

## **Executive Directors Report November 2024**

See HFA Scorecard from US Bank in your meeting packet. October 2024 volume was another record month with \$4,499,025 in pooled loan volume. Current 12 month rolling volume is \$18,078,535 compared to \$652,215 in 2023.

Delinquencies are at 0% compared to a peer average of 1.97% for 0-12 months and 0% compared to a peer average of 4.41% for 12-24 months.

81.82% of conventional loans have a fico of 740 or higher. 75.39% of government loans have a fico of 700 or higher.

## 2024 Participating Lenders Added/Reactivated

Certainly Home Loans LLC
F&M Bank reactivated
Guaranteed Rate Mortgage
Kirkpatrick Bank
MLD Mortgage
New Fed Mortgage
Open Mortgage LLC
Primary Residential Mortgage
BOKF Mortgage reactivated
American Mortgage Bank
The Money Store
Great Plains Bank
AMC Mortgage