

LENDING END of YEAR NUMBERS

Year	Loans Closed	\$ Amount
2021	72	1,854,284
2020	93	1,673,618
2019	110	2,396,370
2018	115	2,430,963
2017	168	3,418,684
2016	122	2,079,453

680	13,853,372
------------	-------------------

2020 vs 2021 – 21 less loans in 2021 and \$180,666 more lent out in 2021.

140 Loans paid off in 2021 – some reached maturity, many payoffs due to refinancing. (Interest rates still low) 2021 no write offs. / 2021 Portfolio 847 loans/ Delinquency as of 12/15/21 5.66

2019 vs 2020 - 17 loan difference and \$722,752 dollar difference

98 Loans paid off in 2020 - some reached their maturity date and others were from customers refinancing. (Low interest rates) 2020 – 4 Write offs. / 2020 current portfolio 903 Loans / Current delinquency as of 01/07/2021 is 5.77

Extenuating Factors and/or Events/Programs

2021 – Covid -19 – New Hire in Loan Servicing December 2021. Staffing changes in the organization. Materials and labor prices went up substantially. Housing market.

2020 - No funding for DPA loans from 10/11/2019 to 05/11/2020 also Covid-19 time. – Energy Loans: EVT/IRB program, great rebates and loan payments up to \$900 and/or 6 months (whichever is less) made by EVT. New hire in Sept. 2020.

2019 - No DPA funding from 10/11/2019 to 05/11/2020. Several months of no funding for Energy loans.

2018 – Staffing changes in the organization.

2017 - EVT program IRB for Energy loans.

2016 - EVT program for Energy. New hire June 2016

2021 – Average loan amount for a DPA loan \$29,206.

2021 – Average loan amount for Home Repair loan \$18,716.

2021 – Average loan amount for Energy loan \$13,568.

2021 – Purchase Loan \$145,000.

2021 – Refinance/Work out loan \$103,476.

2021 – 2 Deferred loans (VHCB) \$33,465.

2020 - Average loan amount for a DPA loan \$28,221.62

2020 - Average loan amount for a Home Repair loan \$17,855.06

2020 - Average loan amount for Energy loan \$11,854.79

(2016 – 2020) 5 Year Total for DPA Loans \$5,908,291
(2016 – 2020) 5 Year Total for Energy \$4,028,064
(2016 – 2020) 5 Year Total for Home Repair \$2,062,733
(2017 – 2021) 5 Year Total for DPA Loans \$6,442,712.
(2017 – 2021) 5 Year Total for Home Repair Loans \$1,880,383.
(2017 – 2021) 5 Year Total for Energy Loans \$3,202,348.

Last five years (2016 – 2020) – Average of 121.6 Loans annually – Average funds lent out annually \$2,399,817.6.

Last five years (2017- 2021) – Average of 111.6 Loans annually – Average funds lent out annually \$2,354,783.80.

Last two years (Covid-19) (2020-2021) – Average of 82.5 Loans annually - Average funds lent out annually \$1,763,951.