

## ***DREAM*** FUND BORROWING PROFILE

# Loans	Amt. Loaned	Median Loan	Median Rate	Median Term	Median Income
780	\$23,065,060	\$17,395	5.75%	8 Years	71% AMI

### ***D***own payment and closing costs

# Loans	Amt. Loaned	Median Loan	Median Rate	Median Term	Median Income
271	\$1,493,346	\$3,500	5.75%	5 Years	70% AMI
Range		\$423-\$45,000	1-7%	6 Months - 30 Years	6-220%

### ***R***ehabilitation, repairs and modifications

# Loans	Amt. Loaned	Median Loan	Median Rate	Median Term	Median Income
96	\$1,618,750	\$14,608	5.95%	10 Years	73% AMI
Range		\$2,271-73,900	1-8¾%	1 Month - 30 Years	20-190%

### ***E***mergency repairs

# Loans	Amt. Loaned	Median Loan	Median Rate	Median Term	Median Income
10	\$119,461	\$15,065	5.63%	8 Years	68% AMI
Range		\$2,629-23,000	1-6 ½%	6 Months – 15 Years	34-97%

### ***A***nd other, including construction and construction bridge loans; and

# Loans	Amt. Loaned	Median Loan	Median Rate	Median Term	Median Income
68	\$2,222,093	\$25,510	6.93%	6 Months	76% AMI
Range		\$3,800-154,800	1-8¾%	2 - 14 Months	33-649%

### ***M***ortgage assistance to cover income and appraisal gaps

# Loans	Amt. Loaned	Median Loan	Median Rate	Median Term	Median Income
335	\$17,611,410	\$38,400	5.6%	30 Years	71% AMI
Range		\$3,000-192,000	0-7½%	1 Month - 40 Years	5-221%