

CT HOUSING FINANCE AUTHORITY
PURCHASED LOANS BORROWER PROFILE
PURCHASED FROM: 01/01/2008 TO: 12/31/2008

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	TOTAL STATE	TARGETED	NON TARGETED
NUMBER OF LOANS:	2,794	809	1,985
LOAN AMOUNT:	\$479,182,570.00	\$133,460,625.00	\$345,721,945.00
NUMBER OF BORROWERS LESS THAN 25 Yrs OLD:	408	87	321
DAP LOANS:	1,234	377	857
DAP LOAN AMOUNT:	\$11,382,431.00	\$3,508,482.00	\$7,873,949.00
AVERAGE LOAN AMT:	\$171,504.14	\$164,969.87	\$174,167.23
AVERAGE PURCHASE PRICE:	\$180,156.28	\$175,893.70	\$181,893.52
AVERAGE INCOME:	\$64,195.80	\$67,455.39	\$62,867.33
AVERAGE DOWN PAYMENT:	\$8,669.24	\$11,009.55	\$7,715.43
AVERAGE DAP AMOUNT:	\$9,224.01	\$9,306.32	\$9,187.81
AVERAGE P&I AMOUNT:	\$984.13	\$936.36	\$1,003.61
AS A % OF STATE MEDIAN:	?	?	?
AVERAGE HOUSEHOLD SIZE:	2.17	2.40	2.07
% CONDOMINIUM:	25.2%	18.4%	27.9%
% REHAB LOANS:	0.2%	0.0%	0.3%
% OF BORROWERS LESS THAN 25 YRS OLD	14.6%	10.8%	16.2%
% FHA INSURED:	86.2%	81.0%	88.4%
% MINORITY:	32.7%	53.0%	24.5%
% W/DAP DOWNPAYMENT ASST.:	44.2%	46.6%	43.2%
% NEW CONSTRUCTION:	2.5%	5.2%	1.5%
AVERAGE BORROWER AGE:	33.50	35.44	32.71
% NON-MONORITY:	67.3%	47.0%	75.5%
% BLACK:	11.5%	19.7%	8.1%
% AMERICAN INDIAN:	1.7%	4.1%	0.8%
% HISPANIC:	10.4%	18.2%	7.2%
% ORIENTAL:	4.4%	5.4%	4.0%
% OTHER:	2.8%	3.3%	2.6%
% UNKNOWN:	2.0%	2.3%	1.8%
% 2-4 UNITS:	7.6%	18.0%	3.3%
% FEMALE HEAD OF HOUSEHOLD:	39.3%	39.7%	39.1%

HOME OWNERSHIP PROGRAM

NUMBER OF LOANS:	34	19	15
DAP LOAN:	15	8	7
DAP LOAN AMOUNT:	\$129,383.00	\$73,550.00	\$55,833.00
LOAN AMOUNT:	\$6,093,023.00	\$3,177,389.00	\$2,915,634.00
AVERAGE DAP AMOUNT:	\$8,625.53	\$9,193.75	\$7,976.14