Medical Condition	N/A	N/A
	Death	N/A	N/A
	Other	N/A	N/A

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Oregon

HFA Performance Data Reporting- Program Performance Loan Preservation Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	4341
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Cancelled</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Deed in Lieu</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Short Sale</i>			
	Number	N/A	0
	%	N/A	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	N/A	4341
	%	N/A	100.00%
<i>Other - Borrower Still Owns Home</i>			
	Number	N/A	0
	%	N/A	0.00%

Oregon

HFA Performance Data Reporting- Program Performance Loan Preservation Assistance Program

	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	293	717
% of Total Number of Applications	N/A	39.50%
<i>Denied</i>		
Number of Borrowers Denied	181	531
% of Total Number of Applications	N/A	29.26%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	27	64
% of Total Number of Applications	N/A	3.53%
<i>In Process</i>		
Number of Borrowers In Process	N/A	503
% of Total Number of Applications	N/A	27.71%
<i>Total</i>		
Total Number of Borrowers Applied	N/A	1,815
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	197	502

Oregon

HFA Performance Data Reporting- Program Performance Loan Preservation Assistance Program

		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median Assistance Amount	6,545	5,563
Assistance Characteristics			
	Assistance Provided to Date	\$2,476,151	\$5,417,151
Other Characteristics			
	<i>Current</i>		
	Number	67	204
	%	22.87%	28.45%
	<i>Delinquent (30+)</i>		
	Number	15	56
	%	5.12%	7.81%
	<i>Delinquent (60+)</i>		
	Number	20	51
	%	6.83%	7.11%
	<i>Delinquent (90+)</i>		
	Number	191	406
	%	65.19%	56.62%
Borrower Income (\$)			
	Above \$90,000	0.68%	0.42%
	\$70,000- \$89,000	4.44%	3.07%
	\$50,000- \$69,000	7.51%	7.67%
	Below \$50,000	87.37%	88.84%
Hardship			
	Unemployment	86	230
	Underemployment	113	246
	Divorce	5	20
	Medical Condition	71	182
	Death	11	27
	Other	7	12

Oregon

HFA Performance Data Reporting- Program Performance Loan Preservation Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	58	62
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	N/A	N/A
	%	N/A	N/A
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	58	62
	%	100.00%	100.00%
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%

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

Line 8 Cumulative sums to one less than QTD + Q1 Cumulative due to a borrower double-counted for Q1

Line 48 Reflects the number of termination notices sent to borrowers following funding. Due to program, staffing, and technology changes this process has been backlogged.

Line73 While payments have been made for all of the benefit types under this program, to date termination notices (see Line 48 FN) have only been sent to borrowers that received the Preservation Benefit, which reinstated their first lien mortgage.

Oregon

HFA Performance Data Reporting- Program Performance Loan Refinance Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		2	236
% of Total Number of Applications		N/A	27.28%
<i>Denied</i>			
Number of Borrowers Denied		0	299
% of Total Number of Applications		N/A	34.57%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	314
% of Total Number of Applications		N/A	36.30%
<i>In Process</i>			
Number of Borrowers In Process		N/A	16
% of Total Number of Applications		N/A	1.85%
<i>Total</i>			
Total Number of Borrowers Applied		N/A	865
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	28

Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1281	1384
	Median 1st Lien Housing Payment After Assistance	1866	1066
	Median 2nd Lien Housing Payment Before Assistance	0	0
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	290189	225838
	Median 1st Lien UPB After Program Entry	260000	150000
	Median 2nd Lien UPB Before Program Entry	0	0
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness	42820	76339
	Median Assistance Amount	255375	143030
Assistance Characteristics			
	Assistance Provided to Date	\$510,750	\$36,302,889
Other Characteristics			
	<i>Current</i>		
	Number	0	33
	%	0.00%	13.98%
	<i>Delinquent (30+)</i>		
	Number	0	5
	%	0.00%	2.12%
	<i>Delinquent (60+)</i>		
	Number	0	6
	%	0.00%	2.54%
	<i>Delinquent (90+)</i>		
	Number	2	192
	%	100.00%	81.36%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	100.00%	95.34%
	100%-119%	0.00%	4.24%
	120%-139%	0.00%	0.42%
	140%-159%	0.00%	0.00%
	>=160%	0.00%	0.00%
Borrower Income (\$)			
	Above \$90,000	0.00%	6.35%
	\$70,000- \$89,000	50.00%	24.58%
	\$50,000- \$69,000	50.00%	31.78%
	Below \$50,000	0.00%	37.29%
Hardship			
	Unemployment	0	33
	Underemployment	1	130
	Divorce	0	21
	Medical Condition	1	45
	Death	0	5
	Other	0	2

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	156
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	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	1	156
	%	100.00%	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 20 Both of the LRAPP loans funded in Q2 resulted in higher monthly payments due to arrearages rolled into the new loan. These were approved because the applicants met the affordability guidelines and avoided foreclosure.

Line 63: Reflects LRAPP loans that have been extinguished - Loan sold by OAHAC or paid off by borrower.

Oregon

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

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	73
4	% of Total Number of Applications	N/A	25.35%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	186
7	% of Total Number of Applications	N/A	64.58%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	29
10	% of Total Number of Applications	N/A	10.07%
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	288
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0

17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	1437
20	Median 1st Lien Housing Payment After Assistance	0	1215
21	Median 2nd Lien Housing Payment Before Assistance	0	356
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	0	192717
24	Median 1st Lien UPB After Program Entry	0	212275
25	Median 2nd Lien UPB Before Program Entry	0	40304
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	N/A	N/A
28	Median Assistance Amount	0	216034
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$15,999,887
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	73
34	%	0.00%	100.00%
35	<i>Delinquent (30+)</i>		
36	Number	0	0
37	%	0.00%	0.00%
38	<i>Delinquent (60+)</i>		
39	Number	0	0
40	%	0.00%	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	0	0
43	%	0.00%	0.00%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	N/A	16.44%
46	100%-119%	N/A	57.53%
47	120%-139%	N/A	26.03%
48	140%-159%	N/A	0.00%
49	>=160%	N/A	0.00%
50	Borrower Income (\$)		
51	Above \$90,000	N/A	20.55%
52	\$70,000- \$89,000	N/A	23.28%
53	\$50,000- \$69,000	N/A	39.73%
54	Below \$50,000	N/A	16.44%
55	Hardship		
56	Unemployment	0	0
57	Underemployment	0	0
58	Divorce	0	0
59	Medical Condition	0	0
60	Death	0	0
61	Other	0	73

62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	15
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	3	15
86	%	100.00%	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 Reflects RAHAPP loans that have been paid off by the borrower.