

OREGON			
HFA Performance Data Reporting - Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	7	11,777
	Number of Unique Borrowers Denied Assistance	3	2,150
	Number of Unique Borrowers Withdrawn from Program	0	14,389
	Number of Unique Borrowers in Process	16	N/A
	Total Number of Unique Borrower Applicants	26	28,332
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$ 2,497,401	\$ 199,056,677
	Total Spent on Administrative Support, Outreach, and Counseling	\$ 510,054	\$ 35,380,038
Borrower Income (\$)			
	Above \$90,000	14.29%	0.37%
	\$70,000- \$89,000	42.86%	0.99%
	\$50,000- \$69,000	14.29%	6.02%
	Below \$50,000	28.57%	92.61%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	42.86%	1.19%
	110%- 119%	14.29%	1.32%
	100%- 109%	0.00%	2.11%
	90%- 99%	0.00%	2.69%
	80%- 89%	28.57%	3.42%
	Below 80%	14.29%	89.28%

OREGON		
HFA Performance Data Reporting - Borrower Characteristics		
	QTD	Cumulative
Geographic Breakdown (by county)		
Baker	0	33
Benton	0	163
Clackamas	0	1074
Clatsop	0	112
Columbia	0	266
Coos	0	208
Crook	0	119
Curry	0	81
Deschutes	3	718
Douglas	0	299
Gilliam	0	5
Grant	0	20
Harney	0	29
Hood River	0	65
Jackson	3	717
Jefferson	0	104
Josephine	0	376
Klamath	0	307
Lake	0	18
Lane	1	1167
Lincoln	0	143
Linn	0	470
Malheur	0	69
Marion	0	1013
Morrow	0	20
Multnomah	0	2066
Polk	0	327
Sherman	0	2
Tillamook	0	75
Umatilla	0	130
Union	0	79
Wallowa	0	25
Wasco	0	65
Washington	0	1026
Wheeler	0	3
Yamhill	0	383

OREGON		
HFA Performance Data Reporting - Borrower Characteristics		
	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	0	204
Asian	0	308
Black or African American	0	244
Native Hawaiian or other Pacific Islander	0	80
White	6	9,946
Information Not Provided by Borrower	1	995
Ethnicity		
Hispanic or Latino	0	1,004
Not Hispanic or Latino	7	10,757
Information Not Provided by Borrower	0	16
Sex		
Male	5	6,362
Female	2	5,410
Information Not Provided by Borrower	0	5
Co-Borrower		
Race		
American Indian or Alaskan Native	0	25
Asian	0	41
Black or African American	0	19
Native Hawaiian or other Pacific Islander	0	10
White	2	1,162
Information Not Provided by Borrower	3	736
Ethnicity		
Hispanic or Latino	2	177
Not Hispanic or Latino	3	1,236
Information Not Provided by Borrower	0	580
Sex		
Male	2	622
Female	3	797
Information Not Provided by Borrower	0	574

OREGON			
HFA Performance Data Reporting - Borrower Characteristics			
		QTD	Cumulative
Hardship			
	Unemployment	0	8,039
	Underemployment	4	1,936
	Divorce	1	119
	Medical Condition	0	599
	Death	0	152
	Other	2	932
Current Loan to Value Ratio (LTV)			
	<100%	42.86%	65.92%
	100%-109%	0.00%	10.22%
	110%-120%	14.29%	8.04%
	>120%	42.86%	15.82%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	14.29%	59.85%
	100%-119%	28.57%	19.79%
	120%-139%	14.29%	11.69%
	140%-159%	14.29%	4.64%
	>=160%	28.57%	4.02%
Delinquency Status (%)			
	Current	14.29%	60.47%
	30+	0.00%	8.45%
	60+	0.00%	5.67%
	90+	85.71%	25.41%
Household Size			
	1	0	2,301
	2	1	3,524
	3	2	2,143
	4	3	2,061
	5+	1	1,748
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.			
Line 8: \$644 discrepancy is due to an unrealized return from Q3 2015. Payment returned Q3, but the CDF record was not received until Q4. Total cumulative assistance provided value may not equal the sum of individual programs due to rounding errors.			

OREGON		
HFA Performance Data Reporting - Program Performance		
MORTGAGE PAYMENT ASSISTANCE PROGRAM		
	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	0	11,262
% of Total Number of Applications	0.00%	42.50%
Denied		
Number of Borrowers Denied	0	2,376
% of Total Number of Applications	0.00%	8.97%
Withdrawn		
Number of Borrowers Withdrawn	0	12,861
% of Total Number of Applications	0.00%	48.53%
In Process		
Number of Borrowers In Process	0	N/A
% of Total Number of Applications	0.00%	N/A
Total		
Total Number of Borrowers Applied	0	26,499
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	4131

OREGON			
HFA Performance Data Reporting - Program Performance			
MORTGAGE PAYMENT ASSISTANCE PROGRAM			
		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$ -	\$ 1,132
	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	\$ -	\$ 154,266
	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	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	12
	Median Assistance Amount	\$ 1,918	\$ 12,549
Assistance Characteristics			
	Assistance Provided to Date	\$ 752,331	\$ 139,595,724
	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	0	159
Current			
	Number	0	7,217
	%	0.00%	64.08%
Delinquent (30+)			
	Number	0	827
	%	0.00%	7.34%
Delinquent (60+)			
	Number	0	597
	%	0.00%	5.30%
Delinquent (90+)			
	Number	0	2,621
	%	0.00%	23.27%

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)	0	10,923
Alternative Outcomes			
Foreclosure Sale			
	Number	0	0
	%	0.00%	0.00%
Cancelled			
	Number	0	911
	%	0.00%	8.34%
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	0	756
	%	0.00%	6.92%
Reinstatement/Current/Payoff			
	Number	0	16
	%	0.00%	0.15%
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	9238
	%	0.00%	84.57%

OREGON			
HFA Performance Data Reporting - Program Performance			
MORTGAGE PAYMENT ASSISTANCE PROGRAM			
		QTD	Cumulative
Homeownership Retention			
	Six Months Number	N/A	10,732
	Six Months %	N/A	95.29%
	Twelve Months Number	N/A	10615
	Twelve Months %	N/A	95.51%
	Twenty-four Months Number	N/A	8549
	Twenty-four Months %	N/A	94.70%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>Lines 6 & 9 Cumulative totals may not align with previously reported figures as borrowers move to other evaluation categories</p> <p>Line 31: "Assistance Provided to Date" Cumulative is NOT EQUAL to QTD + Last Quarter's Cumulative due to outstanding return from Q3 2015</p> <p>Line 35: SUM of (QTD) for "Other Characteristics" is NOT EQUAL 100% due to Treasury system rounding errors.</p> <p>Line 35: SUM of (Cumulative) for "Other Characteristics" is NOT EQUAL 100% due to Treasury system rounding errors.</p> <p>Line 36: Median application processing times may be affected by applicants reapplying for assistance.</p> <p>Line 54: SUM of (QTD) % for Program Completion/Transition & Alternative' Outcomes is NOT EQUAL 100% due to Treasury system rounding errors.</p> <p>Line 83. Borrower Still Owns Home.</p>			

OREGON		
HFA Performance Data Reporting - Program Performance		
LOAN PRESERVATION ASSISTANCE PROGRAM		
	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	0	4,341
% of Total Number of Applications	0.00%	31.49%
Denied		
Number of Borrowers Denied	0	8,065
% of Total Number of Applications	0.00%	58.51%
Withdrawn		
Number of Borrowers Withdrawn	0	1,379
% of Total Number of Applications	0.00%	10.00%
In Process		
Number of Borrowers In Process	0	N/A
% of Total Number of Applications	0.00%	N/A
Total		
Total Number of Borrowers Applied	0	13,785
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	3932

OREGON			
HFA Performance Data Reporting - Program Performance			
LOAN PRESERVATION ASSISTANCE PROGRAM			
		QTD	Cumulative
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$ -	\$ 1,083
	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	\$ -	\$ 148,693
	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	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	\$ 1,387	\$ 2,165
Assistance Characteristics			
	Assistance Provided to Date	\$ 9,968	\$ 14,398,225
	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	0	135
Current			
	Number	0	2,666
	%	0.00%	61.41%
Delinquent (30+)			
	Number	0	502
	%	0.00%	11.56%
Delinquent (60+)			
	Number	0	352
	%	0.00%	8.11%
Delinquent (90+)			
	Number	0	821
	%	0.00%	18.91%

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)	0	4102
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	0	4102
	%	0.00%	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%

OREGON			
HFA Performance Data Reporting - Program Performance			
LOAN PRESERVATION ASSISTANCE PROGRAM			
		QTD	Cumulative
Homeownership Retention			
	Six Months Number	N/A	4,217
	Six Months %	N/A	97.17%
	Twelve Months Number	N/A	4169
	Twelve Months %	N/A	97.16%
	Twenty-four Months Number	N/A	2829
	Twenty-four Months %	N/A	96.82%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>Lines 6 & 9 Cumulative total may not align with previously reported figures as borrowers move to other evaluation categories</p> <p>Line 31: Quarterly assistance provided to pay shortages reported by servicers for homeowners who had previously received assistance</p> <p>Line 35: SUM of (QTD) for "Other Characteristics" is NOT EQUAL 100% due to Treasury system rounding error.</p> <p>Line 35: SUM of (Cumulative) for "Other Characteristics" is NOT EQUAL 100% due to Treasury system rounding error.</p> <p>Line 36: Median application processing times may be affected by applicants reapplying for assistance.</p> <p>Line 54: SUM of (QTD) % for Program Completion/Transition & Alternative' Outcomes is NOT EQUAL 100% due to Treasury system rounding error.</p> <p>Line 83 Borrower still owns home.</p>			

OREGON		
HFA Performance Data Reporting - Program Performance		
LOAN REFINANCING ASSISTANCE PILOT PROJECT		
	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	8	199
% of Total Number of Applications	8.79%	25.03%
Denied		
Number of Borrowers Denied	1	215
% of Total Number of Applications	1.10%	27.04%
Withdrawn		
Number of Borrowers Withdrawn	0	299
% of Total Number of Applications	0.00%	37.61%
In Process		
Number of Borrowers In Process	82	N/A
% of Total Number of Applications	90.11%	N/A
Total		
Total Number of Borrowers Applied	91	795
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	25

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	\$ 1,215	\$ 1,366
	Median 1st Lien Housing Payment After Assistance	\$ 1,400	\$ 1,041
	Median 2nd Lien Housing Payment Before Assistance	\$ 58	\$ -
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	\$ 242,582	\$ 217,882
	Median 1st Lien UPB After Program Entry	\$ 198,000	\$ 142,000
	Median 2nd Lien UPB Before Program Entry	\$ 25,812	\$ -
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness	\$ 91,131	\$ 76,262
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	\$ 177,853	\$ 136,803
Assistance Characteristics			
	Assistance Provided to Date	\$ 1,515,830	\$ 29,062,842
	Total Lender/Servicer Assistance Amount	\$ 846,321	\$ 21,918,830
	Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
	Median Lender/Servicer Assistance per Borrower	\$ 88,623	\$ 89,612
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	237	152
Current			
	Number	0	31
	%	0.00%	15.58%
Delinquent (30+)			
	Number	0	5
	%	0.00%	2.51%
Delinquent (60+)			
	Number	0	6
	%	0.00%	3.02%
Delinquent (90+)			
	Number	8	157
	%	100.00%	78.89%

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)	1	149
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	1	149
	%	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%

OREGON			
HFA Performance Data Reporting - Program Performance			
LOAN REFINANCING ASSISTANCE PILOT PROJECT			
		QTD	Cumulative
Homeownership Retention			
	Six Months Number	N/A	164
	Six Months %	N/A	91.62%
	Twelve Months Number	N/A	145
	Twelve Months %	N/A	90.63%
	Twenty-four Months Number	N/A	96
	Twenty-four Months %	N/A	88.89%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>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.</p> <p>Lines 19 & 20 - 1st lien mortgage payment before assistance is artificially low due to interest only loans. The resulting 1st lien payment after assistance was higher for the quarter.</p> <p>Line 27 Includes second mortgage settlement.</p> <p>Line 36: Median application processing times may be affected by applicants reapplying for assistance.</p> <p>Lines 51-81 Alternative outcomes do not apply to loans sold or paid off in full.</p> <p>Line 83 Borrower still owns home.</p>			

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	73
% of Total Number of Applications	6.67%	25.52%
Denied		
Number of Borrowers Denied	2	172
% of Total Number of Applications	13.33%	60.14%
Withdrawn		
Number of Borrowers Withdrawn	0	29
% of Total Number of Applications	0.00%	10.14%
In Process		
Number of Borrowers In Process	12	N/A
% of Total Number of Applications	80.00%	N/A
Total		
Total Number of Borrowers Applied	15	286
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0

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	\$ 943	\$ 1,437
	Median 1st Lien Housing Payment After Assistance	\$ 1,370	\$ 1,215
	Median 2nd Lien Housing Payment Before Assistance	\$ 326	\$ 356
	Median 2nd Lien Housing Payment After Assistance	\$ -	\$ -
	Median 1st Lien UPB Before Program Entry	\$ 167,678	\$ 192,717
	Median 1st Lien UPB After Program Entry	\$ 213,300	\$ 212,275
	Median 2nd Lien UPB Before Program Entry	\$ 37,653	\$ 40,304
	Median 2nd Lien UPB After Program Entry	\$ -	\$ -
	Median Principal Forgiveness	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	\$ 21,927	\$ 216,034
Assistance Characteristics			
	Assistance Provided to Date	\$ 219,272	\$ 15,999,887
	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	N/A	N/A
Current			
	Number	1	73
	%	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%

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	5
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	5
	%	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%

OREGON			
HFA Performance Data Reporting - Program Performance			
REBUILDING AMERICAN HOMEOWNERSHIP ASSISTANCE PILOT PROJECT			
		QTD	Cumulative
Homeownership Retention³			
	Six Months Number	N/A	70
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	60
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	11
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
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 23 & 24 All subordinate liens are consolidated into the final RAHPP mortgage, there is no mortgage forgiveness.			
Lines 51-81 Alternative outcomes do not apply to loans sold or paid off in full			
Line 83 Borrower still owns home.			