

2019 MCPP Usage Report 1.16.2019 - 11.30.2019 (Applies to Start Up Program Loans Only)

For Informational Purposes Only

Applicant Name	Allocation Amount	Committed Loans	Committed Amount	*Usage Test	% of Usage	**Additional Start Up Loans		Step Up Loans		Total Loan Activity		Downpayment and Closing Cost Loans	
						Committed Loans	Committed Amount	Committed Loans	Committed Amount	Committed Loans	Committed Amount	% of First Mortgage Loans	Total Amount of Downpayment Loans
Albert Lea/Freeborn Co.	\$ 496,931.77	15	\$1,376,036.00	MET	277%	1	\$ 87,912.00	3	\$ 414,963.00	19	\$1,878,911.00	100%	\$ 129,500.00
Alexandria	\$ 222,407.46	8	\$1,203,669.00	MET	541%	1	\$ 155,138.00	1	\$ 157,712.00	10	\$1,516,519.00	100%	\$ 78,200.00
Anoka	\$ 5,736,658.40	277	\$56,121,524.00	MET	978%	105	\$ 23,274,570.00	137	\$ 32,332,119.00	519	\$111,728,213.00	95%	\$ 4,682,300.00
City of Blue Earth	\$ 100,000.00	5	\$393,715.00	MET	394%	1	\$ 73,150.00	1	\$ 138,225.00	7	\$605,090.00	86%	\$ 37,600.00
County of Blue Earth	\$ 1,093,412.55	43	\$6,424,343.00	MET	588%	14	\$ 2,350,376.00	13	\$ 2,383,815.00	70	\$11,158,534.00	91%	\$ 505,600.00
Bluff Country HRA	\$ 646,417.95	22	\$2,512,903.00	MET	389%	4	\$ 560,925.00	1	\$ 188,522.00	27	\$3,262,350.00	100%	\$ 199,900.00
Breckenridge	\$ 100,000.00	2	\$175,178.00	MET	175%	3	\$ 440,039.00	1	\$ 237,616.00	6	\$852,833.00	100%	\$ 45,500.00
Carver	\$ 1,673,106.64	24	\$5,006,043.00	MET	299%	9	\$ 1,925,164.00	23	\$ 5,423,281.00	56	\$12,354,488.00	89%	\$ 502,920.00
Chippewa	\$ 195,926.13	4	\$312,948.00	MET	160%	0	\$ -	0	\$ -	4	\$312,948.00	100%	\$ 31,800.00
Chisago	\$ 899,861.29	52	\$10,217,020.00	MET	1135%	14	\$ 2,685,086.00	21	\$ 5,182,343.00	87	\$18,084,449.00	94%	\$ 730,400.00
Clay County/Moorhead	\$ 1,037,603.29	34	\$5,275,096.00	MET	508%	12	\$ 1,880,695.00	18	\$ 3,102,311.00	64	\$10,258,102.00	91%	\$ 479,322.00
Cloquet	\$ 199,244.43	6	\$746,257.00	MET	375%	6	\$ 915,318.00	6	\$ 977,888.00	18	\$2,639,463.00	94%	\$ 150,500.00
Crow Wing	\$ 1,049,445.07	22	\$2,874,324.00	MET	274%	6	\$ 858,978.00	8	\$ 1,363,210.00	36	\$5,096,512.00	94%	\$ 239,300.00
Grant	\$ 100,000.00	0	\$0.00	NOT MET	0%	0	\$ -	0	\$ -	0	\$0.00	0%	\$ -
Headwaters Regional Dev. Commission	\$ 1,396,744.25	14	\$1,706,502.00	MET	122%	11	\$ 1,834,866.00	5	\$ 957,843.00	30	\$4,499,211.00	70%	\$ 169,800.00
Hennepin	\$ 13,428,088.58	462	\$93,230,401.00	MET	694%	155	\$ 35,015,091.00	164	\$ 39,104,822.00	781	\$167,350,314.00	95%	\$ 7,104,950.00
Isanti	\$ 643,376.18	57	\$10,628,428.00	MET	1652%	14	\$ 2,799,785.00	17	\$ 3,806,360.00	88	\$17,234,573.00	98%	\$ 801,600.00
Kandiyohi	\$ 695,671.94	23	\$2,923,035.00	MET	420%	11	\$ 1,668,857.00	8	\$ 1,355,488.00	42	\$5,947,380.00	62%	\$ 227,600.00
McLeod	\$ 583,695.57	32	\$4,554,645.00	MET	780%	12	\$ 2,216,218.00	7	\$ 1,198,110.00	51	\$7,968,973.00	84%	\$ 319,800.00
Mower	\$ 644,173.22	43	\$4,845,736.00	MET	752%	5	\$ 557,493.00	7	\$ 721,423.00	55	\$6,124,652.00	98%	\$ 427,300.00
North Mankato	\$ 225,920.96	6	\$927,841.00	MET	411%	2	\$ 289,254.00	3	\$ 513,940.00	11	\$1,731,035.00	100%	\$ 87,400.00
NW MN Multi-Co. HRA	\$ 1,394,434.46	19	\$2,288,117.00	MET	164%	9	\$ 1,065,640.00	9	\$ 1,319,717.00	37	\$4,673,474.00	89%	\$ 249,700.00
Oakdale	\$ 457,323.62	36	\$6,853,620.00	MET	1499%	10	\$ 2,164,609.00	15	\$ 3,226,567.00	61	\$12,244,796.00	93%	\$ 533,900.00
Olmsted	\$ 2,535,067.72	106	\$18,438,885.00	MET	727%	32	\$ 6,126,129.00	25	\$ 4,947,132.00	163	\$29,512,146.00	94%	\$ 1,315,450.00
Osakis	\$ 100,000.00	2	\$252,314.00	MET	252%	0	\$ -	0	\$ -	2	\$252,314.00	100%	\$ 16,000.00
Otter Tail	\$ 948,789.95	8	\$1,085,561.00	MET	114%	6	\$ 723,047.00	1	\$ 119,310.00	15	\$1,927,918.00	100%	\$ 106,750.00
Owatonna/Steele County	\$ 599,050.84	25	\$3,466,670.00	MET	579%	8	\$ 1,387,282.00	11	\$ 1,900,853.00	44	\$6,754,805.00	100%	\$ 346,300.00
Ramsey	\$ 3,857,312.88	122	\$23,679,063.00	MET	614%	61	\$ 13,602,140.00	36	\$ 8,194,120.00	219	\$45,475,323.00	94%	\$ 1,882,600.00
Red Wing	\$ 269,563.12	16	\$2,206,213.00	MET	818%	6	\$ 1,094,088.00	2	\$ 312,397.00	24	\$3,612,698.00	100%	\$ 188,800.00
Rice	\$ 1,072,917.16	33	\$5,750,420.00	MET	536%	12	\$ 2,222,936.00	15	\$ 3,236,358.00	60	\$11,209,714.00	97%	\$ 498,700.00
Scott	\$ 2,353,992.62	74	\$15,268,729.00	MET	649%	43	\$ 9,628,581.00	44	\$ 11,007,945.00	161	\$35,905,255.00	92%	\$ 1,420,600.00
SE MN Multi-Co. HRA	\$ 1,218,027.75	23	\$3,311,958.00	MET	272%	8	\$ 1,225,790.00	10	\$ 1,619,146.00	41	\$6,156,894.00	90%	\$ 277,200.00
Sherburne	\$ 1,425,323.93	108	\$20,888,041.00	MET	1465%	29	\$ 6,315,495.00	51	\$ 11,468,100.00	188	\$38,671,636.00	98%	\$ 1,690,700.00
Saint Cloud	\$ 1,104,294.62	12	\$1,803,638.00	MET	163%	5	\$ 732,104.00	3	\$ 538,507.00	20	\$3,074,249.00	85%	\$ 135,100.00
Saint James	\$ 100,000.00	1	\$101,850.00	MET	102%	0	\$ -	0	\$ -	1	\$101,850.00	100%	\$ 6,700.00
Saint Louis	\$ 3,251,967.03	73	\$8,171,869.00	MET	251%	16	\$ 2,005,533.00	33	\$ 4,909,871.00	122	\$15,087,273.00	85%	\$ 777,200.00
Stevens	\$ 158,562.71	8	\$731,025.00	MET	461%	2	\$ 201,969.00	0	\$ -	10	\$932,994.00	20%	\$ 14,000.00
SW Regional Dev. Commission	\$ 1,903,240.53	24	\$2,515,495.00	MET	132%	10	\$ 1,199,672.00	6	\$ 693,383.00	40	\$4,408,550.00	78%	\$ 227,400.00
Swift	\$ 153,276.20	4	\$342,088.00	MET	223%	0	\$ -	0	\$ -	4	\$342,088.00	50%	\$ 18,000.00
Washington	\$ 3,721,539.08	115	\$24,039,708.00	MET	646%	48	\$ 10,534,057.00	56	\$ 13,403,984.00	219	\$47,977,749.00	96%	\$ 2,017,700.00
Winona	\$ 443,594.97	14	\$1,566,412.00	MET	353%	3	\$ 349,398.00	3	\$ 488,579.00	20	\$2,404,389.00	95%	\$ 139,300.00
Wright	\$ 2,185,605.14	82	\$16,061,721.00	MET	735%	37	\$ 8,043,159.00	48	\$ 10,769,062.00	167	\$34,873,942.00	96%	\$ 1,491,200.00
<b>Totals</b>	<b>\$60,422,570.00</b>	<b>2,056</b>	<b>\$370,279,041.00</b>		<b>613%</b>	<b>731</b>	<b>\$ 148,210,544.00</b>	<b>812</b>	<b>\$ 177,715,022.00</b>	<b>3,599</b>	<b>\$ 696,204,607.00</b>	<b>97%</b>	<b>\$ 30,304,592.00</b>

\*Participants must use at least 50% of their allocation by the end of the program year in order to participate next year.

\*\*Not MCPP Eligible. Borrower income is above 80% of Area Median Income.