

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	988	5,834
	Number of Unique Borrowers Denied Assistance <sup>1</sup>	154	5,323
	Number of Unique Borrowers Withdrawn from Program <sup>1</sup>	151	8,855
	Number of Unique Borrowers in Process	1,589	N/A
	Total Number of Unique Borrower Applicants	2,882	21,601
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	\$ 9,209,007	\$ 69,410,922
	Total Spent on Administrative Support, Outreach, and Counseling	\$ 1,896,223	\$ 19,328,238
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	0.00%
	\$70,000 - \$89,000	0.20%	0.53%
	\$50,000 - \$69,000	0.71%	5.69%
	Below \$50,000	99.09%	93.78%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	0.20%	0.12%
	110% - 119%	0.10%	1.12%
	100% - 109%	0.31%	1.71%
	90% - 99%	0.51%	2.86%
	80% - 89%	0.20%	3.45%
	Below 80%	98.68%	90.74%

OREGON		
HFA Performance Data Reporting - Borrower Characteristics		
	QTD	Cumulative
<b>Geographic Breakdown (by county)</b>		
Baker	4	10
Benton	22	90
Clackamas	97	515
Clatsop	14	69
Columbia	24	149
Coos	26	123
Crook	19	70
Curry	7	53
Deschutes	39	342
Douglas	18	189
Gilliam	0	4
Grant	1	8
Harney	4	25
Hood River	5	41
Jackson	53	318
Jefferson	22	65
Josephine	38	193
Klamath	40	168
Lake	2	13
Lane	86	580
Lincoln	10	83
Linn	27	232
Malheur	8	36
Marion	71	455
Morrow	1	8
Multnomah	171	974
Polk	22	137
Sherman	0	2
Tillamook	7	46
Umatilla	13	47
Union	8	41
Wallowa	0	18
Wasco	5	33
Washington	97	466
Wheeler	0	3
Yamhill	27	228

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
	<b>Race</b>		
	American Indian or Alaskan Native	16	101
	Asian	37	143
	Black or African American	20	126
	Native Hawaiian or other Pacific Islander	7	34
	White	815	4,919
	Information Not Provided by Borrower	93	511
	<b>Ethnicity</b>		
	Hispanic or Latino	93	474
	Not Hispanic or Latino	895	5,360
	Information Not Provided by Borrower	0	0
	<b>Sex</b>		
	Male	534	3,343
	Female	454	2,491
	Information Not Provided by Borrower	0	0
<b>Co-Borrower</b>			
	<b>Race</b>		
	American Indian or Alaskan Native	4	41
	Asian	8	56
	Black or African American	2	21
	Native Hawaiian or other Pacific Islander	0	14
	White	105	1,958
	Information Not Provided by Borrower	17	234
	<b>Ethnicity</b>		
	Hispanic or Latino <sup>2</sup>	22	207
	Not Hispanic or Latino <sup>2</sup>	114	2,106
	Information Not Provided by Borrower <sup>2</sup>	0	11
	<b>Sex</b>		
	Male	51	717
	Female	85	1,594
	Information Not Provided by Borrower	0	13

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Hardship</b>			
	Unemployment <sup>3</sup>	908	3,759
	Underemployment <sup>3</sup>	78	2,071
	Divorce	1	2
	Medical Condition	1	2
	Death	0	0
	Other	0	0
<b>Current Loan to Value Ratio (LTV)</b>			
	<100%	60.32%	59.89%
	100% - 109%	10.93%	11.00%
	110% - 120%	8.71%	9.07%
	>120%	20.04%	20.04%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	56.17%	51.54%
	100% - 119%	20.34%	21.96%
	120% - 139%	12.55%	14.69%
	140% - 159%	6.18%	6.15%
	>=160%	4.76%	5.66%
<b>Delinquency Status (%)</b>			
	Current	71.66%	60.37%
	30+	5.87%	7.46%
	60+	3.44%	5.26%
	90+	19.03%	26.91%
<b>Household Size</b>			
	1	202	1,026
	2	320	1,768
	3	161	1,033
	4	173	1,058
	5+	132	949
<p>1. These cumulative totals do not align with previously reported figures as borrowers move to other evaluation categories</p> <p>2. The report submitted for Q22012 misidentified 14 co-borrowers as Not Hispanic instead of Hispanic and 11 co-borrowers as Not Hispanic instead of Information Not Provided</p> <p>3. The report submitted for Q22012 misidentified 5 borrowers with an Unemployment Hardship instead of an Underemployment Hardship</p>			

<b>OREGON</b>		
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>MORTGAGE PAYMENT ASSISTANCE PROGRAM</b>		
	<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>		
<b>Approved</b>		
Number of Applications Approved	1,007	5,795
% of Total Number of Applications	37.34%	27.17%
<b>Denied</b>		
Number of Applications Denied	132	5,275
% of Total Number of Applications	4.89%	24.73%
<b>Withdrawn</b>		
Number of Applications Withdrawn	117	8,820
% of Total Number of Applications	4.34%	41.35%
<b>In Process</b>		
Number of Applications In Process	1,441	N/A
% of Total Number of Applications	53.43%	N/A
<b>Total</b>		
Total Number of Applications Received	2,697	21,331
Number of Borrowers Participating in Other HFA HHF Programs or Program Components <sup>1</sup>	683	781

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Program Performance</b>			
<b>MORTGAGE PAYMENT ASSISTANCE PROGRAM</b>			
		QTD	Cumulative
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	\$ 1,139	\$ 1,157
	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	\$ 158,688	\$ 157,262
	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 <sup>2</sup>	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	12
	Median Assistance Amount	\$ 1,916	\$ 11,203
<b>Assistance Characteristics</b>			
	Assistance Provided to Date <sup>3</sup>	\$ 5,512,153	\$ 62,182,053
	Total Lender/Servicer Assistance Amount	\$ -	\$ -
	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
	Median Lender/Servicer Assistance per Borrower	\$ -	\$ -
<b>Other Characteristics</b>			
	Median Length of Time from Initial Request to Assistance Granted	124	176
<b>Current</b>			
	Number	734	3,513
	%	72.89%	60.62%
<b>Delinquent (30+)</b>			
	Number	60	433
	%	5.96%	7.47%
<b>Delinquent (60+)</b>			
	Number	36	303
	%	3.57%	5.23%
<b>Delinquent (90+)</b>			
	Number	177	1,546
	%	17.58%	26.68%

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Program Performance</b>			
<b>MORTGAGE PAYMENT ASSISTANCE PROGRAM</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes<sup>4</sup></b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	979	4,338
<b>Alternative Outcomes<sup>4</sup></b>			
<b>Foreclosure Sale</b>			
	Number	0	0
	%	0.00%	0.00%
<b>Cancelled</b>			
	Number	34	529
	%	3.47%	12.20%
<b>Deed in Lieu</b>			
	Number	0	0
	%	0.00%	0.00%
<b>Short Sale</b>			
	Number	0	4
	%	0.00%	0.09%
<b>Program Completion/Transition<sup>4</sup></b>			
<b>Loan Modification Program</b>			
	Number	0	0
	%	0.00%	0.00%
<b>Re-employed/Regain Appropriate Employment Level</b>			
	Number	5	66
	%	0.51%	1.52%
<b>Reinstatement/Current/Payoff</b>			
	Number	0	0
	%	0.00%	0.00%
<b>Short Sale</b>			
	Number	N/A	N/A
	%	N/A	N/A
<b>Deed in Lieu</b>			
	Number	N/A	N/A
	%	N/A	N/A
<b>Other - Borrower Still Owns Home</b>			
	Number	940	3739
	%	96.02%	86.19%

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Program Performance</b>			
<b>MORTGAGE PAYMENT ASSISTANCE PROGRAM</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Homeownership Retention<sup>5</sup></b>			
	Six Months Number	N/A	4,542
	Six Months %	N/A	99.30%
	Twelve Months Number	N/A	3822
	Twelve Months %	N/A	99.38%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. The reports submitted for Q12012 and Q22012 overstated the Number of Borrowers Participating in Other HFA HHF Programs by 1 and 37 respectively, leading to a quarter-over-quarter difference of -38</p> <p>2. Includes second mortgage settlement</p> <p>3. A \$986 difference in quarter-over-quarter Assistance Provided to Date is due to \$4,330 not reported in the previous quarter and \$-3,344 in returned funds deducted in the previous quarter to reflect payoffs</p> <p>4. These cumulative totals do not align with previously reported figures as borrowers re-enter the program and move to other outcome categories upon subsequent completion</p> <p>5. Borrower still owns home</p>			



<b>OREGON</b>		
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>LOAN PRESERVATION ASSISTANCE PROGRAM</b>		
	<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>		
<b>Approved</b>		
Number of Applications Approved	650	784
% of Total Number of Applications	12.38%	11.76%
<b>Denied</b>		
Number of Applications Denied	1,649	2,756
% of Total Number of Applications	31.42%	41.34%
<b>Withdrawn</b>		
Number of Applications Withdrawn	468	645
% of Total Number of Applications	8.92%	9.67%
<b>In Process</b>		
Number of Applications In Process	2,482	N/A
% of Total Number of Applications	47.28%	N/A
<b>Total</b>		
Total Number of Applications Received	5,249	6,667
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	643	777

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Program Performance</b>			
<b>LOAN PRESERVATION ASSISTANCE PROGRAM</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	\$ 1,165	\$ 1,162
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	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	\$ 158,121	\$ 157,793
	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 <sup>1</sup>	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	\$ 2,371	\$ 2,414
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$ 1,748,434	\$ 2,180,730
	Total Lender/Servicer Assistance Amount	\$ -	\$ -
	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
	Median Lender/Servicer Assistance per Borrower	\$ -	\$ -
<b>Other Characteristics</b>			
	Median Length of Time from Initial Request to Assistance Granted	106	105
<b>Current</b>			
	Number	454	519
	%	69.85%	66.20%
<b>Delinquent (30+)</b>			
	Number	80	111
	%	12.31%	14.16%
<b>Delinquent (60+)</b>			
	Number	53	74
	%	8.15%	9.44%
<b>Delinquent (90+)</b>			
	Number	63	80
	%	9.69%	10.20%

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Program Performance</b>			
<b>LOAN PRESERVATION ASSISTANCE PROGRAM</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	650	784
<b>Alternative Outcomes</b>			
	<b>Foreclosure Sale</b>		
	Number	0	0
	%	0.00%	0.00%
	<b>Cancelled</b>		
	Number	0	0
	%	0.00%	0.00%
	<b>Deed in Lieu</b>		
	Number	0	0
	%	0.00%	0.00%
	<b>Short Sale</b>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/Transition</b>			
	<b>Loan Modification Program</b>		
	Number	0	0
	%	0.00%	0.00%
	<b>Re-employed/Regain Appropriate Employment Level</b>		
	Number	0	0
	%	0.00%	0.00%
	<b>Reinstatement/Current/Payoff</b>		
	Number	650	784
	%	100.00%	100.00%
	<b>Short Sale</b>		
	Number	N/A	N/A
	%	N/A	N/A
	<b>Deed in Lieu</b>		
	Number	N/A	N/A
	%	N/A	N/A
	<b>Other - Borrower Still Owns Home</b>		
	Number	0	0
	%	0.00%	0.00%

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Program Performance</b>			
<b>LOAN PRESERVATION ASSISTANCE PROGRAM</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	10
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four 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			

<b>OREGON</b>		
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>LOAN REFINANCING ASSISTANCE PILOT PROJECT</b>		
	<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>		
<b>Approved</b>		
Number of Applications Approved	15	36
% of Total Number of Applications	6.76%	10.65%
<b>Denied</b>		
Number of Applications Denied	24	81
% of Total Number of Applications	10.81%	23.97%
<b>Withdrawn</b>		
Number of Applications Withdrawn	53	91
% of Total Number of Applications	23.87%	26.92%
<b>In Process</b>		
Number of Applications In Process	130	N/A
% of Total Number of Applications	58.56%	N/A
<b>Total</b>		
Total Number of Applications Received	222	338
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	5

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Program Performance</b>			
<b>LOAN REFINANCING ASSISTANCE PILOT PROJECT</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	\$ 1,562	\$ 1,597
	Median 1st Lien Housing Payment After Assistance	\$ 1,035	\$ 1,033
	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	\$ 236,308	\$ 253,387
	Median 1st Lien UPB After Program Entry	\$ 138,000	\$ 139,000
	Median 2nd Lien UPB Before Program Entry	\$ -	\$ -
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness <sup>1</sup>	\$ 101,134	\$ 114,344
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount <sup>2</sup>	\$ 130,755	\$ 128,156
<b>Assistance Characteristics</b>			
	Assistance Provided	\$ 1,948,420	\$ 5,048,139
	Total Lender/Servicer Assistance Amount <sup>3</sup>	\$ 2,056,734	\$ 5,134,369
	Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
	Median Lender/Servicer Assistance per Borrower	\$ 114,808	\$ 128,275
<b>Other Characteristics</b>			
	Median Length of Time from Initial Request to Assistance Granted	101	70
<b>Current</b>			
	Number	1	3
	%	6.67%	8.33%
<b>Delinquent (30+)</b>			
	Number	1	2
	%	6.67%	5.56%
<b>Delinquent (60+)</b>			
	Number	0	3
	%	0.00%	8.33%
<b>Delinquent (90+)</b>			
	Number	13	28
	%	86.66%	77.78%

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Program Performance</b>			
<b>LOAN REFINANCING ASSISTANCE PILOT PROJECT</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>			
<b>Foreclosure Sale</b>			
	Number	0	0
	%	0.00%	0.00%
<b>Cancelled</b>			
	Number	0	0
	%	0.00%	0.00%
<b>Deed in Lieu</b>			
	Number	0	0
	%	0.00%	0.00%
<b>Short Sale</b>			
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/Transition</b>			
<b>Loan Modification Program</b>			
	Number	0	0
	%	0.00%	0.00%
<b>Re-employed/Regain Appropriate Employment Level</b>			
	Number	N/A	N/A
	%	N/A	N/A
<b>Reinstatement/Current/Payoff</b>			
	Number	0	0
	%	0.00%	0.00%
<b>Short Sale</b>			
	Number	N/A	N/A
	%	N/A	N/A
<b>Deed in Lieu</b>			
	Number	N/A	N/A
	%	N/A	N/A
<b>Other - Borrower Still Owns Home</b>			
	Number	0	0
	%	0.00%	0.00%

<b>OREGON</b>			
<b>HFA Performance Data Reporting - Program Performance</b>			
<b>LOAN REFINANCING ASSISTANCE PILOT PROJECT</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Homeownership Retention<sup>4</sup></b>			
	Six Months Number	N/A	6
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. Includes second mortgage settlement</p> <p>2. The Median Assistance Amount is expected to decrease over the duration of the program as program funds are repaid and revolved</p> <p>3. A \$-29,464 difference in quarter-over-quarter Total Lender/Service Assistance Amount is due to assistance in that amount being overstated in the previous quarter</p> <p>4. Borrower still owns home</p>			