

2021 MCPP Usage Report 1.16.2021 - 11.30.2021 (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.             | \$ 438,804.87          | 21              | \$2,526,589.00          | MET         | 576%        | 3                           | \$ 482,811.00            | 2               | \$ 337,768.00            | 26                  | \$3,347,168.00           | 100%                               | \$ 233,400.00                     |
| Alexandria                          | \$ 204,575.21          | 4               | \$534,734.00            | MET         | 261%        | 3                           | \$ 610,166.00            | 2               | \$ 331,824.00            | 9                   | \$1,476,724.00           | 100%                               | \$ 98,200.00                      |
| Anoka                               | \$ 5,240,801.87        | 301             | \$72,771,319.00         | MET         | 1389%       | 107                         | \$ 28,647,398.00         | 116             | \$ 33,637,794.00         | 524                 | \$135,056,511.00         | 99%                                | \$ 6,541,410.00                   |
| Becker                              | \$ 499,226.52          | 11              | \$1,863,860.00          | MET         | 373%        | 2                           | \$ 497,434.00            | 0               | \$ -                     | 13                  | \$2,361,294.00           | 100%                               | \$ 131,640.00                     |
| City of Blue Earth                  | \$ 100,000.00          | 4               | \$473,159.00            | MET         | 473%        | 1                           | \$ 241,250.00            | 0               | \$ -                     | 5                   | \$714,409.00             | 420%                               | \$ 38,600.00                      |
| County of Blue Earth                | \$ 991,053.89          | 34              | \$5,970,991.00          | MET         | 602%        | 5                           | \$ 991,230.00            | 8               | \$ 1,690,014.00          | 47                  | \$8,652,235.00           | 6%                                 | \$ 500,172.00                     |
| Bluff Country HRA                   | \$ 573,521.61          | 12              | \$1,438,290.00          | MET         | 251%        | 5                           | \$ 888,283.00            | 4               | \$ 731,264.00            | 21                  | \$3,057,837.00           | 205%                               | \$ 217,340.00                     |
| Breckenridge                        | \$ 100,000.00          | 1               | \$104,104.00            | MET         | 104%        | 1                           | \$ 210,460.00            | 1               | \$ 210,221.00            | 3                   | \$524,785.00             | 133%                               | \$ 29,800.00                      |
| Carver                              | \$ 1,548,895.63        | 29              | \$6,554,398.00          | MET         | 423%        | 5                           | \$ 1,232,529.00          | 10              | \$ 3,021,934.00          | 44                  | \$10,808,861.00          | 139%                               | \$ 547,333.00                     |
| Chippewa                            | \$ 171,365.70          | 3               | \$253,340.00            | MET         | 148%        | 1                           | \$ 139,041.00            | 0               | \$ -                     | 4                   | \$392,381.00             | 125%                               | \$ 40,000.00                      |
| Chisago                             | \$ 818,141.88          | 35              | \$8,581,363.00          | MET         | 1049%       | 14                          | \$ 3,728,133.00          | 12              | \$ 3,195,541.00          | 61                  | \$15,505,037.00          | 125%                               | \$ 784,150.00                     |
| Clay County/Moorhead                | \$ 933,435.82          | 48              | \$8,988,268.00          | MET         | 963%        | 21                          | \$ 4,480,277.00          | 7               | \$ 1,695,572.00          | 76                  | \$15,164,117.00          | 16%                                | \$ 786,870.00                     |
| Cloquet                             | \$ 178,822.67          | 7               | \$1,100,707.00          | MET         | 616%        | 2                           | \$ 211,800.00            | 3               | \$ 548,511.00            | 12                  | \$1,861,018.00           | 375%                               | \$ 125,300.00                     |
| Crow Wing                           | \$ 943,306.19          | 26              | \$4,588,543.00          | MET         | 486%        | 5                           | \$ 1,056,622.00          | 7               | \$ 1,351,319.00          | 38                  | \$6,996,484.00           | 95%                                | \$ 405,900.00                     |
| Grant                               | \$ 100,000.00          | 2               | \$288,595.00            | MET         | 289%        | 0                           | \$ -                     | 0               | \$ -                     | 2                   | \$288,595.00             | 100%                               | \$ 16,600.00                      |
| Headwaters Regional Dev. Commission | \$ 1,254,576.71        | 6               | \$711,117.00            | MET         | 57%         | 4                           | \$ 715,543.00            | 4               | \$ 885,149.00            | 14                  | \$2,311,809.00           | 79%                                | \$ 129,825.00                     |
| Hennepin                            | \$ 12,198,440.08       | 508             | \$120,429,422.00        | MET         | 987%        | 135                         | \$ 35,333,822.00         | 156             | \$ 44,883,012.00         | 799                 | \$200,646,256.00         | 98%                                | \$ 9,895,165.00                   |
| Isanti                              | \$ 586,238.91          | 51              | \$11,697,543.00         | MET         | 1995%       | 18                          | \$ 4,624,666.00          | 18              | \$ 4,798,663.00          | 87                  | \$21,120,872.00          | 98%                                | \$ 1,067,355.00                   |
| Kandiyohi                           | \$ 624,202.96          | 19              | \$2,689,896.00          | MET         | 431%        | 3                           | \$ 419,442.00            | 2               | \$ 357,700.00            | 24                  | \$3,467,038.00           | 79%                                | \$ 191,300.00                     |
| McLeod                              | \$ 519,718.73          | 16              | \$3,201,189.00          | MET         | 616%        | 4                           | \$ 763,491.00            | 6               | \$ 1,448,340.00          | 26                  | \$5,413,020.00           | 100%                               | \$ 299,100.00                     |
| Mower                               | \$ 579,851.36          | 86              | \$11,437,185.00         | MET         | 1972%       | 13                          | \$ 1,972,304.00          | 3               | \$ 459,295.00            | 102                 | \$13,868,784.00          | 100%                               | \$ 1,072,950.00                   |
| New Ulm                             | \$ 195,991.03          | 7               | \$1,019,631.00          | MET         | 520%        | 0                           | \$ -                     | 2               | \$ 332,898.00            | 9                   | \$1,352,529.00           | 100%                               | \$ 100,000.00                     |
| North Mankato                       | \$ 203,968.25          | 4               | \$632,368.00            | MET         | 310%        | 2                           | \$ 467,910.00            | 1               | \$ 171,950.00            | 7                   | \$1,272,228.00           | 100%                               | \$ 70,020.00                      |
| NW MN Multi-Co. HRA                 | \$ 1,230,673.95        | 12              | \$1,562,536.00          | MET         | 127%        | 6                           | \$ 880,487.00            | 5               | \$ 822,232.00            | 23                  | \$3,265,255.00           | 100%                               | \$ 213,234.00                     |
| Oakdale                             | \$ 403,629.96          | 37              | \$7,952,371.00          | MET         | 1970%       | 9                           | \$ 2,226,919.00          | 11              | \$ 3,915,479.00          | 57                  | \$14,094,769.00          | 100%                               | \$ 726,956.00                     |
| Olmsted                             | \$ 2,318,466.08        | 117             | \$24,331,226.00         | MET         | 1049%       | 37                          | \$ 8,264,145.00          | 31              | \$ 7,567,449.00          | 185                 | \$40,162,820.00          | 96%                                | \$ 2,096,630.00                   |
| Otter Tail                          | \$ 848,793.48          | 14              | \$1,738,051.00          | MET         | 205%        | 2                           | \$ 324,702.00            | 2               | \$ 445,562.00            | 18                  | \$2,508,315.00           | 100%                               | \$ 177,211.00                     |
| Owatonna/Steele County              | \$ 536,323.48          | 29              | \$4,885,905.00          | MET         | 911%        | 9                           | \$ 1,489,880.00          | 11              | \$ 2,595,327.00          | 49                  | \$8,971,112.00           | 100%                               | \$ 552,575.00                     |
| Ramsey                              | \$ 3,501,927.03        | 130             | \$29,389,527.00         | MET         | 839%        | 34                          | \$ 8,710,596.00          | 32              | \$ 8,622,999.00          | 196                 | \$46,723,122.00          | 97%                                | \$ 2,393,790.00                   |
| Red Wing                            | \$ 237,625.76          | 21              | \$3,704,917.00          | MET         | 1559%       | 2                           | \$ 296,999.00            | 5               | \$ 1,103,407.00          | 28                  | \$5,105,323.00           | 100%                               | \$ 303,950.00                     |
| Rice                                | \$ 966,125.08          | 41              | \$7,843,052.00          | MET         | 812%        | 8                           | \$ 1,631,969.00          | 8               | \$ 2,150,104.00          | 57                  | \$11,625,125.00          | 100%                               | \$ 678,095.00                     |
| Sartell                             | \$ 276,124.51          | 9               | \$1,829,889.00          | MET         | 663%        | 3                           | \$ 758,590.00            | 8               | \$ 1,950,400.00          | 20                  | \$4,538,879.00           | 770%                               | \$ 256,050.00                     |
| Scott                               | \$ 2,145,438.45        | 71              | \$17,596,392.00         | MET         | 820%        | 18                          | \$ 4,773,044.00          | 25              | \$ 7,789,906.00          | 114                 | \$30,159,342.00          | 18%                                | \$ 1,390,430.00                   |
| SE MN Multi-Co. HRA                 | \$ 1,086,722.72        | 34              | \$5,974,293.00          | MET         | 550%        | 8                           | \$ 1,858,304.00          | 4               | \$ 904,294.00            | 46                  | \$8,736,891.00           | 241%                               | \$ 511,628.00                     |
| Sherburne                           | \$ 1,301,356.16        | 63              | \$14,863,530.00         | MET         | 1142%       | 24                          | \$ 6,388,814.00          | 43              | \$ 12,087,780.00         | 130                 | \$33,340,124.00          | 35%                                | \$ 1,696,045.00                   |
| St Cloud                            | \$ 990,273.51          | 110             | \$18,460,814.00         | MET         | 1864%       | 13                          | \$ 2,269,371.00          | 23              | \$ 4,823,724.00          | 146                 | \$25,553,909.00          | 88%                                | \$ 1,639,823.00                   |
| St Joseph                           | \$ 106,102.80          | 6               | \$1,287,279.00          | MET         | 1213%       | 1                           | \$ 252,200.00            | 4               | \$ 1,045,638.00          | 11                  | \$2,585,117.00           | 1309%                              | \$ 142,000.00                     |
| St Louis                            | \$ 2,885,397.80        | 117             | \$14,257,112.00         | MET         | 494%        | 16                          | \$ 2,716,433.00          | 29              | \$ 4,389,759.00          | 162                 | \$21,363,304.00          | 0%                                 | \$ 1,552,138.00                   |
| Stevens                             | \$ 141,133.20          | 6               | \$771,501.00            | MET         | 547%        | 1                           | \$ 106,700.00            | 1               | \$ 127,070.00            | 8                   | \$1,005,271.00           | 75%                                | \$ 52,400.00                      |
| SW Regional Dev. Commission         | \$ 1,679,985.05        | 43              | \$4,829,948.00          | MET         | 287%        | 8                           | \$ 1,324,224.00          | 10              | \$ 1,480,292.00          | 61                  | \$7,634,464.00           | 100%                               | \$ 599,016.00                     |
| Swift                               | \$ 135,367.05          | 3               | \$337,853.00            | MET         | 250%        | 0                           | \$ -                     | 0               | \$ -                     | 3                   | \$337,853.00             | 67%                                | \$ 20,800.00                      |
| Washington                          | \$ 3,393,468.64        | 111             | \$26,490,032.00         | MET         | 781%        | 34                          | \$ 8,850,781.00          | 45              | \$ 13,372,242.00         | 190                 | \$48,713,055.00          | 97%                                | \$ 2,442,018.00                   |
| Winona                              | \$ 393,831.85          | 23              | \$3,375,314.00          | MET         | 857%        | 6                           | \$ 833,879.00            | 4               | \$ 754,484.00            | 33                  | \$4,963,677.00           | 97%                                | \$ 330,300.00                     |
| Wright                              | \$ 2,001,978.57        | 74              | \$17,897,259.00         | MET         | 894%        | 26                          | \$ 6,248,894.00          | 47              | \$ 13,177,746.00         | 147                 | \$37,323,899.00          | 99%                                | \$ 1,931,774.00                   |
| <b>Totals</b>                       | <b>\$55,585,685.00</b> | <b>2,306</b>    | <b>\$477,235,412.00</b> |             | <b>859%</b> | <b>619</b>                  | <b>\$ 147,921,543.00</b> | <b>712</b>      | <b>\$ 189,214,663.00</b> | <b>3,637</b>        | <b>\$ 814,371,618.00</b> | <b>99%</b>                         | <b>\$ 43,029,293.00</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.