OHSI
Oregon Homeownership Stabilization Initiative

OREGON			
HFA Performance Data Reporting - Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	649	10,505
	Number of Unique Borrowers Denied Assistance	162	6,175
	Number of Unique Borrowers Withdrawn from Program	0	9,045
	Number of Unique Borrowers in Process	2,124	N/A
	Total Number of Unique Borrower Applicants	2,935	27,849
Program Expenditures ($)			
	Total Assistance Provided to Date[1]	$ 13,895,537	$ 152,958,808
	Total Spent on Administrative Support, Outreach, and Counseling	$ 1,188,876	$ 31,378,267
Borrower Income ($)			
	Above $90,000	0.92%	0.31%
	$70,000- $89,000	2.77%	0.95%
	$50,000- $69,000	10.94%	5.45%
	Below $50,000	85.36%	93.29%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	2.16%	1.13%
	110%- 119%	2.93%	1.09%
	100%- 109%	5.08%	1.76%
	90%- 99%	5.08%	2.49%
	80%- 89%	4.93%	2.96%
	Below 80%	79.82%	90.57%

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OREGON

HFA Performance Data Reporting - Borrower Characteristics

		QTD	Cumulative
Geographic Breakdown (by county)			
	Baker	0	23
	Benton	5	151
	Clackamas	56	969
	Clatsop	8	108
	Columbia	17	249
	Coos	16	203
	Crook	10	118
	Curry	0	71
	Deschutes	32	632
	Douglas	10	271
	Gilliam	0	4
	Grant	0	16
	Harney	0	29
	Hood River	2	57
	Jackson	35	619
	Jefferson	0	93
	Josephine	18	336
	Klamath	25	297
	Lake	2	16
	Lane	97	1060
	Lincoln	5	130
	Linn	33	432
	Malheur	0	55
	Marion	49	873
	Morrow	0	16
	Multnomah	114	1821
	Polk	20	275
	Sherman	0	2
	Tillamook	3	73
	Umatilla	8	107
	Union	4	76
	Wallowa	0	20
	Wasco	2	56
	Washington	59	895
	Wheeler	0	3
	Yamhill	19	349

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OREGON			
HFA Performance Data Reporting - Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
	Race		
	American Indian or Alaskan Native	14	184
	Asian	14	279
	Black or African American	8	206
	Native Hawaiian or other Pacific Islander	1	67
	White	585	8,907
	Information Not Provided by Borrower	27	862
	Ethnicity		
	Hispanic or Latino	46	867
	Not Hispanic or Latino	599	9,627
	Information Not Provided by Borrower	4	11
	Sex		
	Male	310	5,751
	Female	339	4,751
	Information Not Provided by Borrower	0	3
Co-Borrower			
	Race		
	American Indian or Alaskan Native	26	82
	Asian	26	103
	Black or African American	13	43
	Native Hawaiian or other Pacific Islander	4	21
	White	494	2,854
	Information Not Provided by Borrower	86	2,366
	Ethnicity		
	Hispanic or Latino	51	323
	Not Hispanic or Latino	579	3,122
	Information Not Provided by Borrower	19	2,024
	Sex		
	Male	302	1,264
	Female	328	2,180
	Information Not Provided by Borrower	19	2,025

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OREGON			
HFA Performance Data Reporting - Borrower Characteristics			
		QTD	Cumulative
Hardship			
	Unemployment	276	7,561
	Underemployment	342	2,775
	Divorce	2	27
	Medical Condition	5	84
	Death	0	5
	Other	24	53
Current Loan to Value Ratio (LTV)			
	<100%	69.52%	62.45%
	100%-109%	5.92%	10.89%
	110%-120%	9.63%	8.85%
	>120%	14.93%	17.81%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	68.43%	55.66%
	100%-119%	14.71%	21.36%
	120%-139%	14.78%	13.22%
	140%-159%	1.45%	5.18%
	>=160%	0.62%	4.57%
Delinquency Status (%)			
	Current	57.03%	63.30%
	30+	11.34%	7.29%
	60+	6.67%	5.13%
	90+	24.96%	24.27%
Household Size			
	1	165	2,002
	2	177	3,137
	3	109	1,915
	4	110	1,856
	5+	88	1,595

1. The cumulative program expense reported on the QFR is greater than the QPR by $527 due to a program payment made but not yet returned and not included on the QPR.

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Oregon Homeownership Stabilization Initiative

OREGON		
HFA Performance Data Reporting - Program Performance MORTGAGE PAYMENT ASSISTANCE PROGRAM		
	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	632	10,042
% of Total Number of Applications	28.26%	38.26%
Denied		
Number of Borrowers Denied	274	5,936
% of Total Number of Applications	12.25%	22.61%
Withdrawn		
Number of Borrowers Withdrawn	118	9,059
% of Total Number of Applications	5.28%	34.51%
In Process		
Number of Borrowers In Process	1,212	N/A
% of Total Number of Applications	54.20%	N/A
Total		
Total Number of Borrowers Applied	2,236	26,249
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	385	3251

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Oregon Homeownership Stabilization Initiative

OREGON

HFA Performance Data Reporting - Program Performance
MORTGAGE PAYMENT ASSISTANCE PROGRAM

		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	$ 849	$ 1,137
	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	$ 177,509	$ 154,911
	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	12
	Median Assistance Amount	$ 2,403	$ 11,472
Assistance Characteristics			
	Assistance Provided to Date	$ 5,250,272	$ 113,484,692
	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	119	160
	Current		
	Number	347	6,511
	%	54.91%	64.84%
	Delinquent (30+)		
	Number	53	745
	%	8.39%	7.42%
	Delinquent (60+)		
	Number	38	513
	%	6.01%	5.11%
	Delinquent (90+)		
	Number	194	2,273
	%	30.70%	22.63%

OHSI
Oregon Homeownership Stabilization Initiative

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)	671	8,608
Alternative Outcomes			
	Foreclosure Sale		
	Number	0	0
	%	0.00%	0.00%
	Cancelled		
	Number	4	861
	%	0.60%	10.00%
	Deed in Lieu		
	Number	0	0
	%	0.00%	0.00%
	Number	0	1
	%	0.00%	0.01%
Program Completion/Transition			
	Loan Modification Program		
	Number	0	1
	%	0.00%	0.01%
	Re-employed/Regain Appropriate Employment Level		
	Number	4	713
	%	0.60%	8.28%
	Reinstatement/Current/Payoff		
	Number	2	11
	%	0.30%	0.13%
	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	661	7021
	%	98.50%	81.57%

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Oregon Homeownership Stabilization Initiative

OREGON			
HFA Performance Data Reporting - Program Performance MORTGAGE PAYMENT ASSISTANCE PROGRAM			
		QTD	Cumulative
Homeownership Retention			
	Six Months Number	N/A	8,768
	Six Months %	N/A	97.15%
	Twelve Months Number	N/A	7935
	Twelve Months %	N/A	96.93%
	Twenty-four Months Number	N/A	4610
	Twenty-four Months %	N/A	96.28%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

OHSI
Oregon Homeownership Stabilization Initiative

OREGON			
HFA Performance Data Reporting - Program Performance LOAN PRESERVATION ASSISTANCE PROGRAM			
		QTD	Cumulative
Program Intake/Evaluation			
	Approved		
	Number of Borrowers Receiving Assistance	356	3,530
	% of Total Number of Applications	13.25%	26.51%
	Denied		
	Number of Borrowers Denied	218	6,429
	% of Total Number of Applications	8.11%	48.28%
	Withdrawn		
	Number of Borrowers Withdrawn	0	1,244
	% of Total Number of Applications	0.00%	9.34%
	In Process		
	Number of Borrowers In Process	2,113	N/A
	% of Total Number of Applications	78.64%	N/A
	Total		
	Total Number of Borrowers Applied	2,687	13,316
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	148	3002

OHSI
Oregon Homeownership Stabilization Initiative

OREGON

HFA Performance Data Reporting - Program Performance
LOAN PRESERVATION ASSISTANCE PROGRAM

		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	$ 1,033	$ 1,081
	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	$ 137,479	$ 149,426
	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	N/A
	Median Assistance Amount	$ 2,268	$ 2,035
Assistance Characteristics			
	Assistance Provided to Date	$ 1,283,787	$ 11,459,013
	Total Lender/Servicer Assistance Amount	$ -	$ -
	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	157	132
	Current		
	Number	186	2,210
	%	51.87%	63.03%
	Delinquent (30+)		
	Number	44	418
	%	12.39%	11.87%
	Delinquent (60+)		
	Number	35	282
	%	9.80%	8.01%
	Delinquent (90+)		
	Number	91	620
	%	25.94%	17.08%

OHSI
Oregon Homeownership Stabilization Initiative

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)	356	3530
Alternative Outcomes			
	Foreclosure Sale		
	Number	0	0
	%	0.00%	0.00%
	Cancelled		
	Number	0	0
	%	0.00%	0.00%
	Deed in Lieu		
	Number	0	0
	%	0.00%	0.00%
	Short Sale		
	Number	0	0
	%	0.00%	0.00%
Program Completion/Transition			
	Loan Modification Program		
	Number	0	0
	%	0.00%	0.00%
	Re-employed/Regain Appropriate Employment Level		
	Number	0	0
	%	0.00%	0.00%
	Reinstatement/Current/Payoff		
	Number	356	3530
	%	100.00%	100.00%
	Short Sale		
	Number	N/A	N/A
	%	N/A	N/A
	Deed in Lieu		
	Number	N/A	N/A
	%	N/A	N/A
	Number	0	0
	%	0.00%	0.00%

OHSI
Oregon Homeownership Stabilization Initiative

OREGON			
HFA Performance Data Reporting - Program Performance LOAN PRESERVATION ASSISTANCE PROGRAM			
		QTD	Cumulative
Homeownership Retention			
	Six Months Number	N/A	2,916
	Six Months %	N/A	99.86%
	Twelve Months Number	N/A	2491
	Twelve Months %	N/A	99.84%
	Twenty-four Months Number	N/A	134
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

OHSI
Oregon Homeownership Stabilization Initiative

OREGON			
HFA Performance Data Reporting - Program Performance LOAN REFINANCING ASSISTANCE PILOT PROJECT			
		QTD	Cumulative
Program Intake/Evaluation			
	Approved		
	Number of Borrowers Receiving Assistance	15	133
	% of Total Number of Applications	5.93%	18.95%
	Denied		
	Number of Borrowers Denied[1]	13	166
	% of Total Number of Applications	5.14%	23.65%
	Withdrawn		
	Number of Borrowers Withdrawn[1]	87	265
	% of Total Number of Applications	34.39%	37.75%
	In Process		
	Number of Borrowers In Process[1]	138	N/A
	% of Total Number of Applications	54.55%	N/A
	Total		
	Total Number of Borrowers Applied	253	702
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	13

OHSI
Oregon Homeownership Stabilization Initiative

OREGON

HFA Performance Data Reporting - Program Performance
LOAN REFINANCING ASSISTANCE PILOT PROJECT

		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	$ 1,326	$ 1,397
	Median 1st Lien Housing Payment After Assistance	$ 1,107	$ 1,032
	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	$ 217,882	$ 212,589
	Median 1st Lien UPB After Program Entry	$ 155,400	$ 138,800
	Median 2nd Lien UPB Before Program Entry	$ -	$ -
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness[2]	$ 70,648	$ 79,508
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	$ 147,288	$ 128,337
Assistance Characteristics			
	Assistance Provided to Date	$ 2,211,959	$ 18,223,754
	Total Lender/Servicer Assistance Amount	$ 1,722,500	$ 15,083,715
	Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
	Median Lender/Servicer Assistance per Borrower	$ 88,153	$ 91,175
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	436	152
	Current		
	Number	2	25
	%	13.33%	18.80%
	Delinquent (30+)		
	Number	0	4
	%	0.00%	3.01%
	Delinquent (60+)		
	Number	1	4
	%	6.67%	3.01%
	Delinquent (90+)		
	Number	12	100
	%	80.00%	75.19%

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Oregon Homeownership Stabilization Initiative

OREGON			
HFA Performance Data Reporting - Program Performance LOAN REFINANCING ASSISTANCE PILOT PROJECT			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	51
Alternative Outcomes			
	Foreclosure Sale		
	Number	0	0
	%	0.00%	0.00%
	Cancelled		
	Number	0	0
	%	0.00%	0.00%
	Deed in Lieu		
	Number	0	0
	%	0.00%	0.00%
	Short Sale		
	Number	0	0
	%	0.00%	0.00%
Program Completion/Transition			
	Loan Modification Program		
	Number	0	0
	%	0.00%	0.00%
	Re-employed/Regain Appropriate Employment Level		
	Number	N/A	N/A
	%	N/A	N/A
	Reinstatement/Current/Payoff		
	Number	2	51
	%	100.00%	100.00%
	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	0	0
	%	0.00%	0.00%

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Oregon Homeownership Stabilization Initiative

OREGON			
HFA Performance Data Reporting - Program Performance LOAN REFINANCING ASSISTANCE PILOT PROJECT			
		QTD	Cumulative
Homeownership Retention			
	Six Months Number	N/A	103
	Six Months %	N/A	95.37%
	Twelve Months Number	N/A	74
	Twelve Months %	N/A	93.67%
	Twenty-four Months Number	N/A	19
	Twenty-four Months %	N/A	90.48%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. These cumulative totals do not align with previously reported figures as borrowers move to other evaluation categories
2. Includes second mortgage settlement

OHSI
Oregon Homeownership Stabilization Initiative

OREGON		
HFA Performance Data Reporting - Program Performance REBUILDING AMERICAN HOMEOWNERSHIP ASSISTANCE PILOT PROJECT		
	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance[1]	24	46
% of Total Number of Applications	32.88%	21.80%
Denied		
Number of Borrowers Denied	35	130
% of Total Number of Applications	47.95%	61.61%
Withdrawn		
Number of Borrowers Withdrawn	0	21
% of Total Number of Applications	0.00%	9.95%
In Process		
Number of Borrowers In Process	14	N/A
% of Total Number of Applications	19.18%	N/A
Total		
Total Number of Borrowers Applied	73	211
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0

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Oregon Homeownership Stabilization Initiative

OREGON

HFA Performance Data Reporting - Program Performance
REBUILDING AMERICAN HOMEOWNERSHIP ASSISTANCE PILOT PROJECT

		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	$ 1,272	$ 1,367
	Median 1st Lien Housing Payment After Assistance	$ 1,077	$ 1,143
	Median 2nd Lien Housing Payment Before Assistance[3]	$ 314	$ 200
	Median 2nd Lien Housing Payment After Assistance	$ -	$ -
	Median 1st Lien UPB Before Program Entry	$ 170,738	$ 177,085
	Median 1st Lien UPB After Program Entry[2]	$ 200,550	$ 203,300
	Median 2nd Lien UPB Before Program Entry[3]	$ 40,341	$ 17,992
	Median 2nd Lien UPB After Program Entry[2]	$ -	$ -
	Median Principal Forgiveness	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	$ 214,389	$ 215,777
Assistance Characteristics			
	Assistance Provided to Date	$ 5,149,519	$ 9,791,350
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	NA	NA
	Current		
	Number	24	46
	%	100.00%	100.00%
	Delinquent (30+)		
	Number	0	0
	%	0.00%	0.00%
	Delinquent (60+)		
	Number	0	0
	%	0.00%	0.00%
	Delinquent (90+)		
	Number	0	0
	%	0.00%	0.00%

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Oregon Homeownership Stabilization Initiative

OREGON			
HFA Performance Data Reporting - Program Performance REBUILDING AMERICAN HOMEOWNERSHIP ASSISTANCE PILOT PROJECT			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
	Foreclosure Sale		
	Number	0	0
	%	0.00%	0.00%
	Cancelled		
	Number	0	0
	%	0.00%	0.00%
	Deed in Lieu		
	Number	0	0
	%	0.00%	0.00%
	Short Sale		
	Number	0	0
	%	0.00%	0.00%
Program Completion/Transition			
	Loan Modification Program		
	Number	0	0
	%	0.00%	0.00%
	Re-employed/Regain Appropriate Employment Level		
	Number	N/A	N/A
	%	N/A	N/A
	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	0	0
	%	0.00%	0.00%

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OREGON			
HFA Performance Data Reporting - Program Performance REBUILDING AMERICAN HOMEOWNERSHIP ASSISTANCE PILOT PROJECT			
		QTD	Cumulative
Homeownership Retention			
	Six Months Number	N/A	11
	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. Borrowers Receiving Assistance for last Quarter was off by 5, current cumulative reflects accurate count.
2. All subordinate liens are consolidated into the final RAHAPP mortgage; no mortgage foregiveness.
3. Reflects 2nd Lien Data not reported in previous Quarters