Idaho Housing and Finance Association

From Spreadsheets to Strategy: Real-Time Executive Dashboards Transform Operations

Category: Management Innovation – Internal Operations

Management Challenge

The Idaho Housing and Finance Association (IHFA) manages a complex single-family lending ecosystem involving loan production, purchasing, servicing operations, and lender relationships. Historically, internal reporting relied heavily on manually prepared Excel spreadsheets that required significant staff time to compile and were typically produced only once per month.

This manual process created several operational hurdles:

- **Lack of Visibility:** Leadership lacked real-time insight into production trends and operational performance.
- **Reactive Decision-Making:** Staffing decisions relied on outdated information, making it difficult to identify and resolve operational bottlenecks quickly.
- **Analytical Gaps:** Because staff spent hours assembling data rather than analyzing it, market share and lender participation trends were difficult to monitor consistently across the state.

IHFA leadership recognized the need for a modern, centralized analytics platform capable of delivering immediate operational insight while significantly reducing the administrative burden on staff.

Innovation and Implementation

IHFA developed a comprehensive suite of executive dashboards using Microsoft Power BI connected to a centralized SQL data environment. The project originated as an internally developed solution initiated by leadership and was later expanded by an internal business analyst into a fully integrated operational analytics platform.

The dashboards integrate multiple data sources, including IHFA production systems, servicing data, and external market data from title companies to provide a daily "single source of truth" across several key areas:

- Loan production and pipeline activity
- Operational timelines and processing efficiency

- Servicing portfolio health, including delinquency and foreclosure trends
- Statewide mortgage market share
- Lender and partner performance

By leveraging existing technological infrastructure and internal staff expertise, IHFA created a powerful analytics platform without the need for expensive external consultants or new, proprietary technology systems. With this new system, we are able to drill down into each individual lenders performance as well as by our different product types. This allows us to be able to be extremely granular when examining trends and/or potential issues.

Operational Impact and Results

The implementation of these dashboards has fundamentally transformed IHFA's operational management and strategic agility:

- **Proactive Resource Management:** Real-time production insights allow leadership to anticipate workload fluctuations and adjust staffing levels dynamically. Displaying operational timelines helps management identify and clear workflow bottlenecks before they impact service delivery.
- **Strategic Market Growth:** One of the most valuable insights is the statewide market share analysis. By merging internal production data with title company market data, IHFA can identify which lenders are actively utilizing its programs. When participation declines, the Business Development team proactively provides training and troubleshoots issues. This data-driven approach has allowed IHFA to gain market share in both conventional and government products across the state.
- **Efficiency and Culture:** The transition from manual reporting to automated dashboards has reclaimed a significant amount of staff hours. More importantly, it has fostered a data-driven operational culture where issues are addressed quickly before they escalate.

Replicability and Scalability

This initiative demonstrates how HFAs can maximize the value of their existing data resources. IHFA created a scalable analytics framework that continues to evolve as new operational insights are needed. The system is highly replicable for other agencies; it relies on widely available tools such as SQL databases and Power BI that are already in use by many HFAs. Any agency with access to loan production data and basic analytics capabilities can implement a similar system to modernize internal reporting and improve high-level decision-making.

By transforming manual data entry into a real-time analytics platform, IHFA has strengthened its ability to serve Idaho families seeking affordable homeownership through informed, strategic operations.

Lock Report

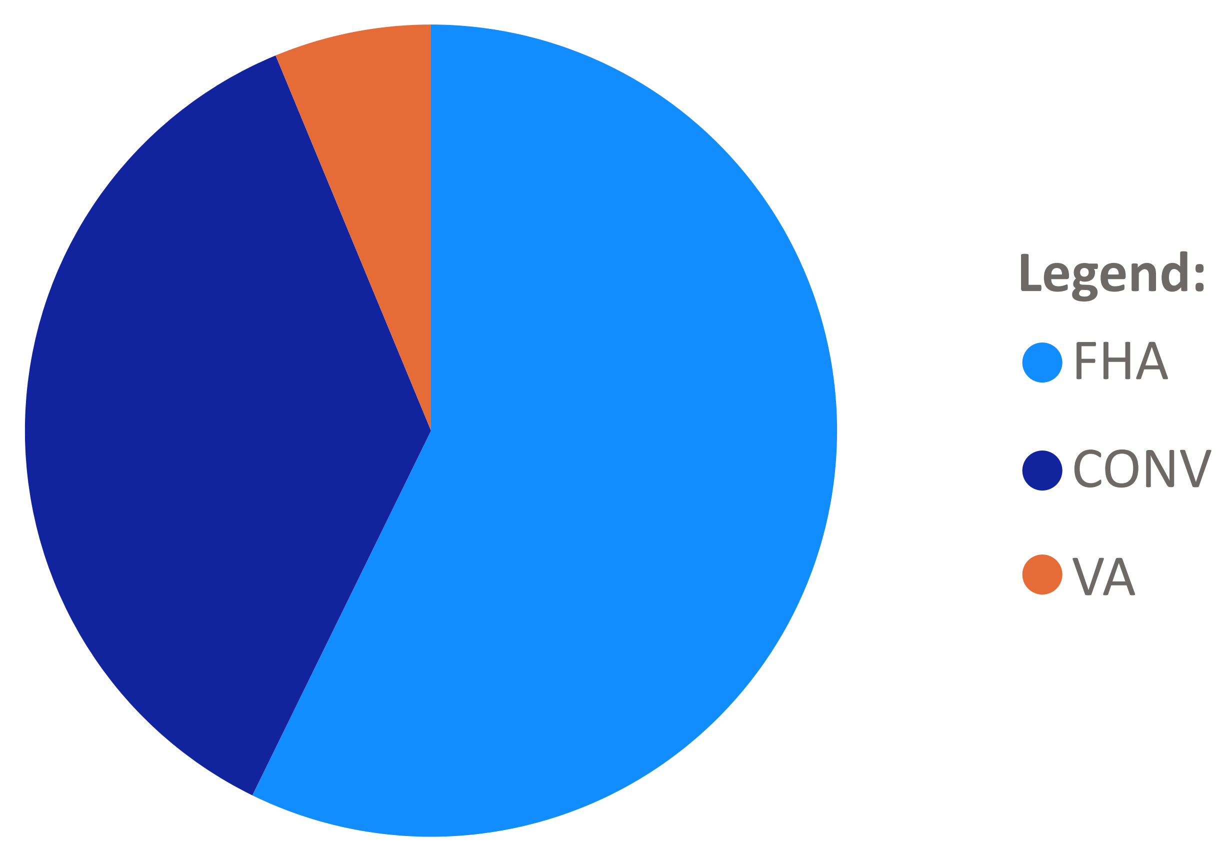
3/9/2026

Locked Volume	Locked Units	Subordinate Volume	Subordinate Units
$144.11M	**400**	**$3.60M**	**219**

Total Buydown $	Units w Buydowns	Median Buydown %	Avg. Interest Rate
$992.08K	**202**	**0.88%**	**5.797**

Broker Volume	Broker Units	Retention Volume	Retention Units
$3.78M	**11**	**$1.95M**	**7**

Total Locks by Loan Type and Product



FILTERS

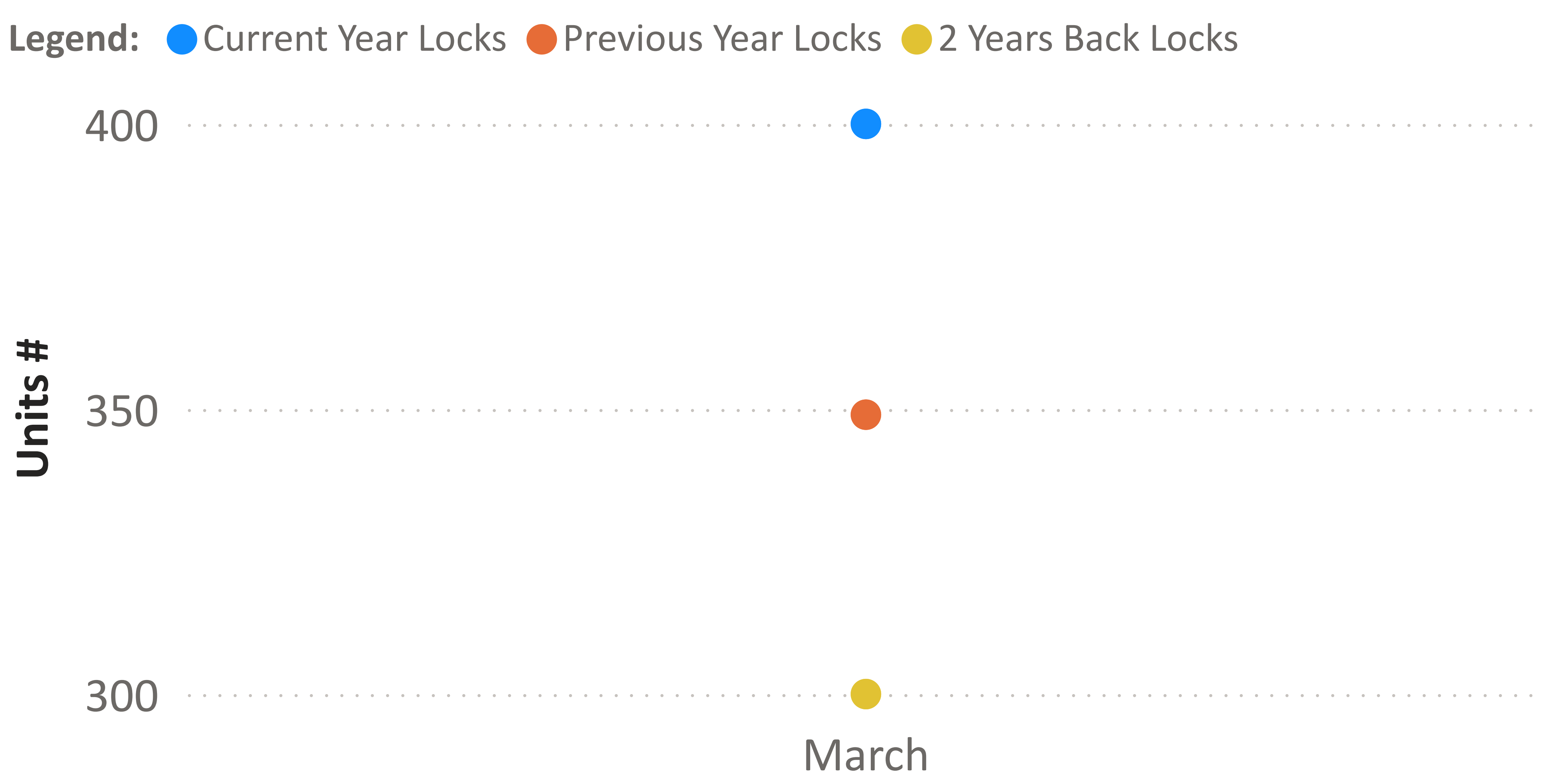
Loan Type

Multipl...

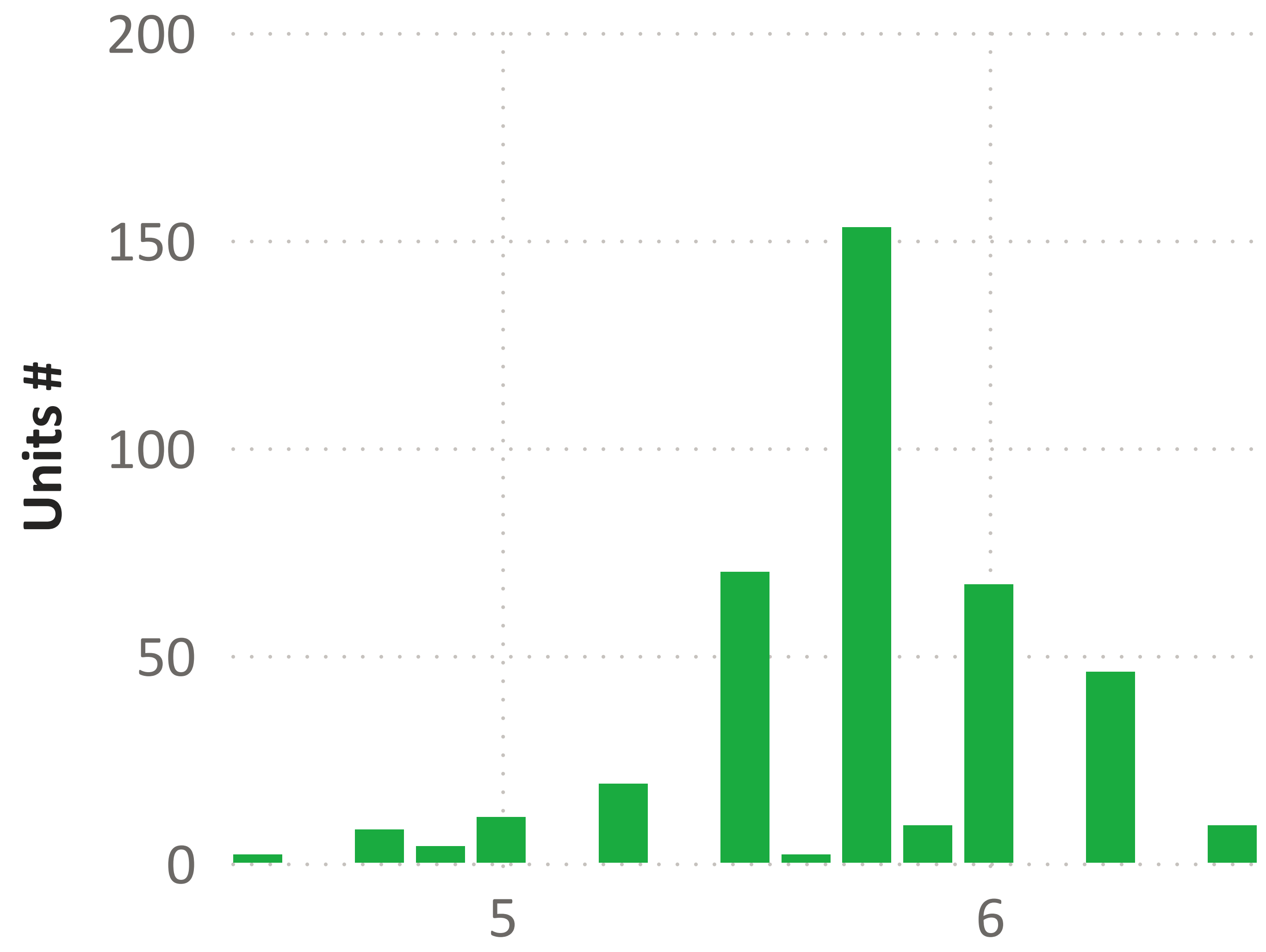
Service Client

IHFA

Total Locks over Years



Total Locks by Interest Rate Groups



SELLER	UNITS
Premier Mortgage Resources LLC	45
Evergreen Home Loans	32
AMERICAN PACIFIC MORTGAGE	27
Idaho Central Credit Union	25
Guild Mortgage Company LLC	18
MOVEMENT MORTGAGE, LLC	17
Waterstone Mortgage Corporation	16
Fairway Independent Mortgage Corporation	15
SYNERGY ONE LENDING INC	15
Sunflower Bank NA	13
FIRST COLONY MORTGAGE CORPORATION	12
CORNERSTONE CAPITAL BANK SSB	11

Purchasing Report

3/9/2026

Purchased Volume	Purchased Units	Avg. Loan Amount	Median LTV
$106.48M	301	$353.74K	81.40%

Subordinate Volume	Subordinate Units	Av Subordinate Amt	Median 2nds LTV
$2.61M	164	$15.89K	3.91%

Avg. Purchase Price	Avg. Credit Score	Av Household Income	Avg. DTI
$390.42K	718	$94,836	43.36

Dwelling Type	Purchased Units	Purchased Volume
P.U.D.	141	$55,445,780
Detached	132	$41,910,107
Manufactured	20	$6,646,506
Townhouse	6	$1,824,371
Condo	2	$649,165
Total	**301**	**$106,475,929**

FILTERS

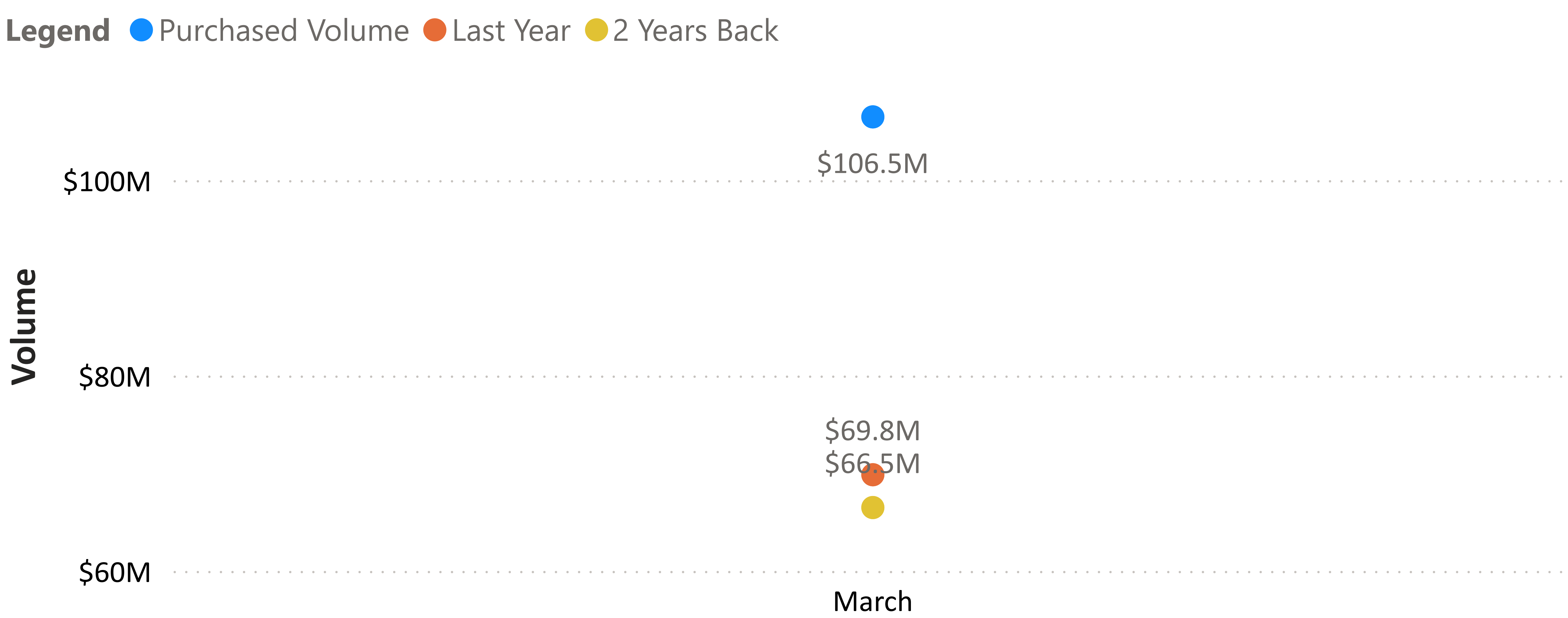
Loan Type

Multipl...

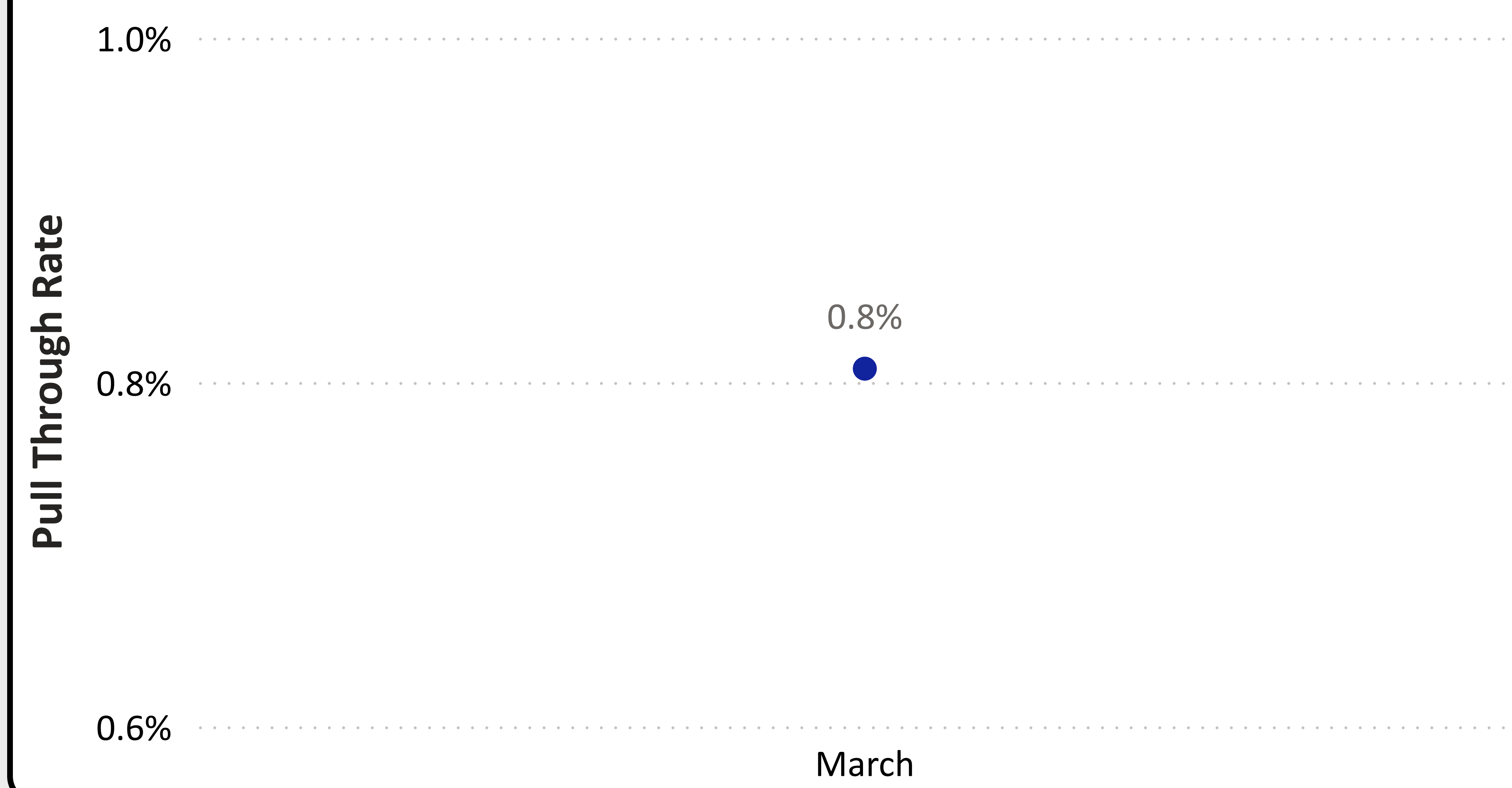
Service Client

IHFA

Purchased Volume over Years



Pull-through Rate



Turn Time Report

3/9/2026

Avg Lock Period

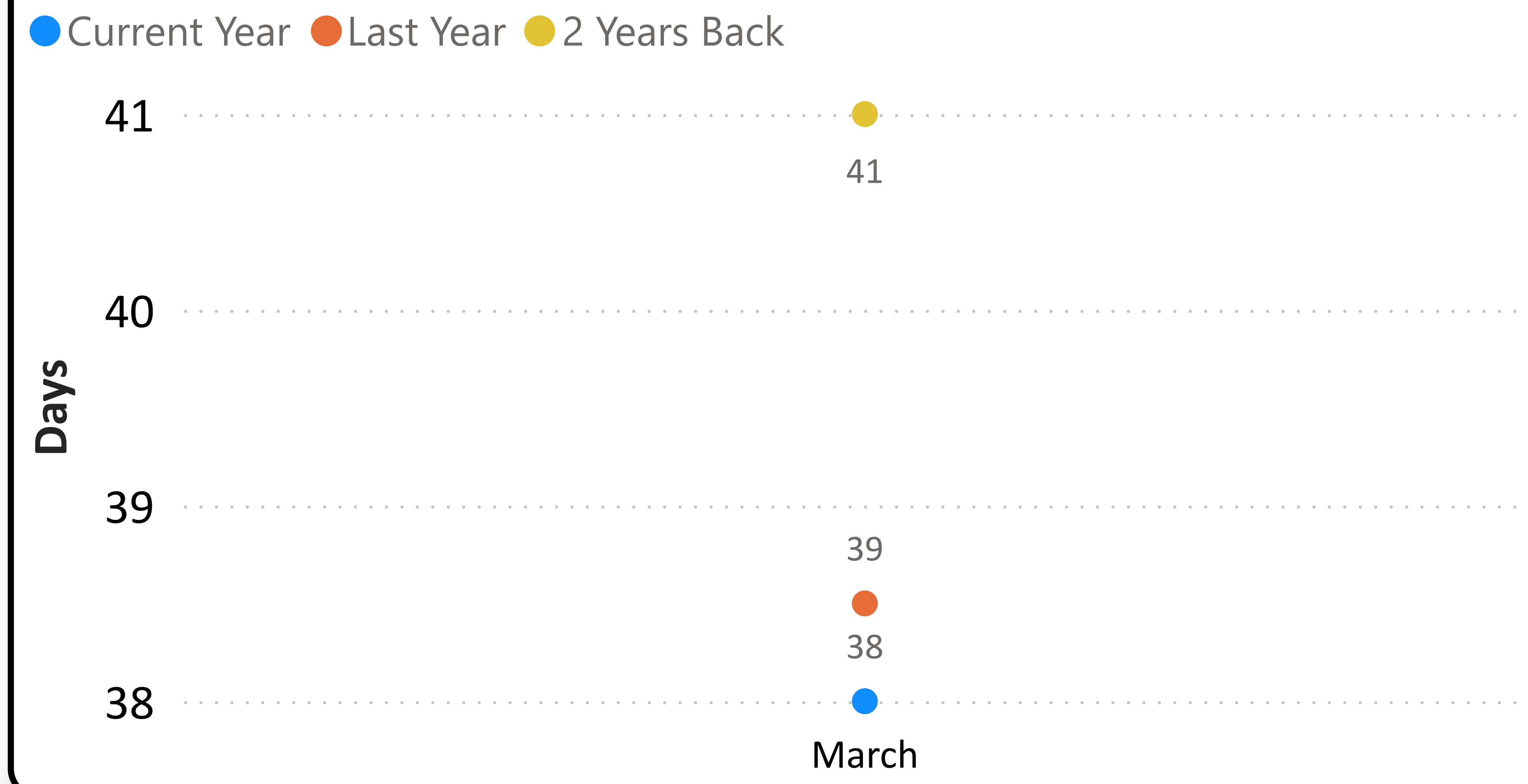
40.78

Avg Receive to Purchase Period

5.56

	Average	Max	Median	Min
Funding to Receive	25.44	82	24	9
Funding to Purchase	40.78	132	38	15
Receive to Review	-0.79	15	-2	1
Receive to Purchase	5.56	47	4	1
Review to Purchase	7.69	58	6	0

Median Funding to Purchase Time Over Last 2 Years



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Loan Type

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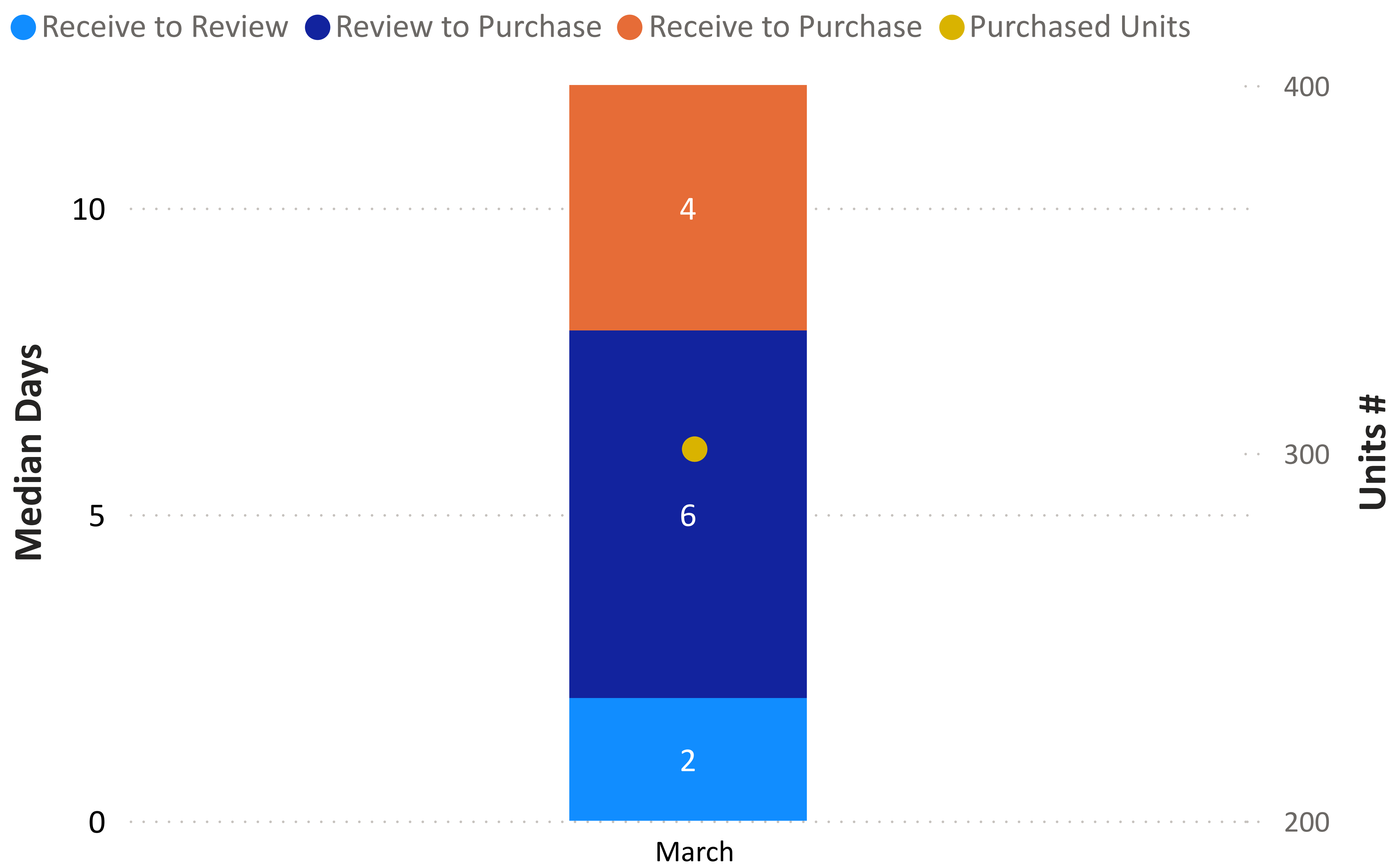
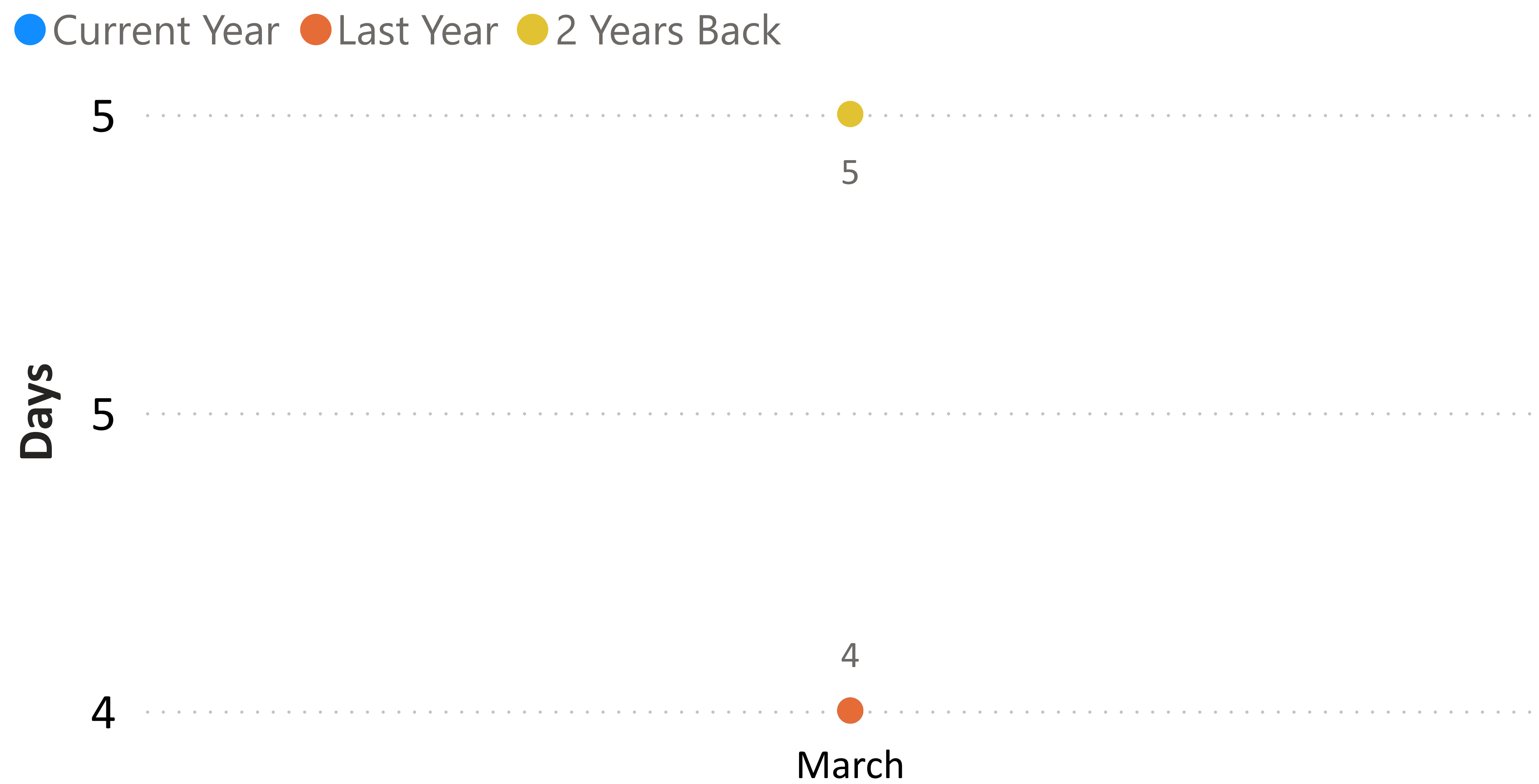
Service Client

IHFA

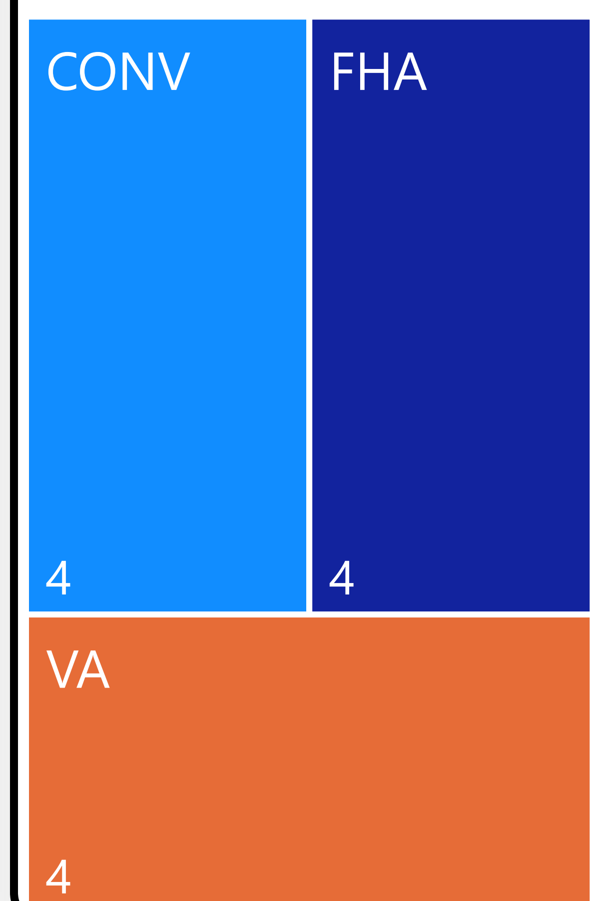
Median Receive, Review, and Purchase Times by Units



Median Receive to Purchase Time Over Last 2 Years



Median Receive to Purchase Days by Loan Type



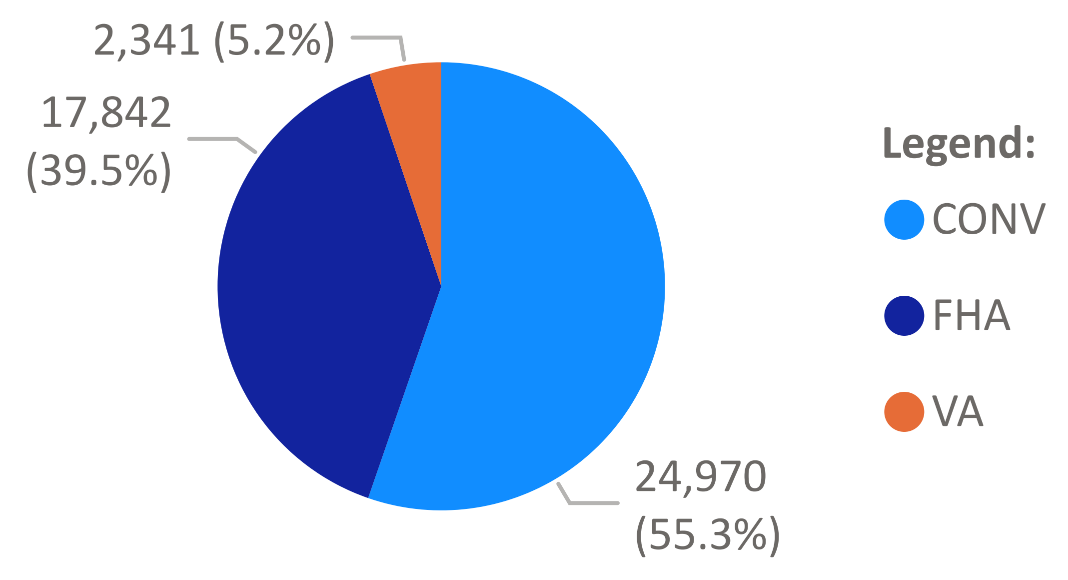
Servicing Report

3/9/2026

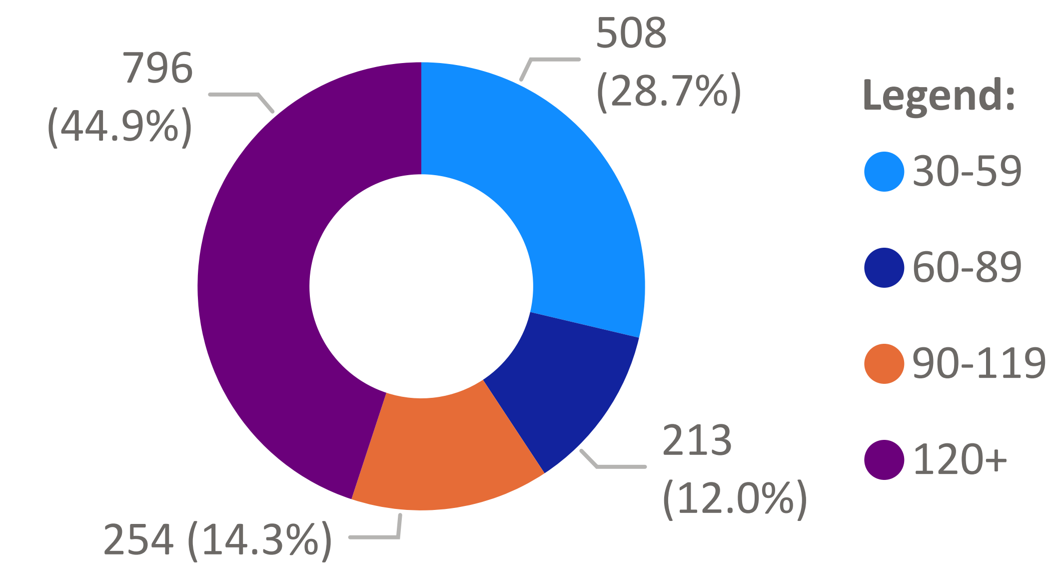
Current UPB Volume	Current Units	Subordinate Volume	Subordinate Units	Escrow Balance	Escrow Advance
$10.16bn	45,153	$121.59M	13,693	$46.02M	$4.32M

County	Current Volume	Current Units	DQ Rate	FLC Rate
CANYON	$2,799,242,023	11859	4.36%	0.67%
ADA	$2,775,593,634	11563	1.86%	0.23%
BONNEVILLE	$692,993,353	3292	5.01%	0.73%
KOOTENAI	$701,630,181	2806	2.99%	0.29%
BANNOCK	$450,415,079	2585	3.87%	0.70%
TWIN FALLS	$487,003,807	2420	5.79%	0.79%
PAYETTE	$221,865,645	979	6.13%	0.61%
BINGHAM	$193,486,677	955	5.24%	0.84%
JEROME	$137,193,622	698	4.44%	0.72%
ELMORE	$149,206,546	647	5.72%	0.93%
GEM	$137,168,534	602	5.15%	0.33%
JEFFERSON	$141,552,385	586	4.61%	0.85%
MINIDOKA	$108,288,561	555	5.23%	0.72%
CASSIA	$94,842,558	511	4.11%	0.20%
BONNER	$127,739,897	488	5.74%	0.82%
NEZ PERCE	$76,103,469	363	4.68%	0.28%
WASHINGTON	$69,077,813	357	3.92%	0.56%
SHOSHONE	$66,551,175	338	5.33%	0.30%
OWYHEE	$64,929,755	332	5.42%	
Total	**$10,156,766,638**	**45153**	**3.86%**	**0.52%**

Units by Loan Type



Units by Delinquency Buckets



FILTERS

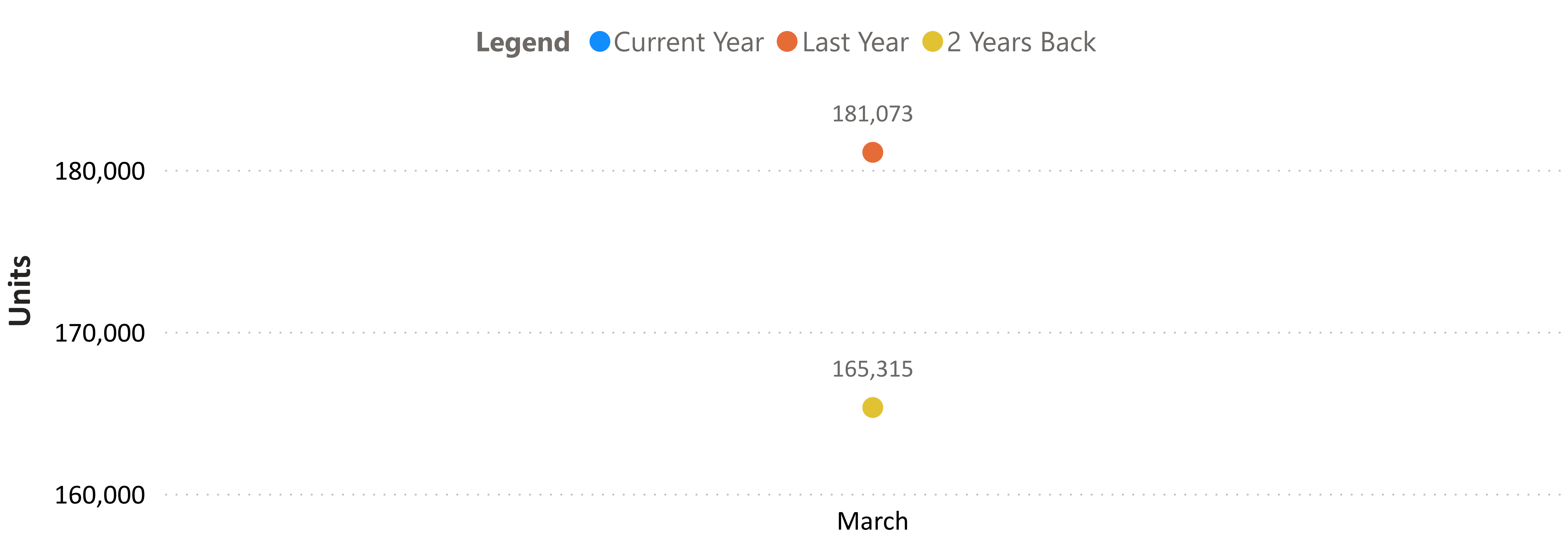
Loan Type

Multipl...

Service Client

IHFA

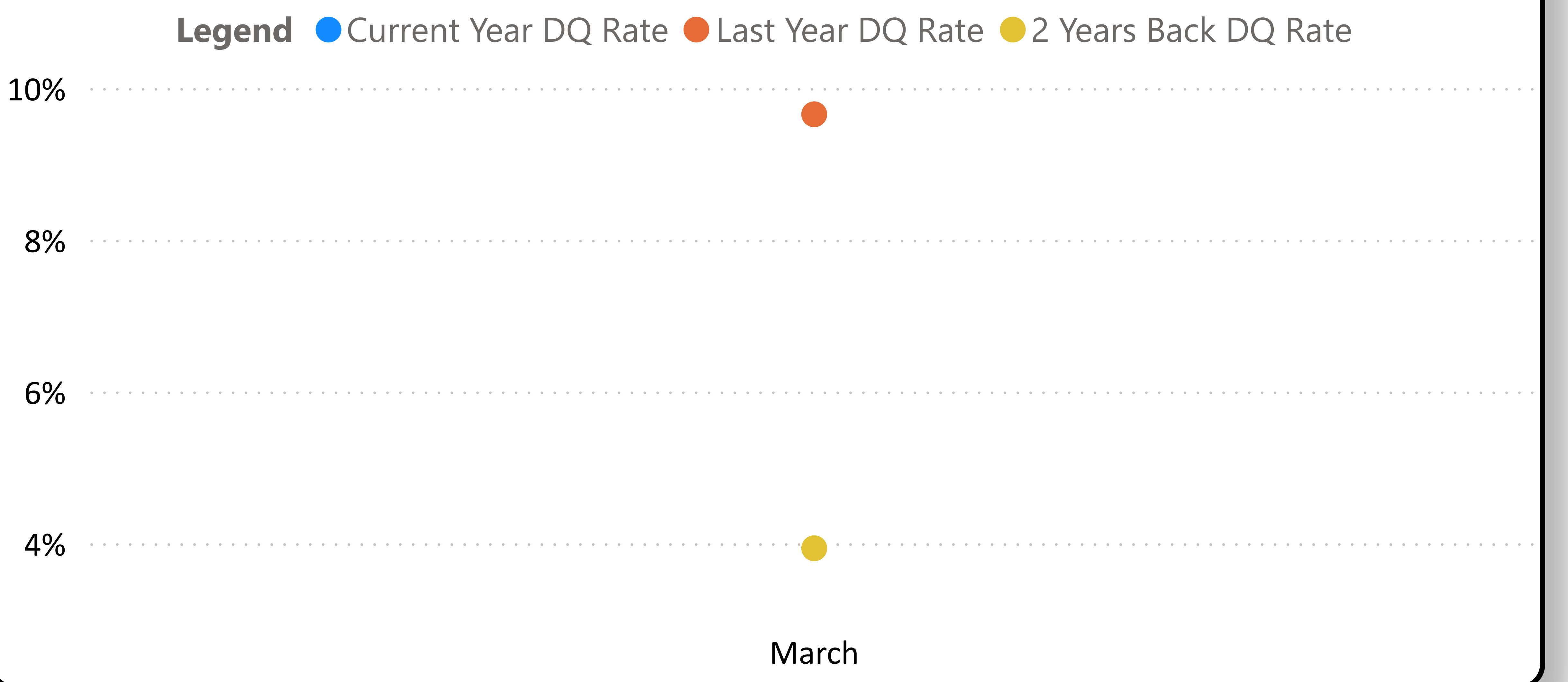
Current Servicing Units over Years



DQ and Foreclosure Report

3/9/2026

Delinquency Rate Comparison over Years



DQ Volume	DQ Units	DQ Rate
$422.05M	**1,741**	**3.86%**

Foreclosure $	Foreclosure Units	Foreclosure Rate
$57.53M	**235**	**0.52%**

REO Volume	REO Units	REO Rate
$7.04M	**30**	**0.07%**

FILTERS

Loan Type

Multipl...

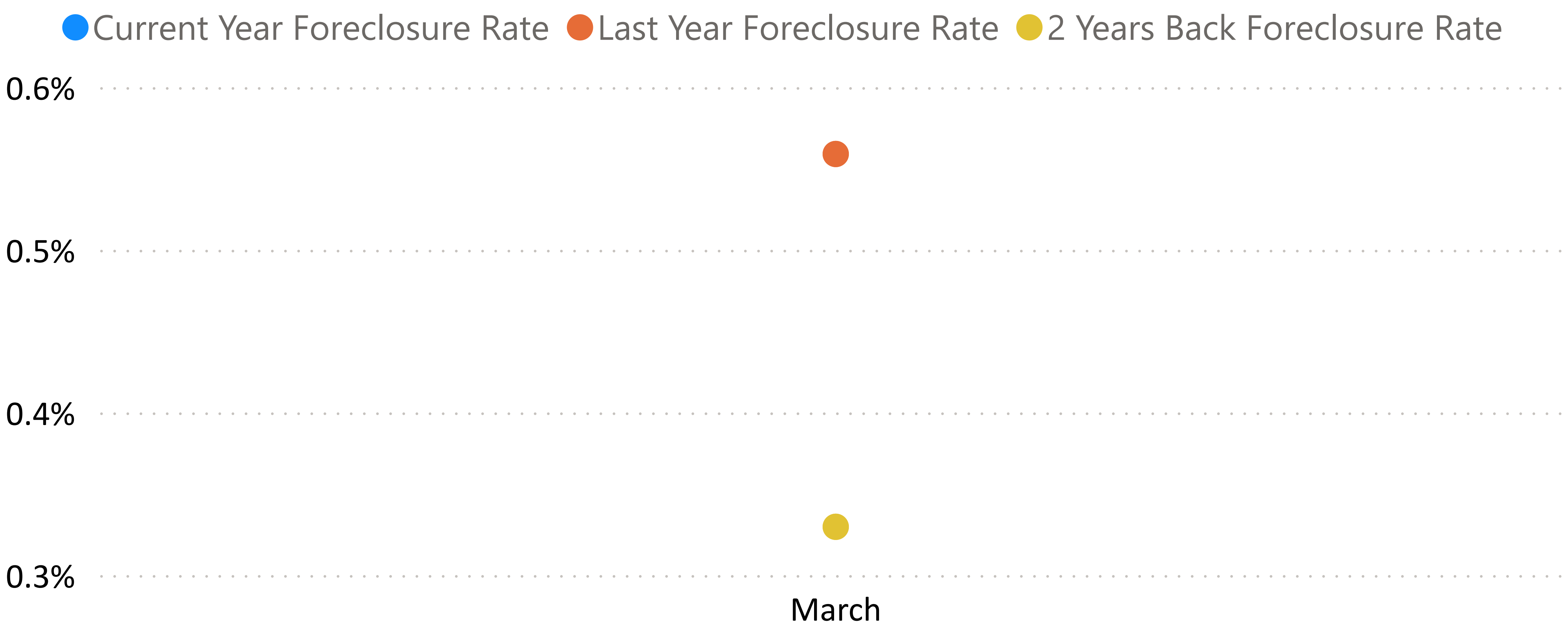
Service Client

IHFA

DQ Bucket

All

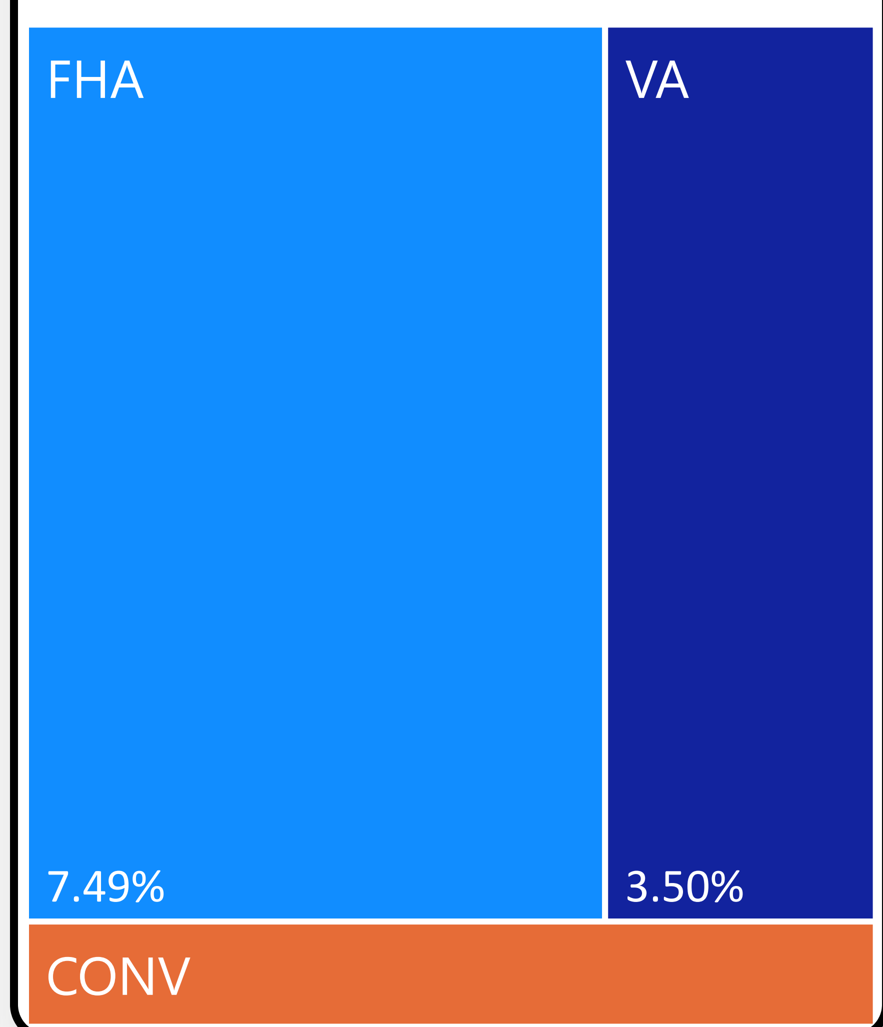
Foreclosure Rate Comparison over Years



Delinquency Roll Rate

Delinquency Buckets	Improved	Same	Worsened
0		58.24%	41.76%
10-29	8.90%	87.92%	3.18%
30-59	96.32%	0.30%	3.38%
60-89	55.66%	4.82%	39.52%
90-119	36.51%	6.24%	57.26%
120+	17.15%	82.85%	

DQ Rate by Loan Type



Idaho Housing and Finance Association

Tax- Exempt Production

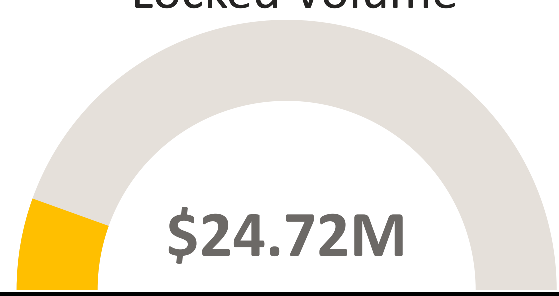
3/9/2026

Locked Volume	Locked Units	Purchased Volume	Purchased Units
$24.72M	**75**	**(Blank)**	**(Blank)**

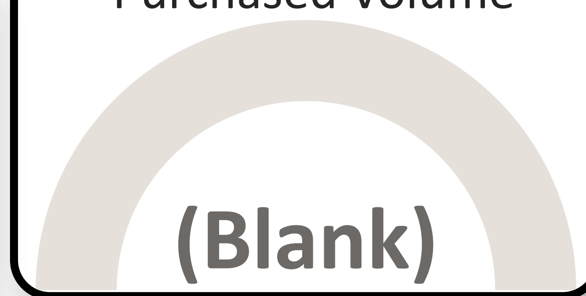
Loan Received $	Loan Received #	Loans Reviewed $	Loan Reviewed #
(Blank)	**(Blank)**	**$1.91M**	**5**

Loans Not Received $	Loans Not Received #
(Blank)	**(Blank)**

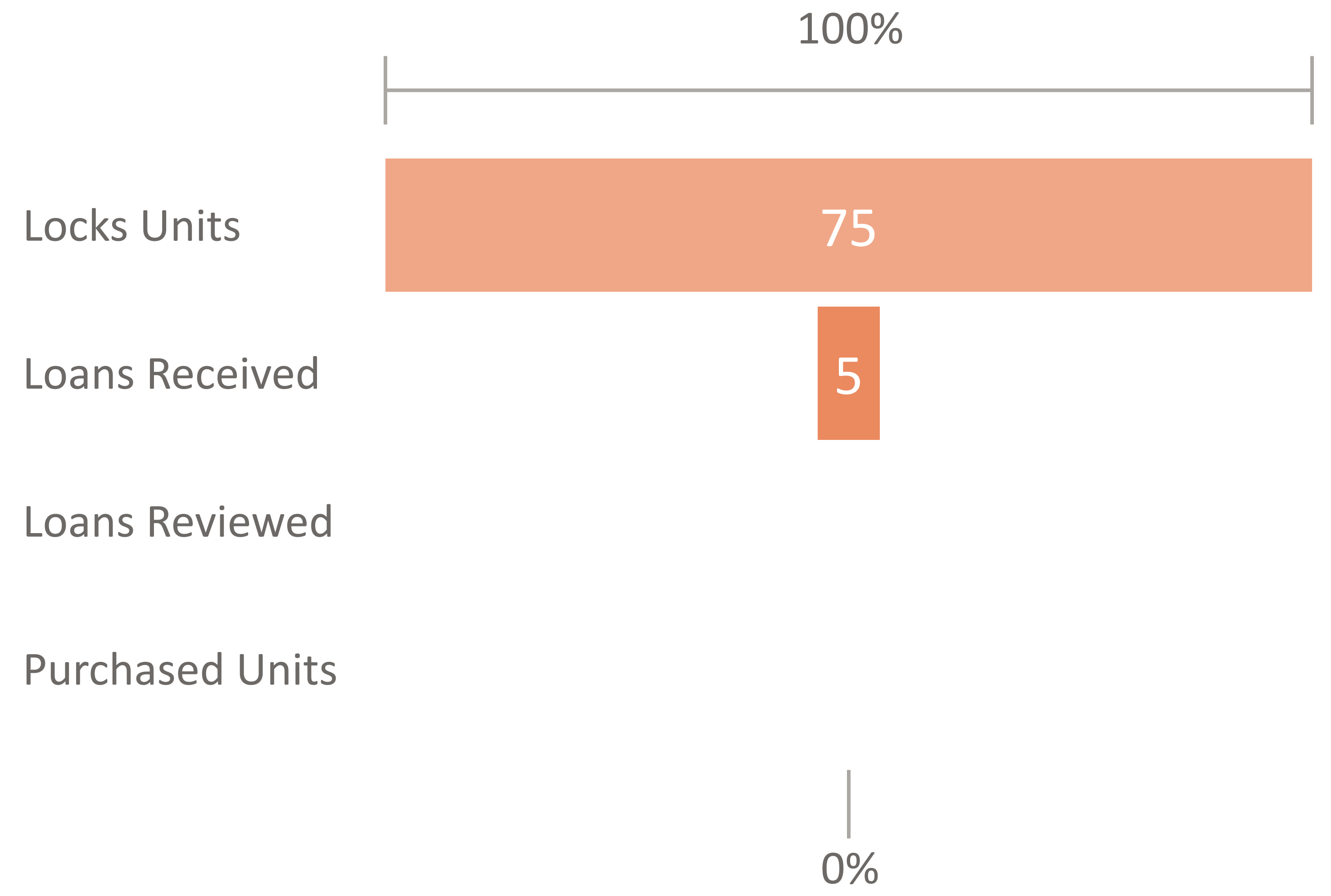
Locked Volume



Purchased Volume



Tax- Exempt Loan Pipeline Flow



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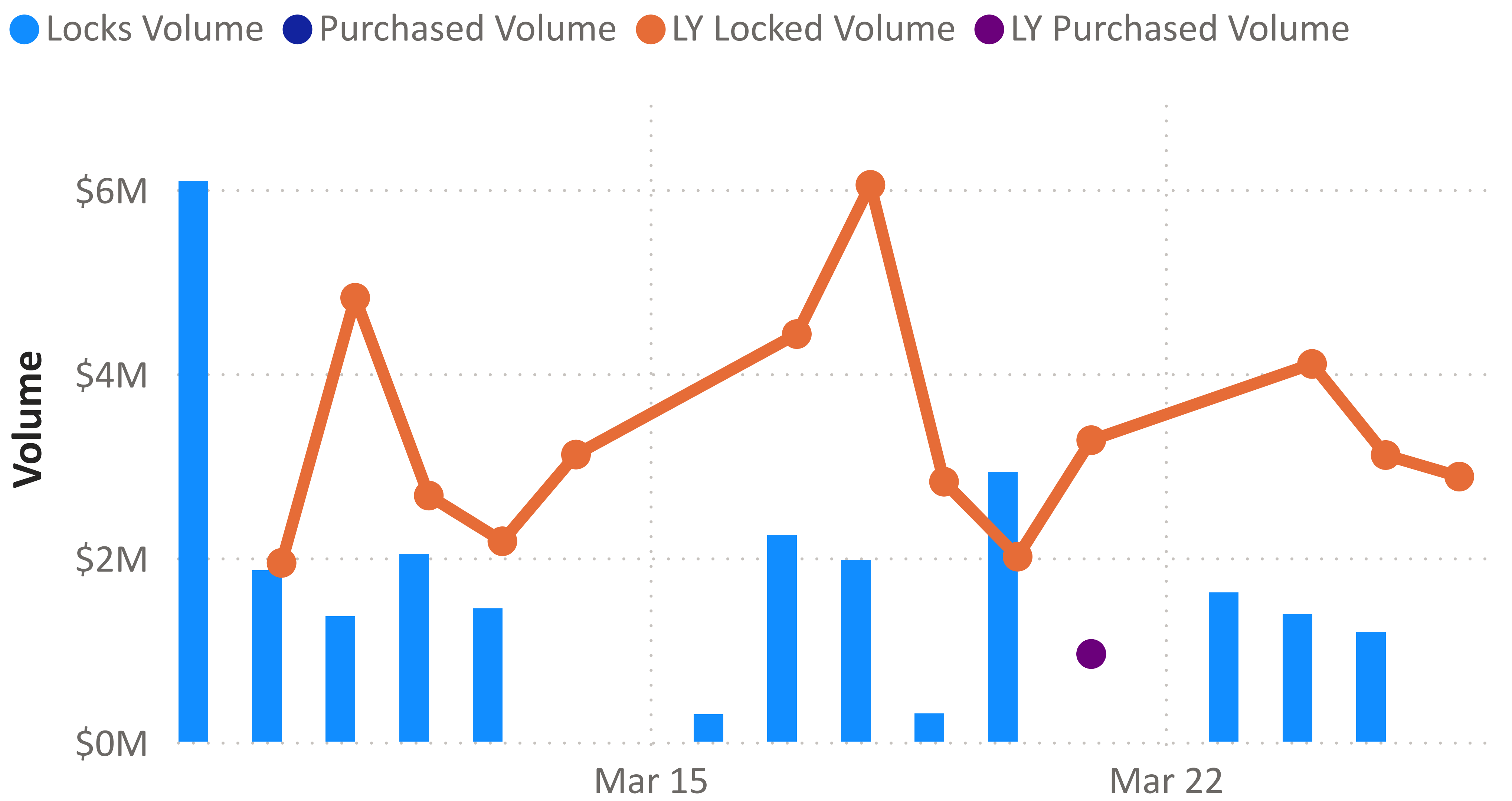
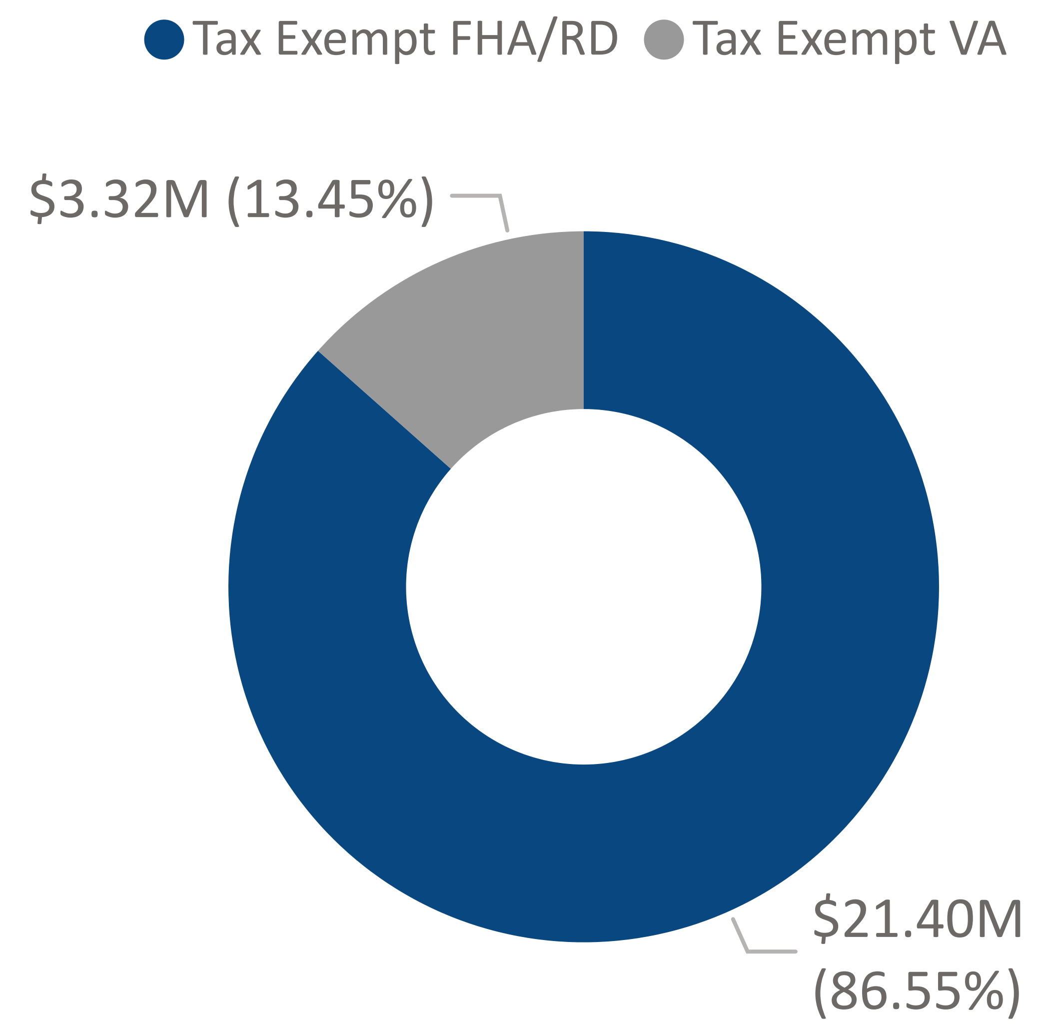
Tax Exempt FHA/RD

Tax Exempt VA

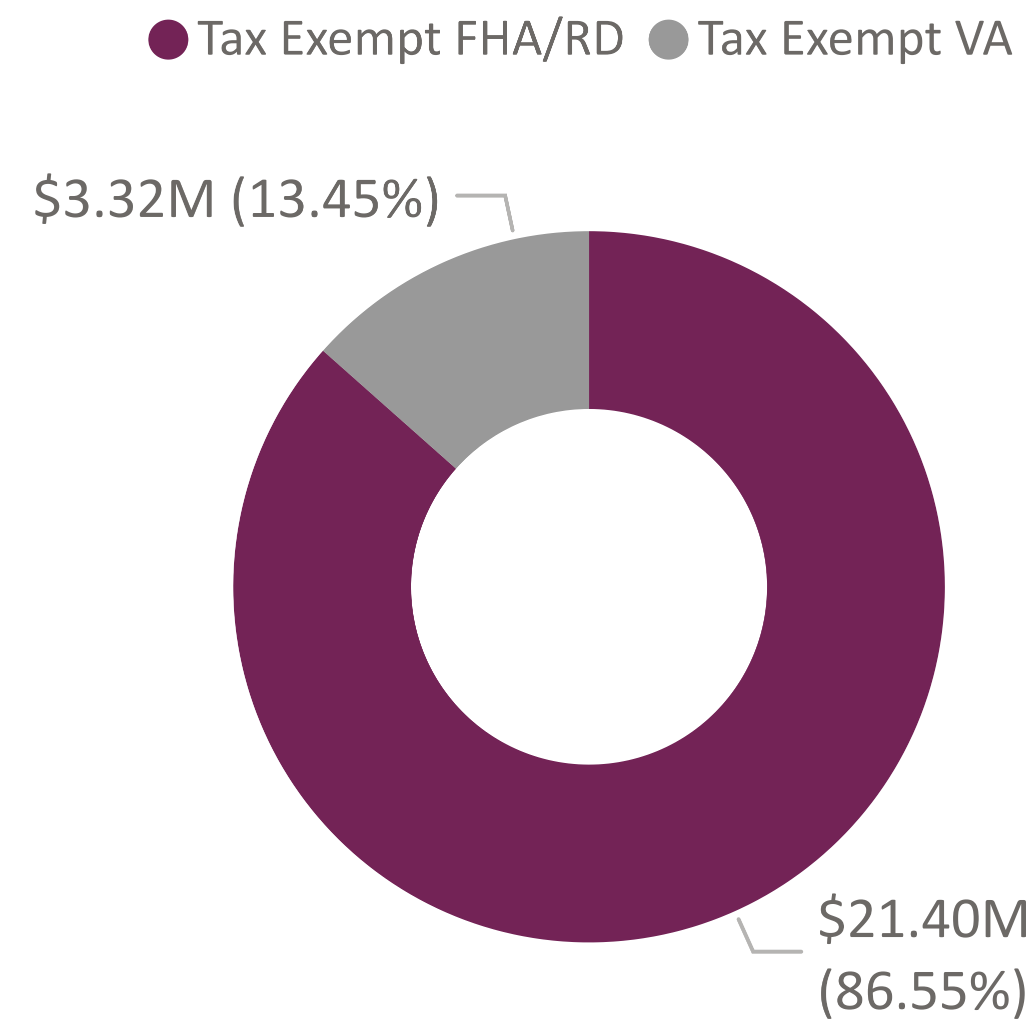
Production Flow Trend (Locks vs Purchases)



Locked Volume by Loan Product



Purchased Volume by Loan Product



Idaho Housing and Finance Association

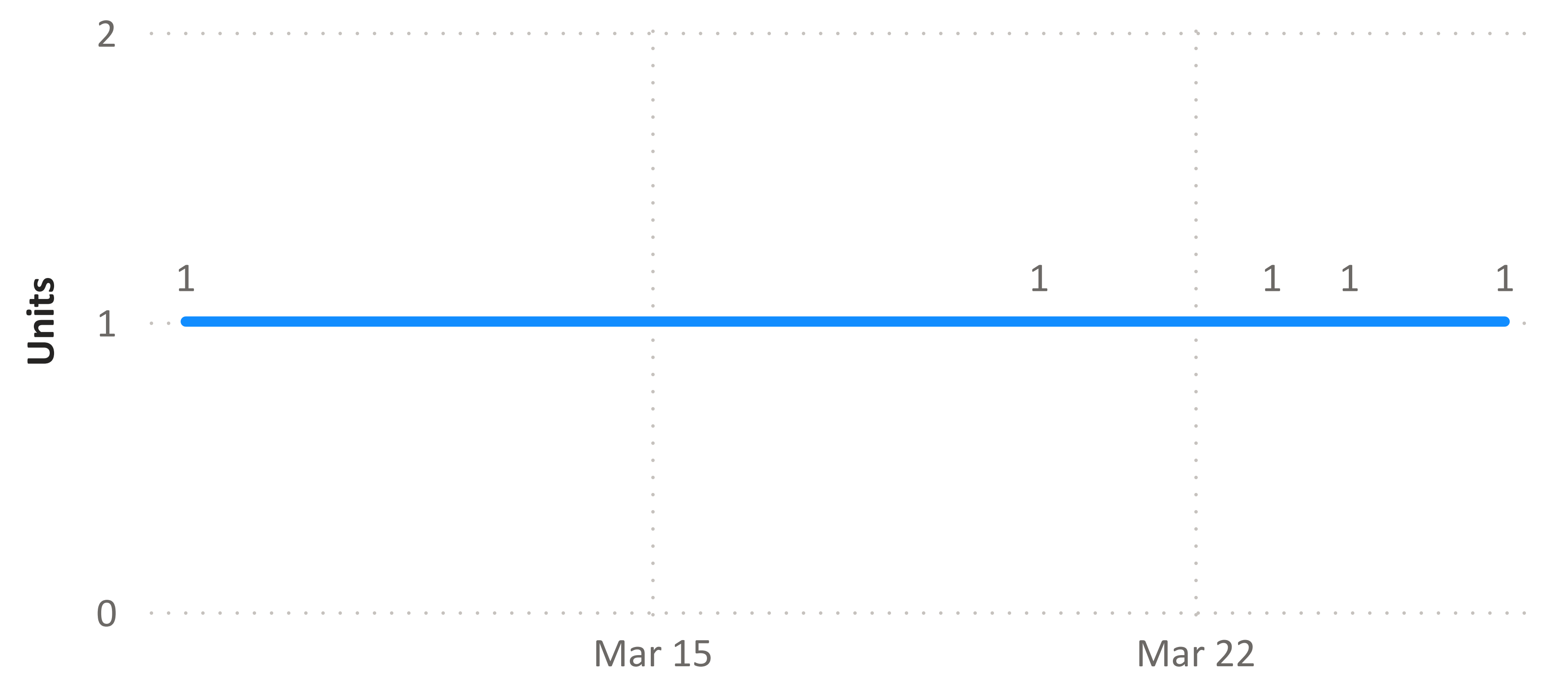
Tax- Exempt Turn Times

3/9/2026

Avg Receive to Purchase Days	Avg Receive to Review Days	Avg Review to Purchase Days
(Blank)	(Blank)	(Blank)

LY Avg Receive to Purchase Days	LY Avg Receive to Purchase Days	LY Avg Review to Purchase Days
21.56	5.25	17.30

Expected Loan Units by Disbursement Date

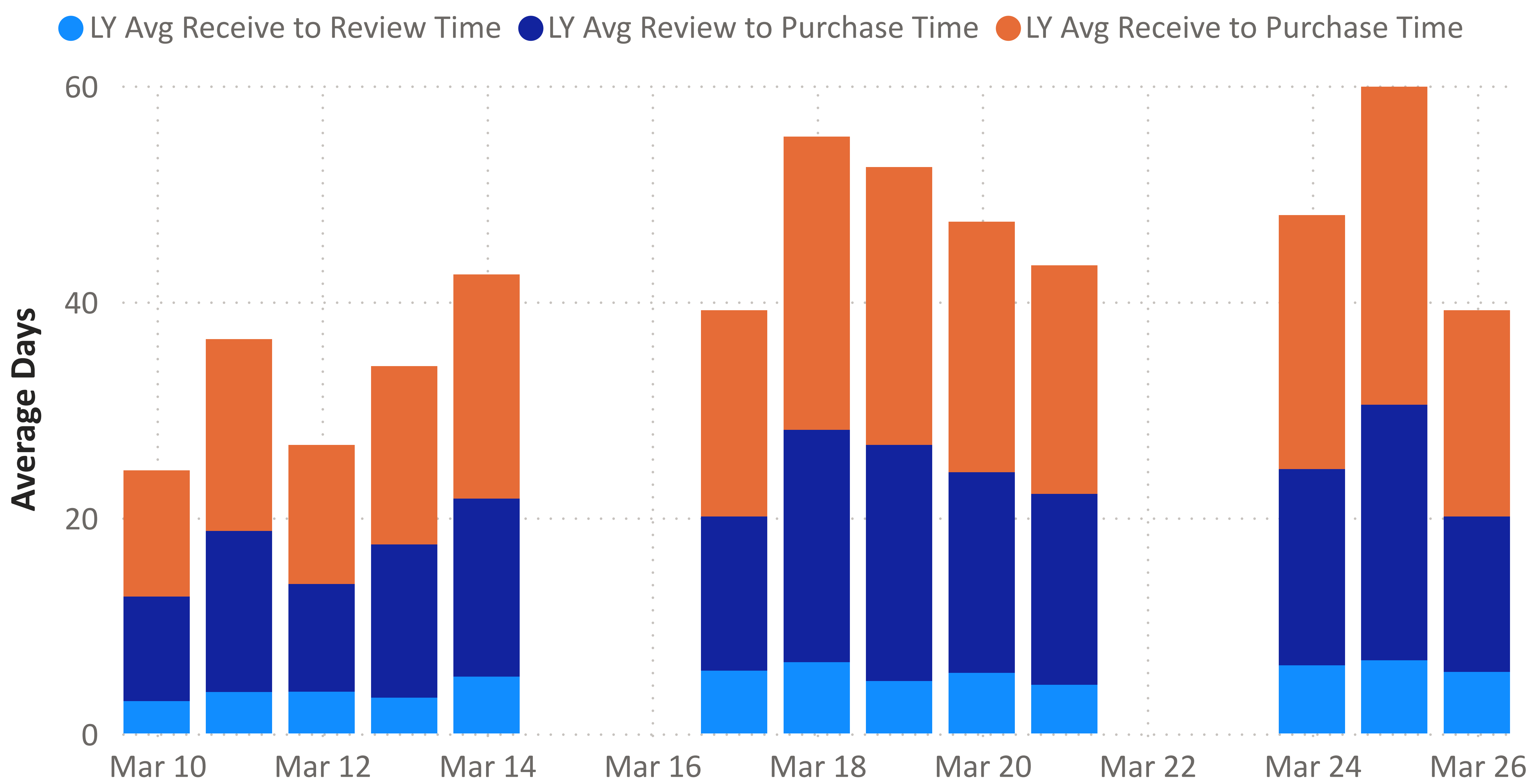


FILTERS

Tax Exempt FHA/RD

Tax Exempt VA

Last Year Average Receive, Review and Purchase Days



Last Year Average Receive, Review and Purchase Days

Assumptions:-

1. The Title Report does not include any information for Adams and Custer County.
2. Title Report has some limitations and we have noticed that it does not have all the recorded loans.
3. Some Counties might be slow in reporting their data. Therefore, IHFA data might be higher for some counties and lenders.
4. Larger discrepancies can be noticed in the Rural Counties.

Data Recency by County

County	Complete Month	Latest Update
ADA	January, 2026	Wednesday, February 18, 2026
ADAMS	August, 2025	Monday, October 06, 2025
BANNOCK	January, 2026	Friday, February 20, 2026
BEAR LAKE	January, 2026	Friday, February 13, 2026
BENEWAH	January, 2026	Monday, February 09, 2026
BINGHAM	December, 2025	Friday, February 20, 2026
BLAINE	January, 2026	Thursday, February 19, 2026
BOISE	January, 2026	Friday, February 13, 2026
BONNER	January, 2026	Thursday, February 19, 2026
BONNEVILLE	January, 2026	Thursday, February 19, 2026
BOUNDARY	December, 2025	Friday, February 13, 2026
BUTTE	December, 2025	Thursday, January 29, 2026
CAMAS	December, 2025	Friday, January 30, 2026
CANYON	January, 2026	Thursday, February 19, 2026
CARIBOU	January, 2026	Friday, February 13, 2026
CASSIA	January, 2026	Monday, February 23, 2026
CLARK	December, 2025	Friday, January 30, 2026
CLEARWATER	November, 2025	Wednesday, December 31, 2025
CUSTER	August, 2025	Thursday, October 09, 2025
ELMORE	December, 2025	Wednesday, February 04, 2026
FRANKLIN	December, 2025	Friday, January 30, 2026
FREMONT	January, 2026	Thursday, February 19, 2026
GEM	December, 2025	Friday, January 23, 2026
GOODING	January, 2026	Wednesday, February 18, 2026

ALL ELIGIBLE LOANS

Top 10 Counties in Idaho

COUNTY	Idaho Loans	IHFA Loans	Marketshare %
ADA	3934	389	9.89%
CANYON	2375	391	16.46%
KOOTENAI	1149	96	8.36%
BONNEVILLE	703	135	19.20%
TWIN FALLS	518	72	13.90%
BANNOCK	487	74	15.20%
NEZ PERCE	232	10	4.31%
BONNER	222	14	6.31%
LATAH	183	10	5.46%
BINGHAM	168	26	15.48%

DATE

1/1/2025

2/20/2026

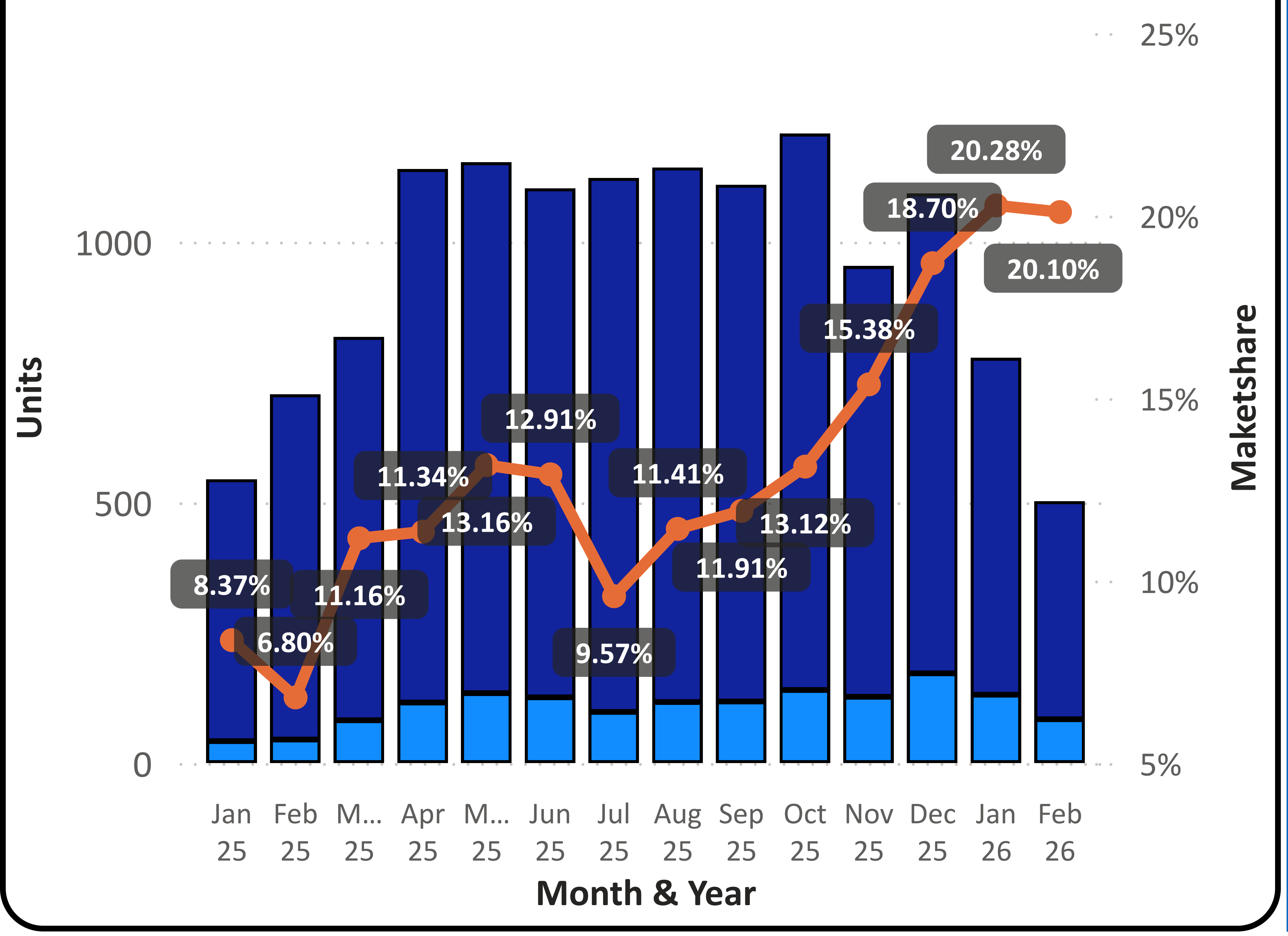
Govt. Loans

- [ ] Y
- [x] N

Monthly Trends: Idaho Market vs. IHFA

12.95%

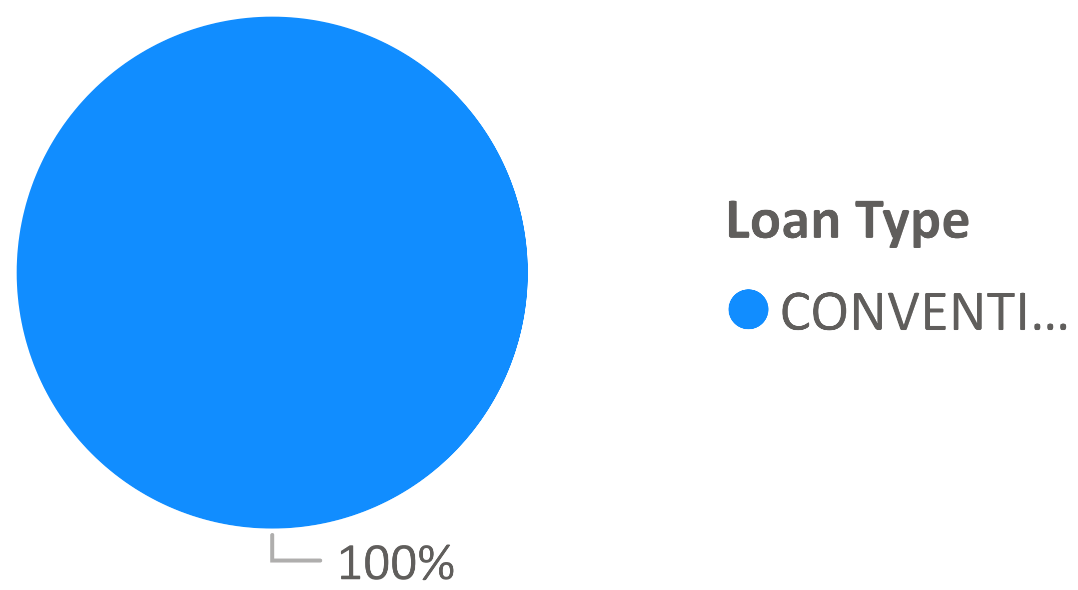
Legend: IHFA Units, ID Total Units, Marketshare



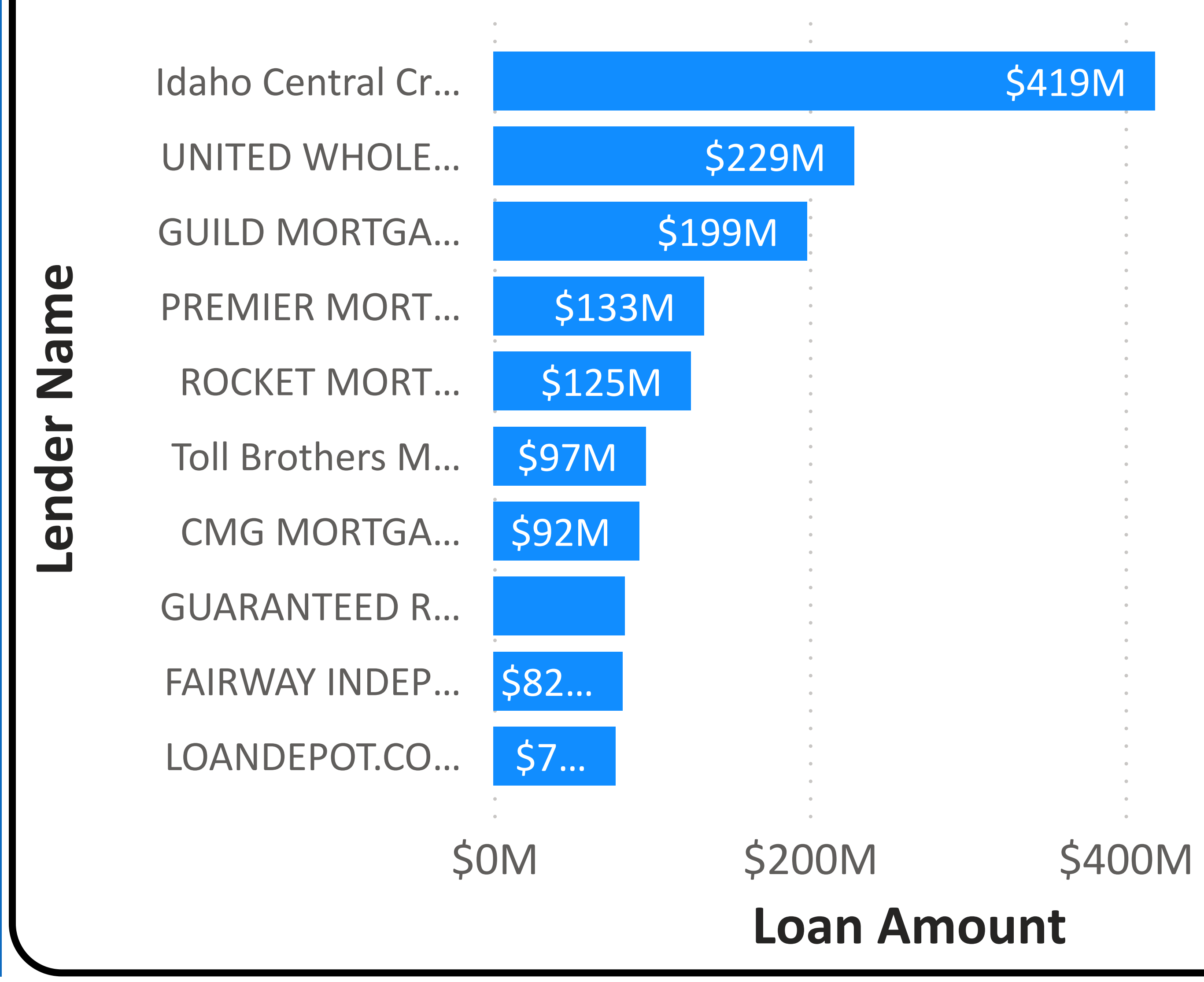
IDAHO LOANS

Loan Volume	Total Units #	Median LTV
$3.91bn	11,833	75.19%

IHFA: Total Units # by Loan Type



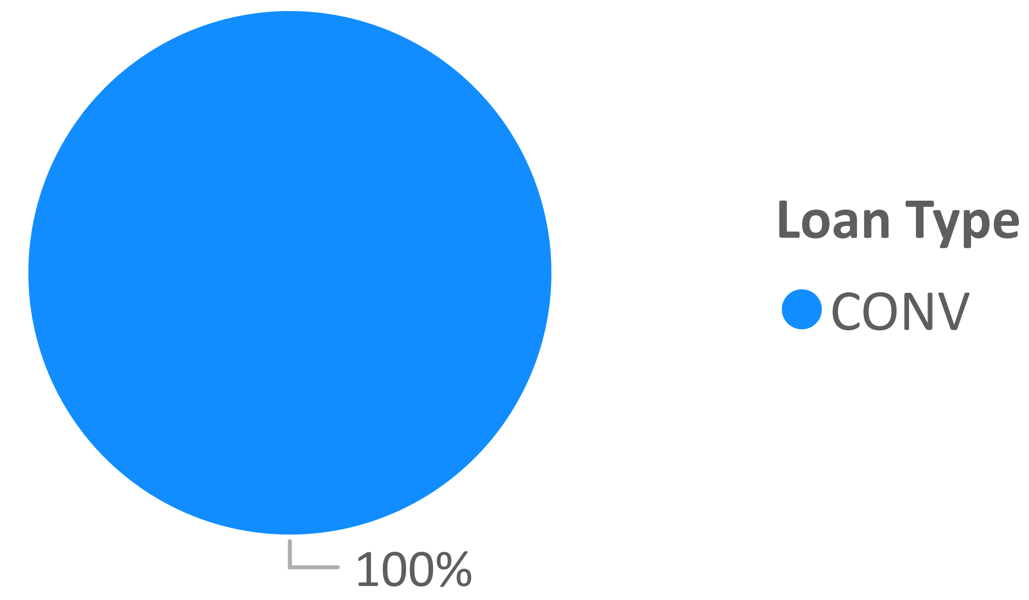
Top 10 Lenders in Idaho



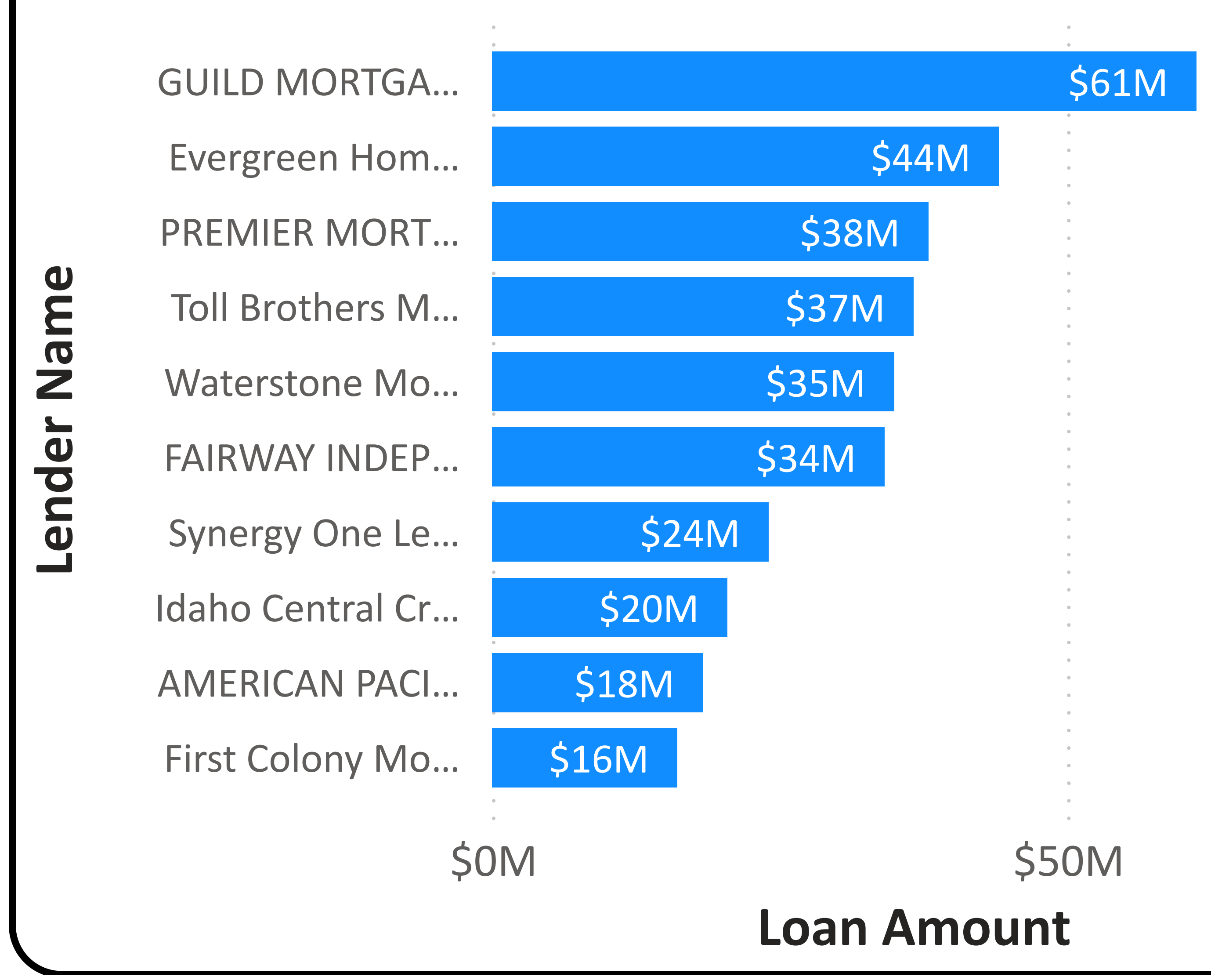
IHFA LOANS

Loan Volume	Total Units #	Median LTV
$536.34M	1,532	89.91%

IHFA: Total Units # by Loan Type



Top 10 IHFA Lenders



BY COUNTY

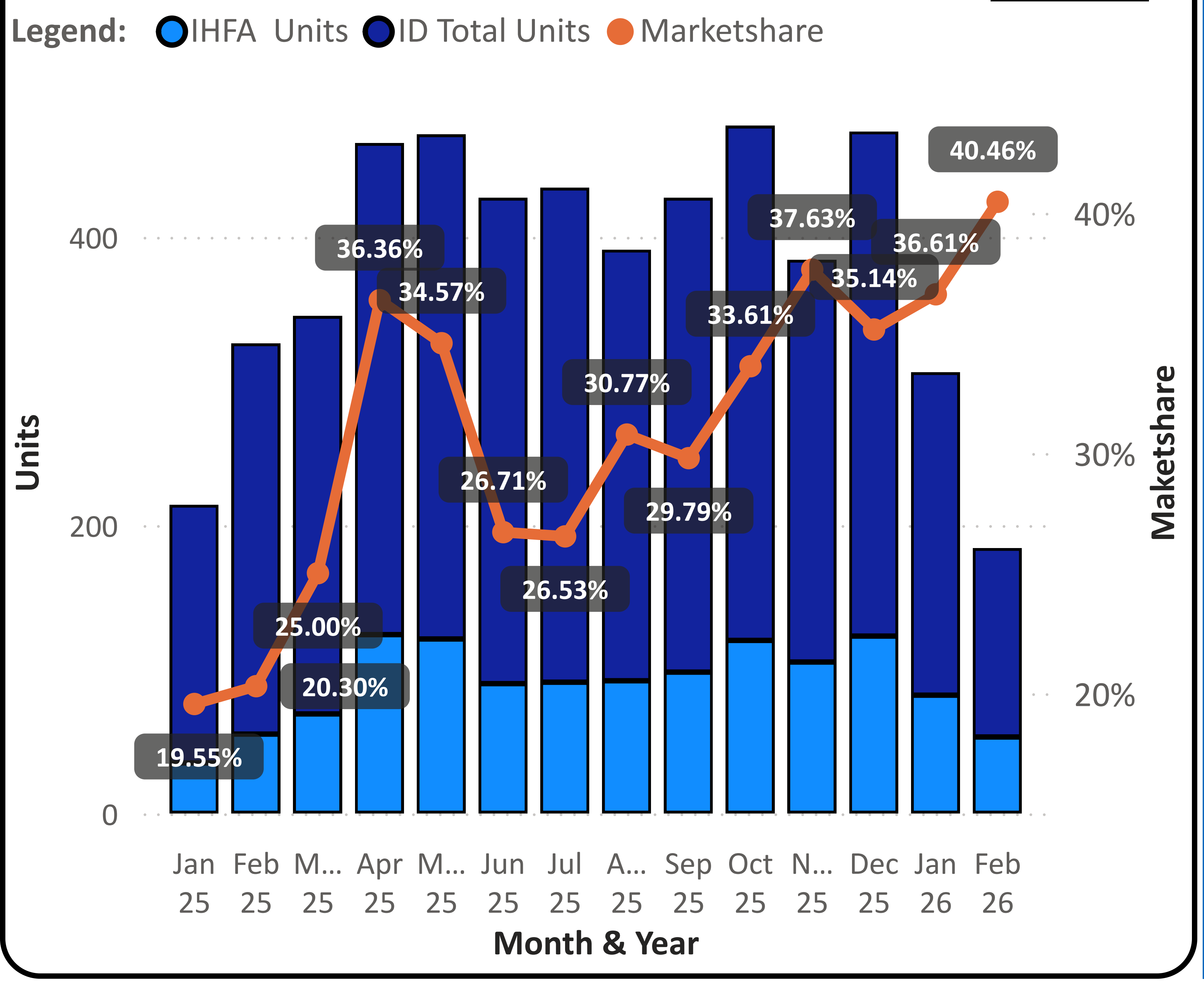
DATE
1/1/2025
2/20/2026

Govt. Loans
- [ ] Y
- [ ] N

County
CANYON

Monthly Trends: County Market vs. IHFA

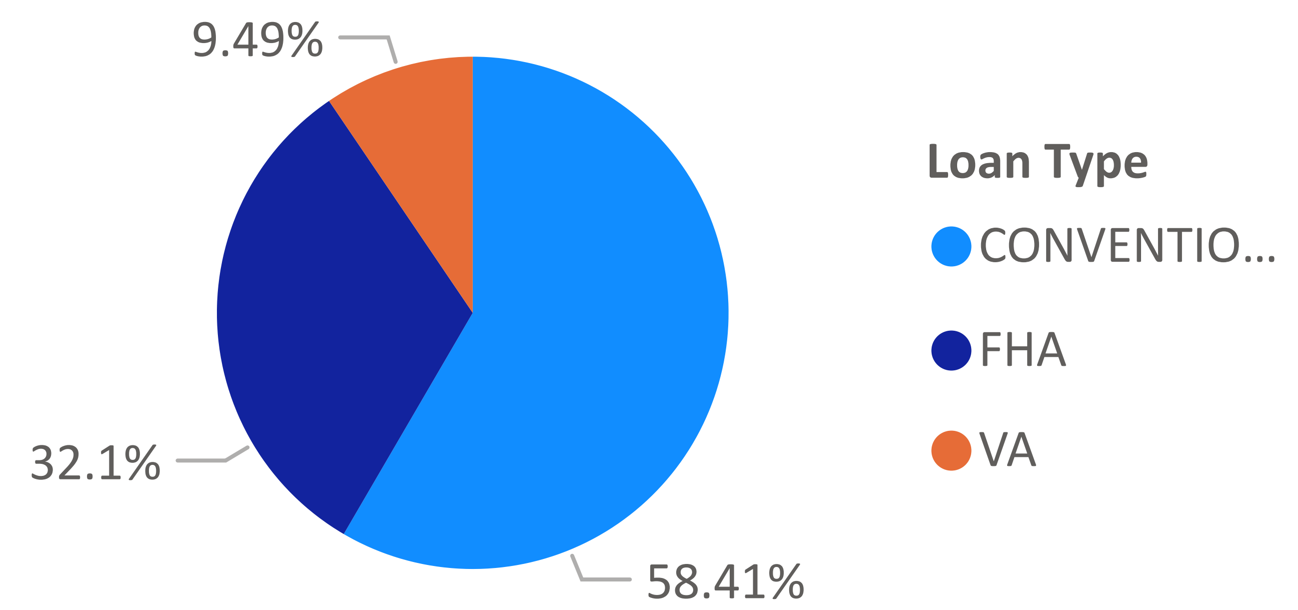
30.94%



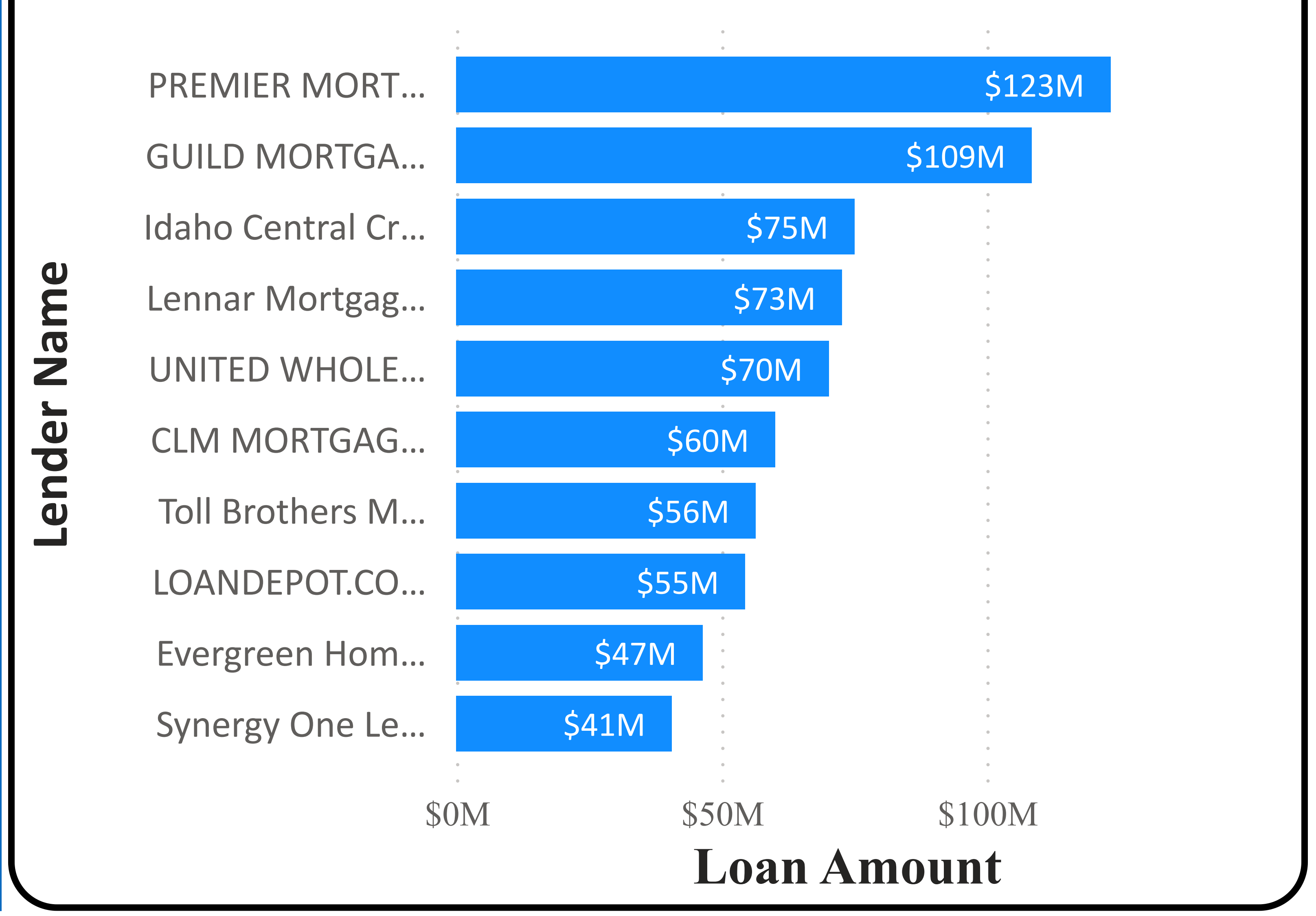
COUNTY LOANS

Loan Volume	Total Units #	Median LTV
$1.43bn	4,066	75.19%

County: Total Units # by Loan Type



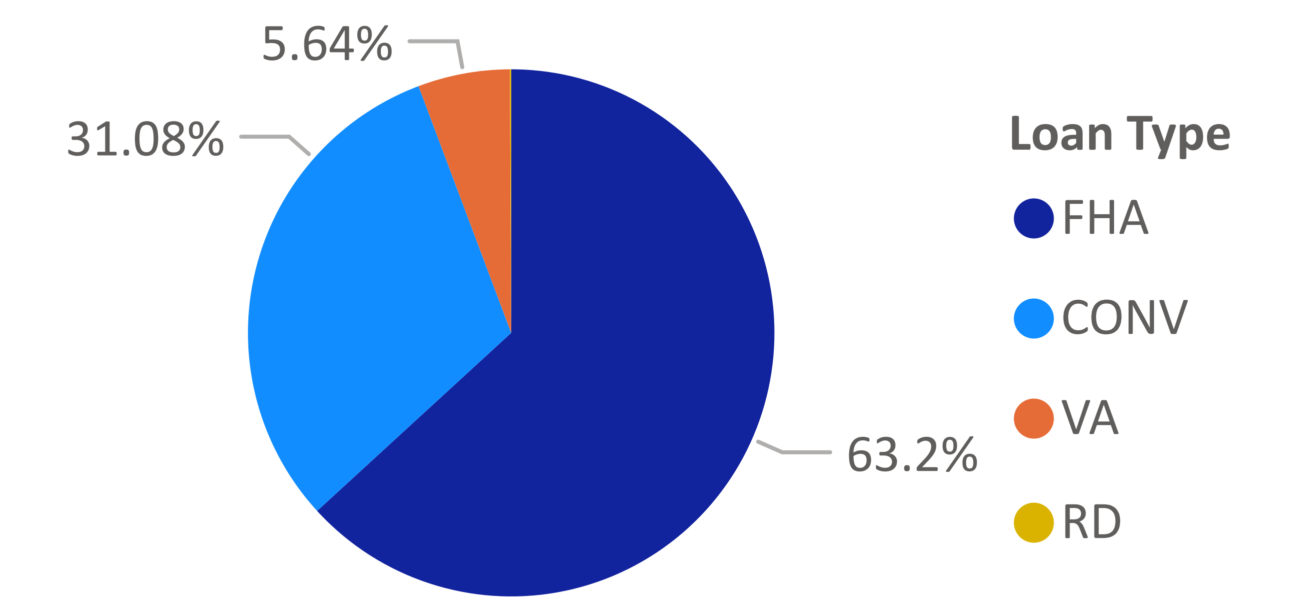
Top 10 Lenders in the County



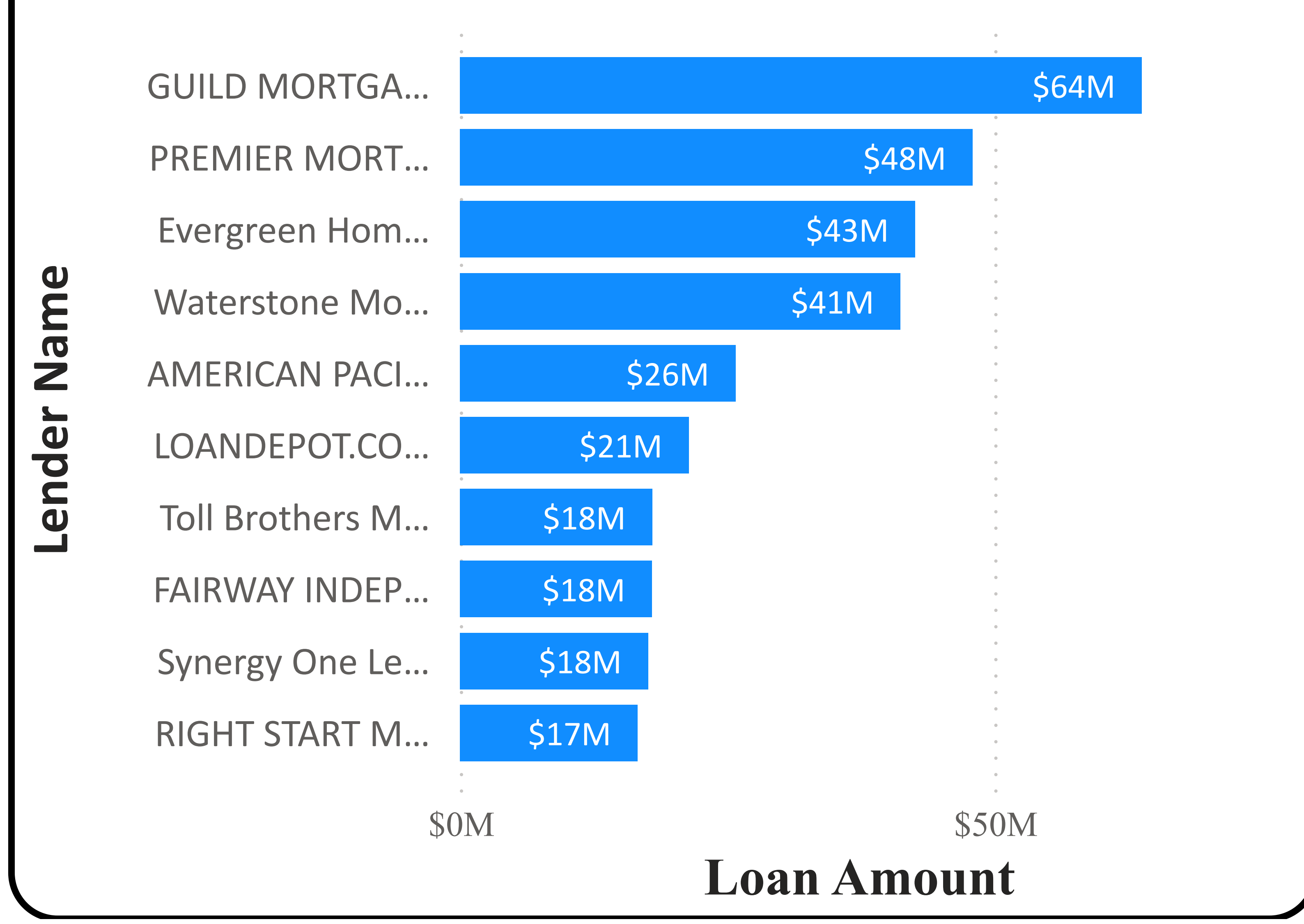
IHFA COUNTY LOANS

Loan Volume	Total Units #	Median LTV
$461.96M	1,258	98.09%

IHFA: Total Units # by Loan Type



Top 10 IHFA Lenders



BY LENDER

DATE

1/1/2025

2/20/2026

Govt. Loans

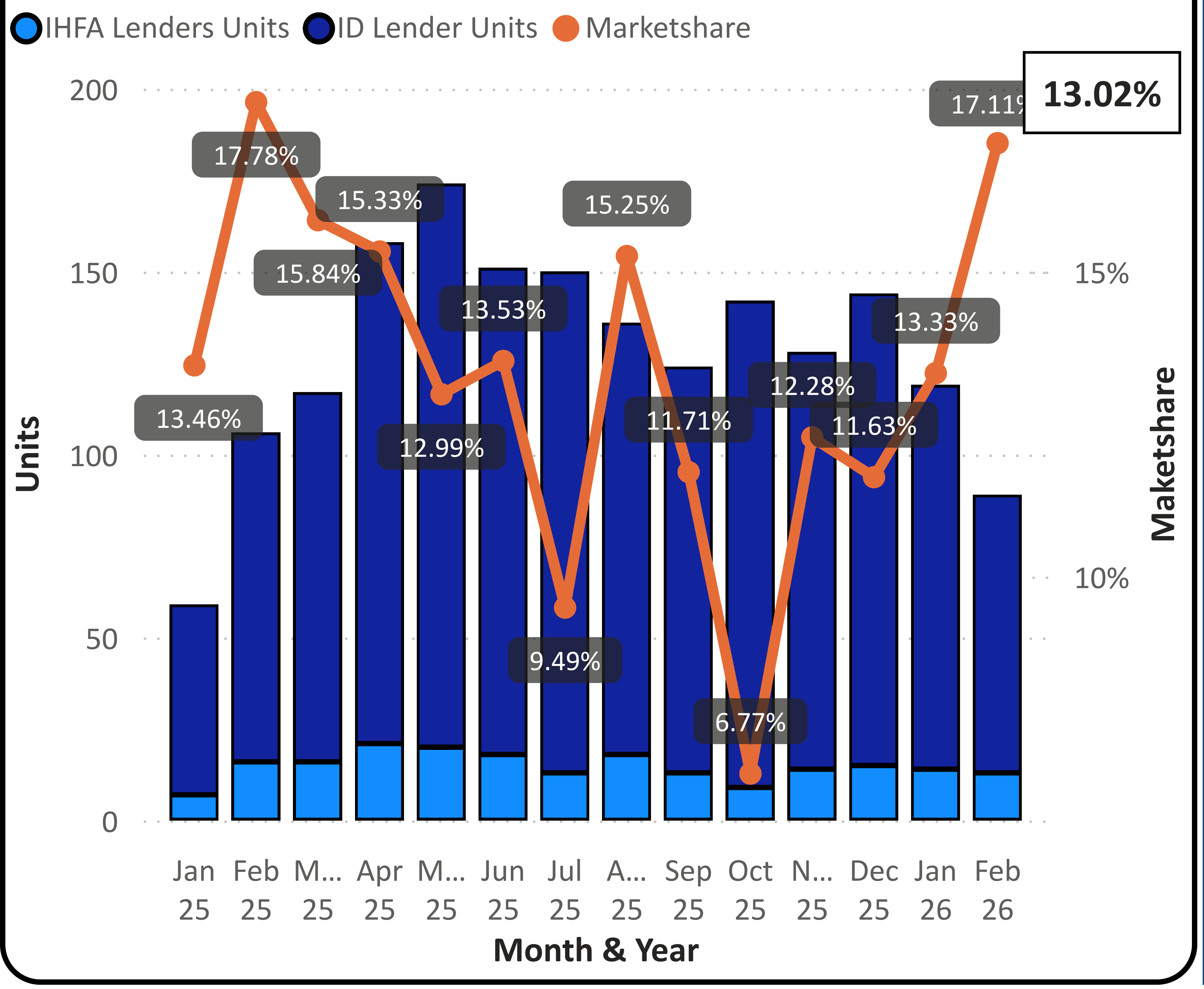
☐ Y

☐ N

Lender Name

Idaho Central Credit Union

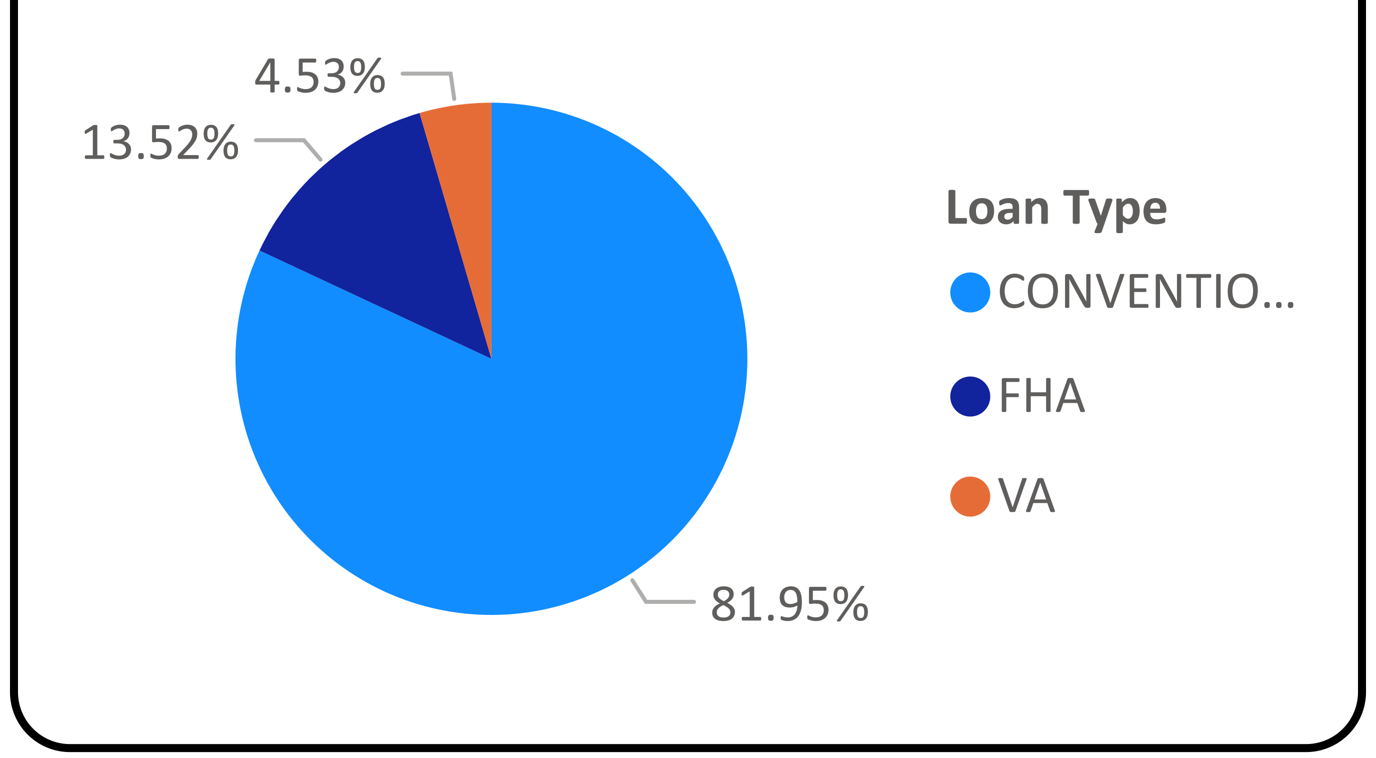
Monthly Trends: Lender Market vs. IHFA



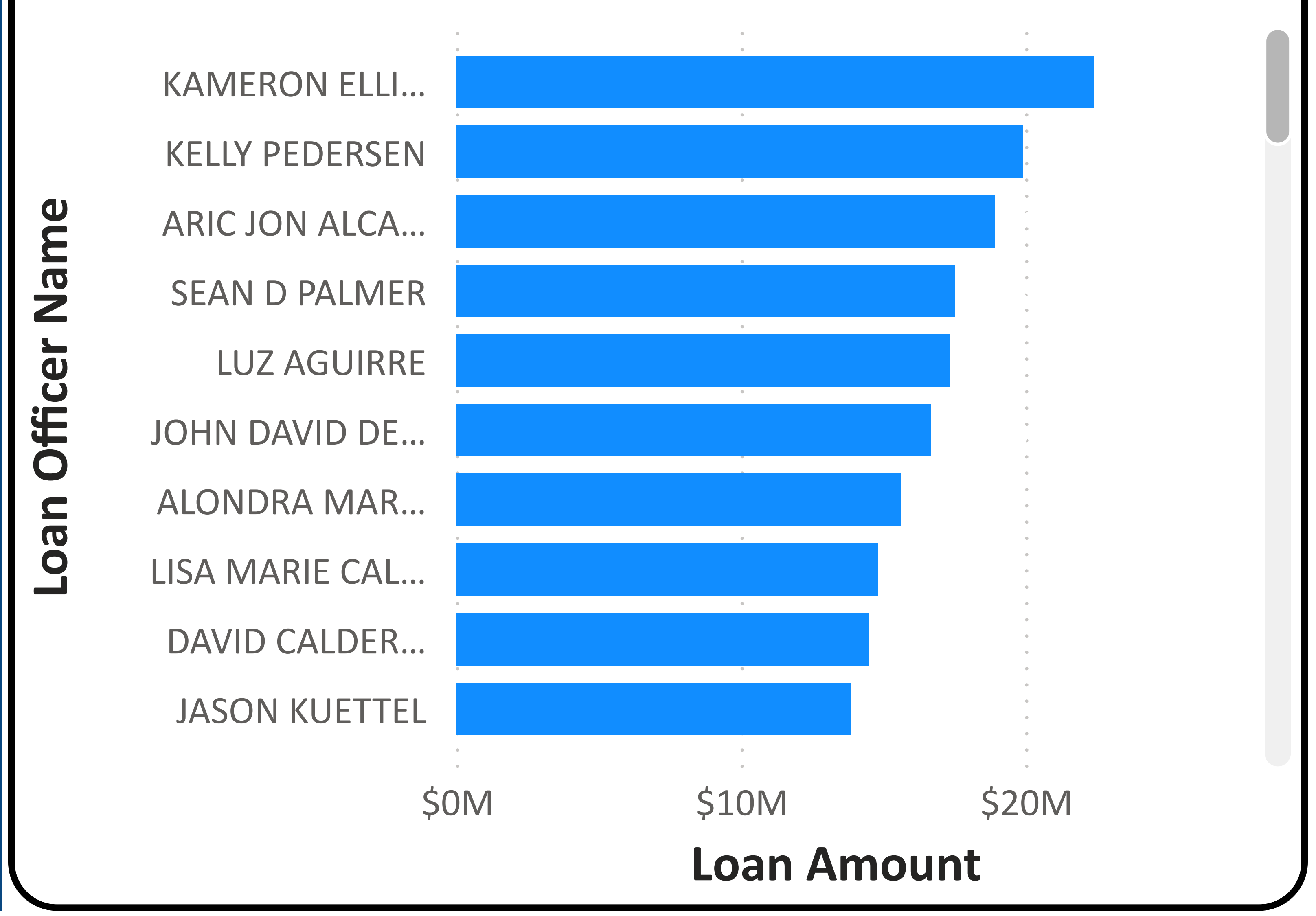
IDAHO LOANS BY LENDER

Loan Volume	Total Units #	Median LTV
$521.49M	1,590	75.19%

ID Lender: Total Units # by Loan Type



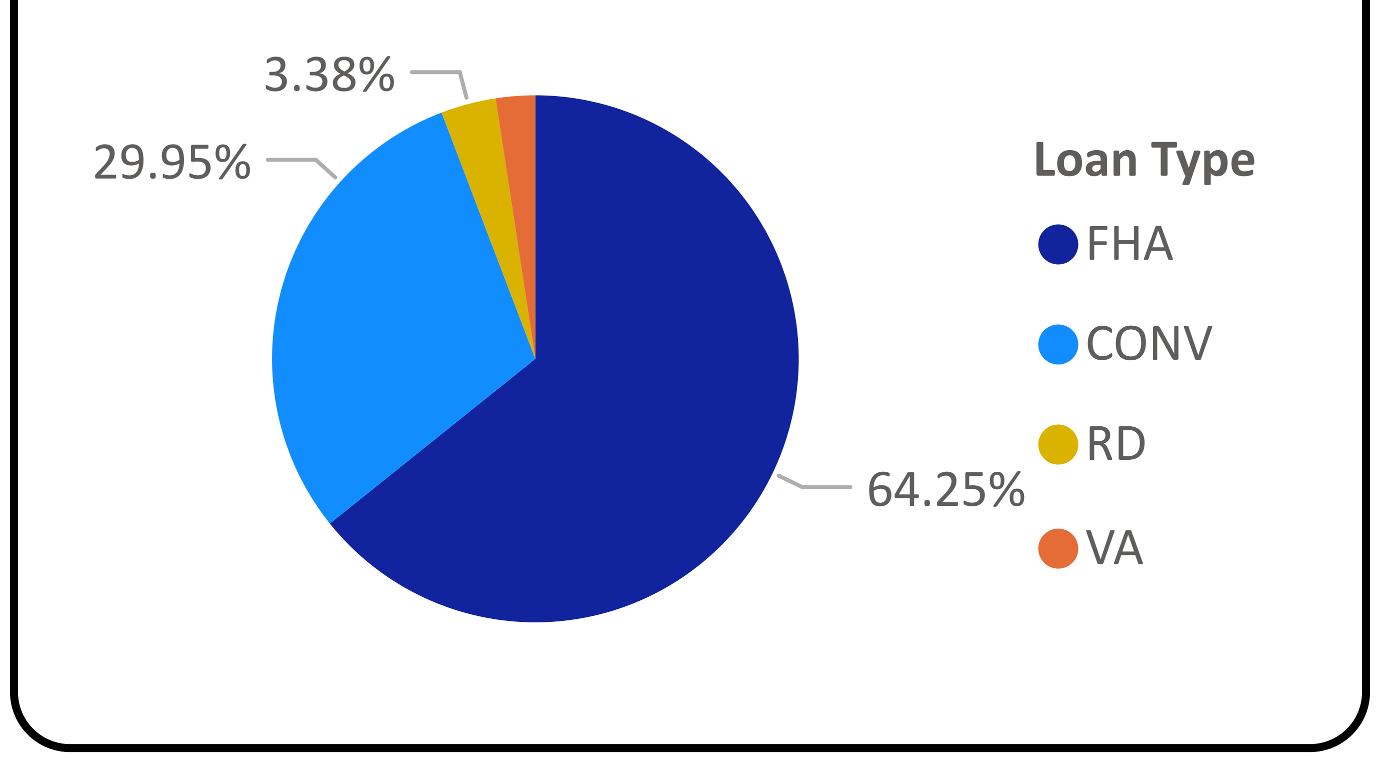
Top Loan Officers



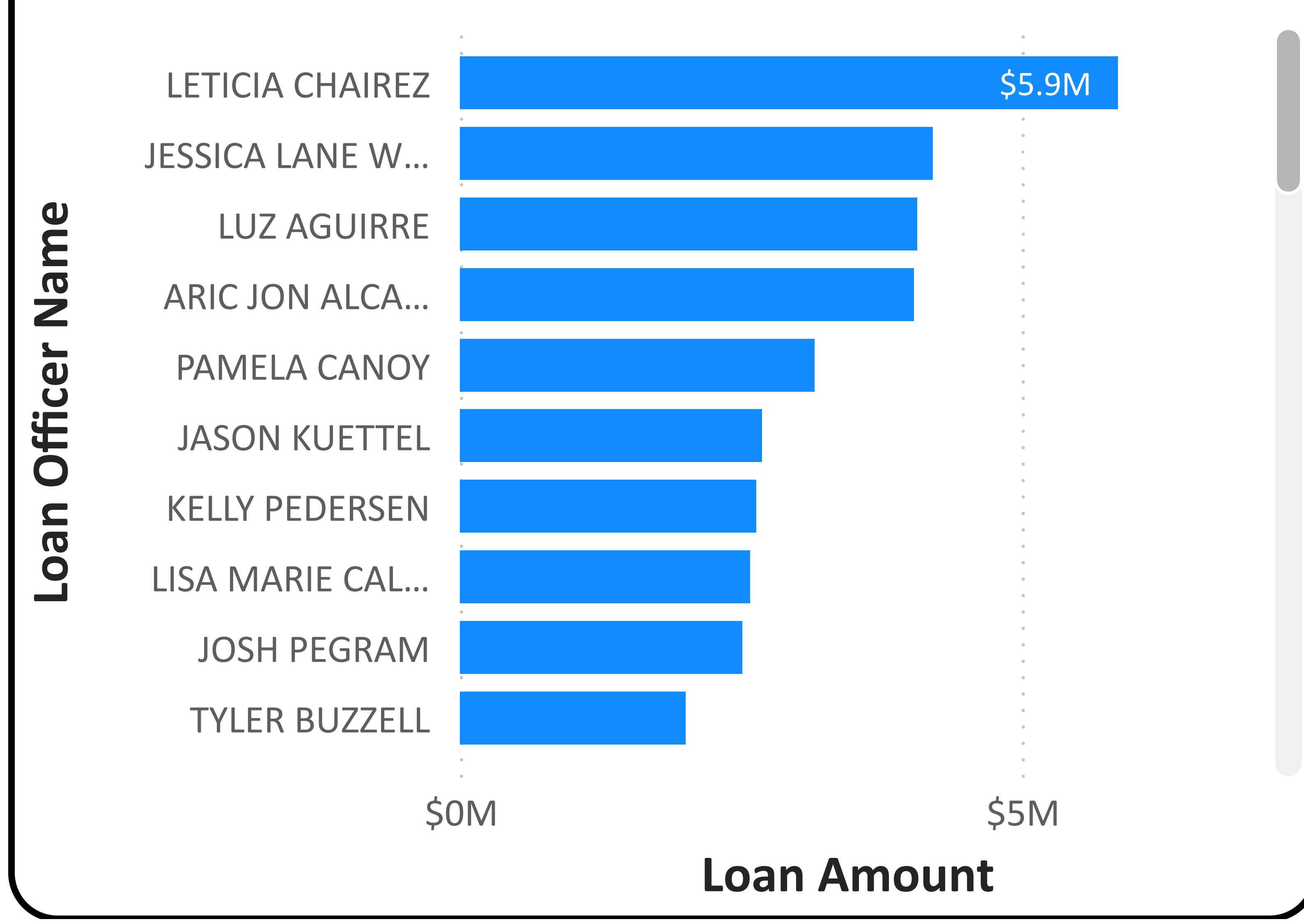
IHFA LOANS BY LENDER

Loan Volume	Total Units #	Median LTV
$68.84M	207	98.19%

IHFA Lender: Total Units # by Loan Type



Top Loan Officers for IHFA Loans



BY BROKER

DATE

1/1/2025

2/20/2026

Govt. Loans

- [ ] Y
- [ ] N

Total Idaho Brokers

303

Broker Name

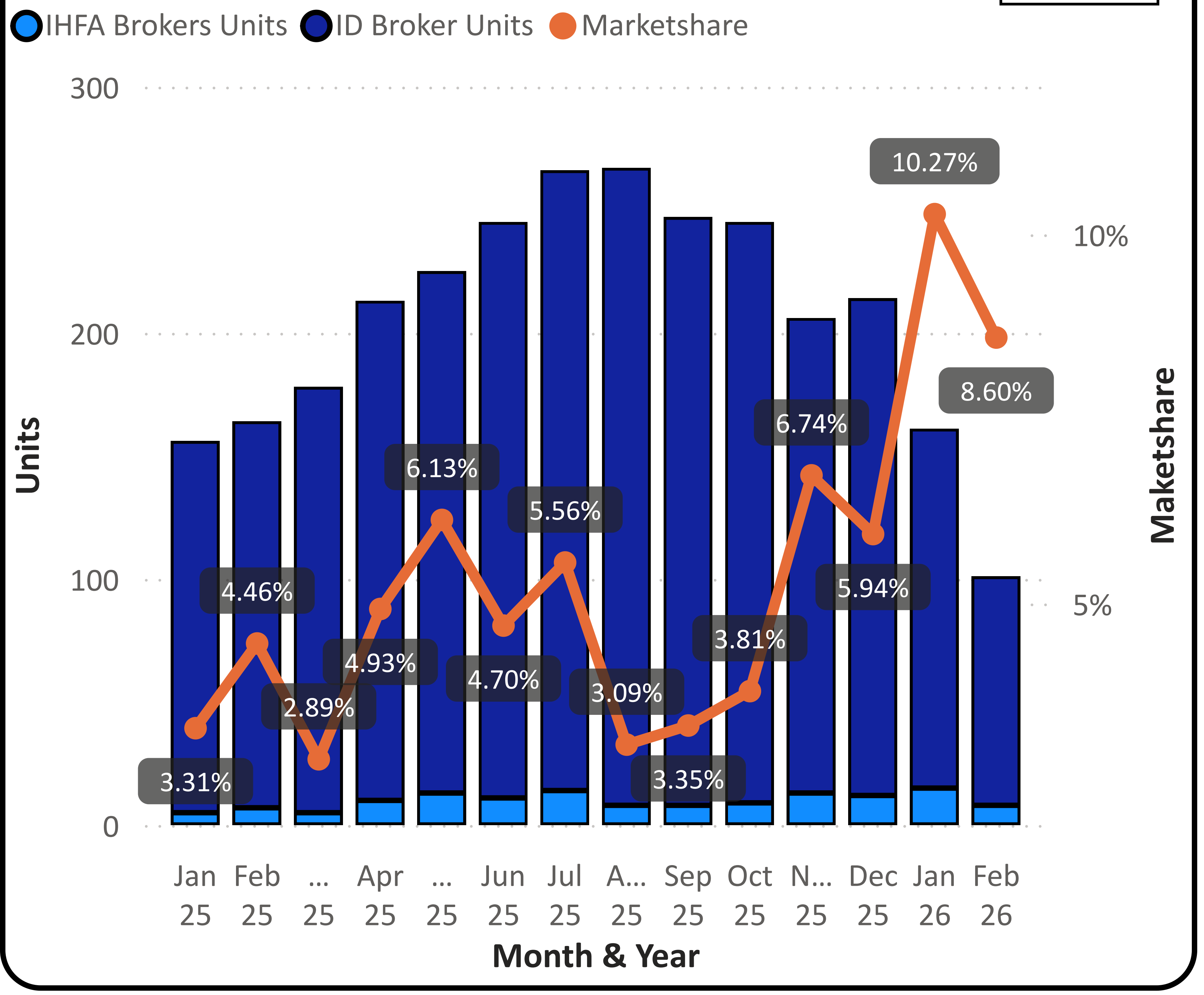
All

Total IHFA Brokers

20

Monthly Trends: Broker Market vs. IHFA

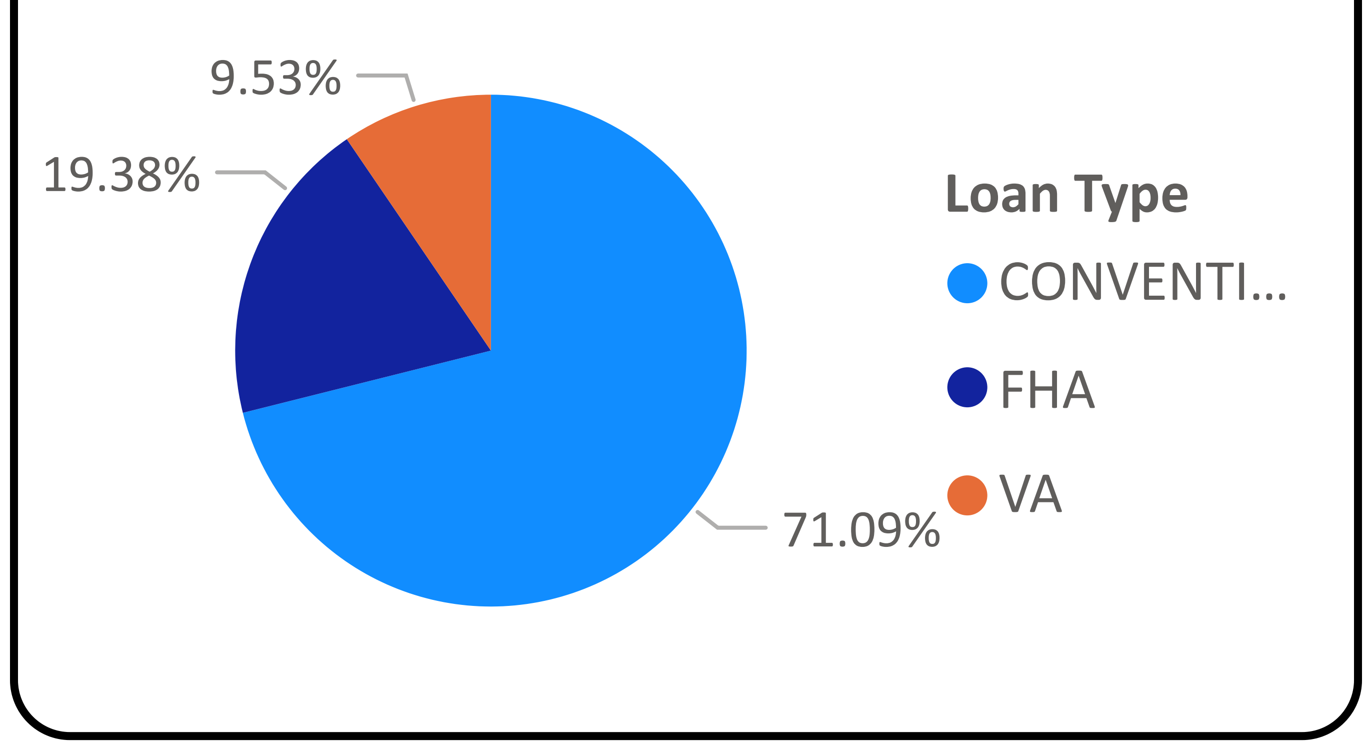
5.02%



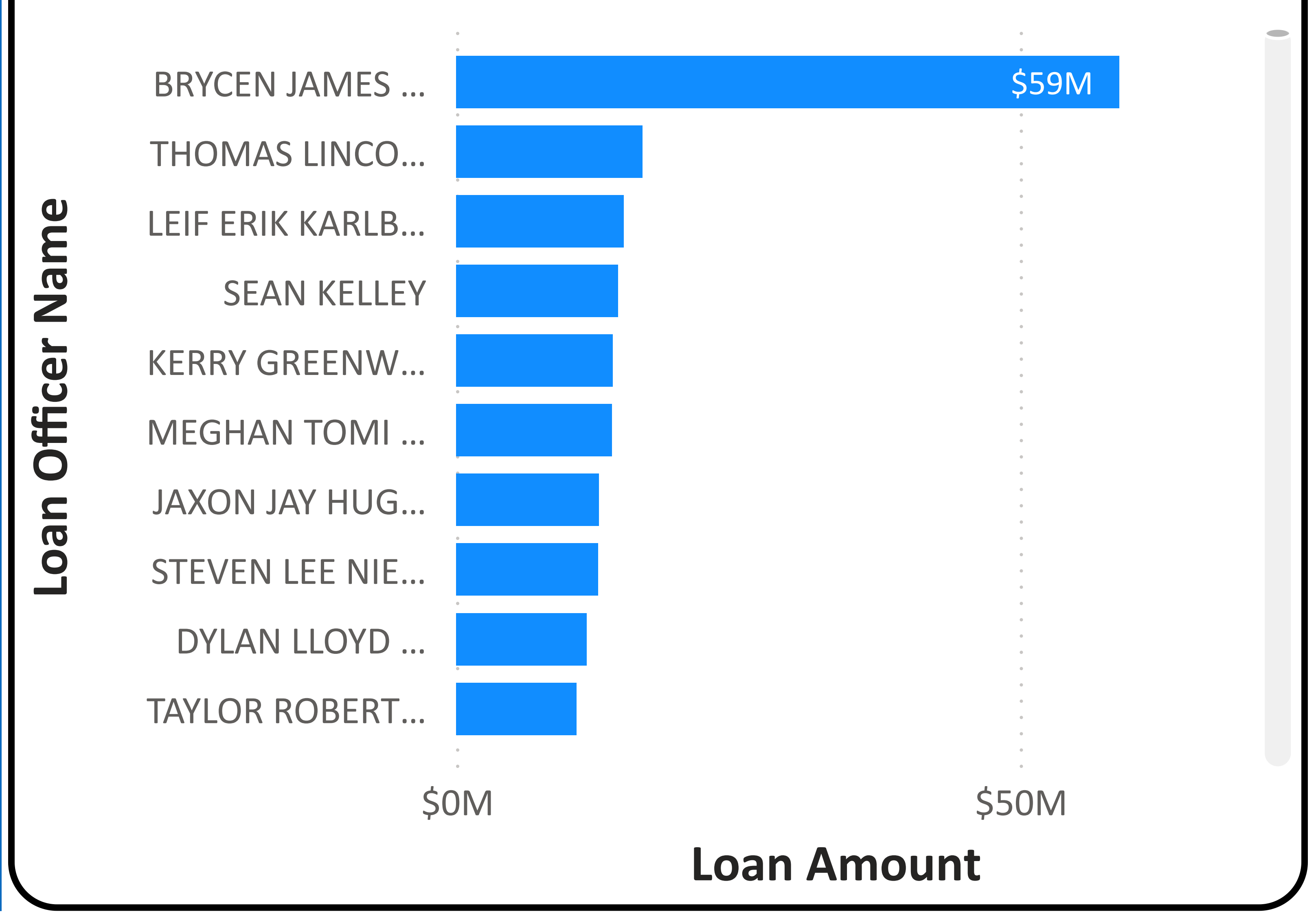
IDAHO LOANS BY BROKERS

Loan Volume	Total Units #	Median LTV
$958.85M	**2,750**	**75.19%**

ID Broker: Total Units # by Loan Type



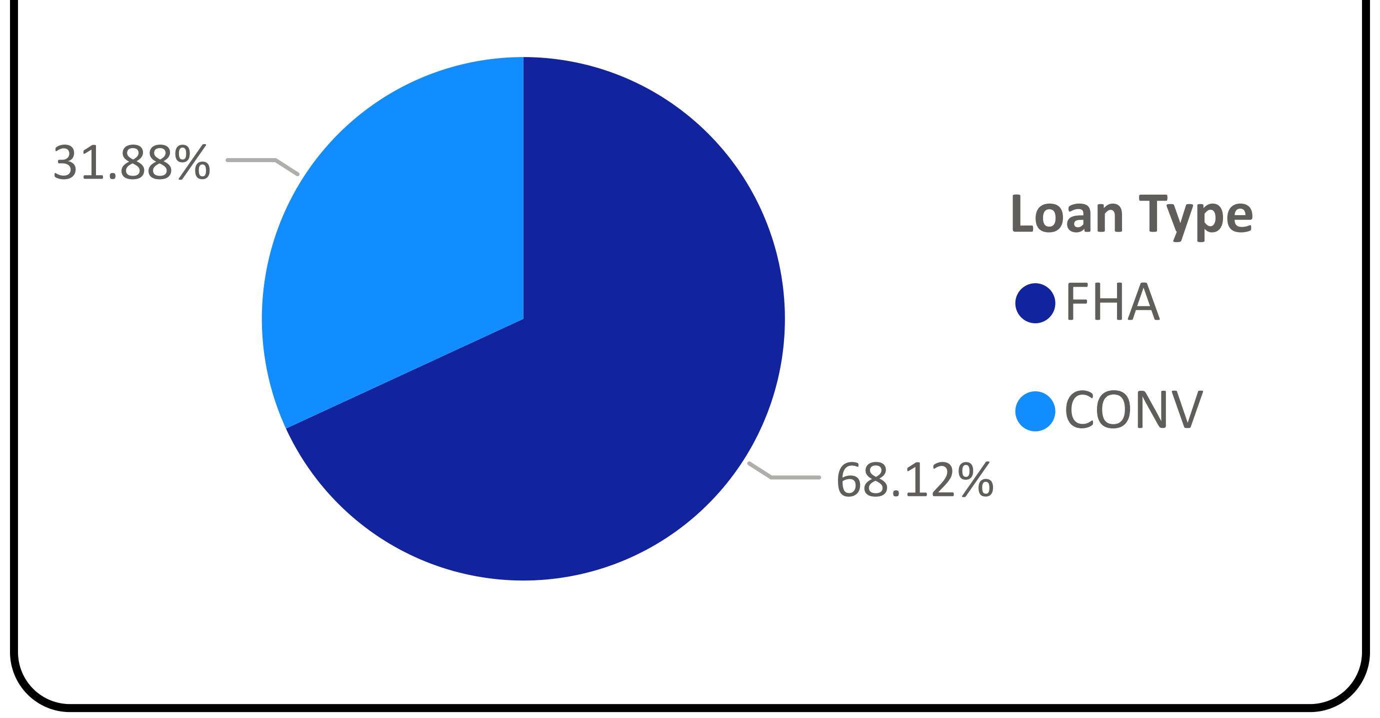
Top Loan Officers



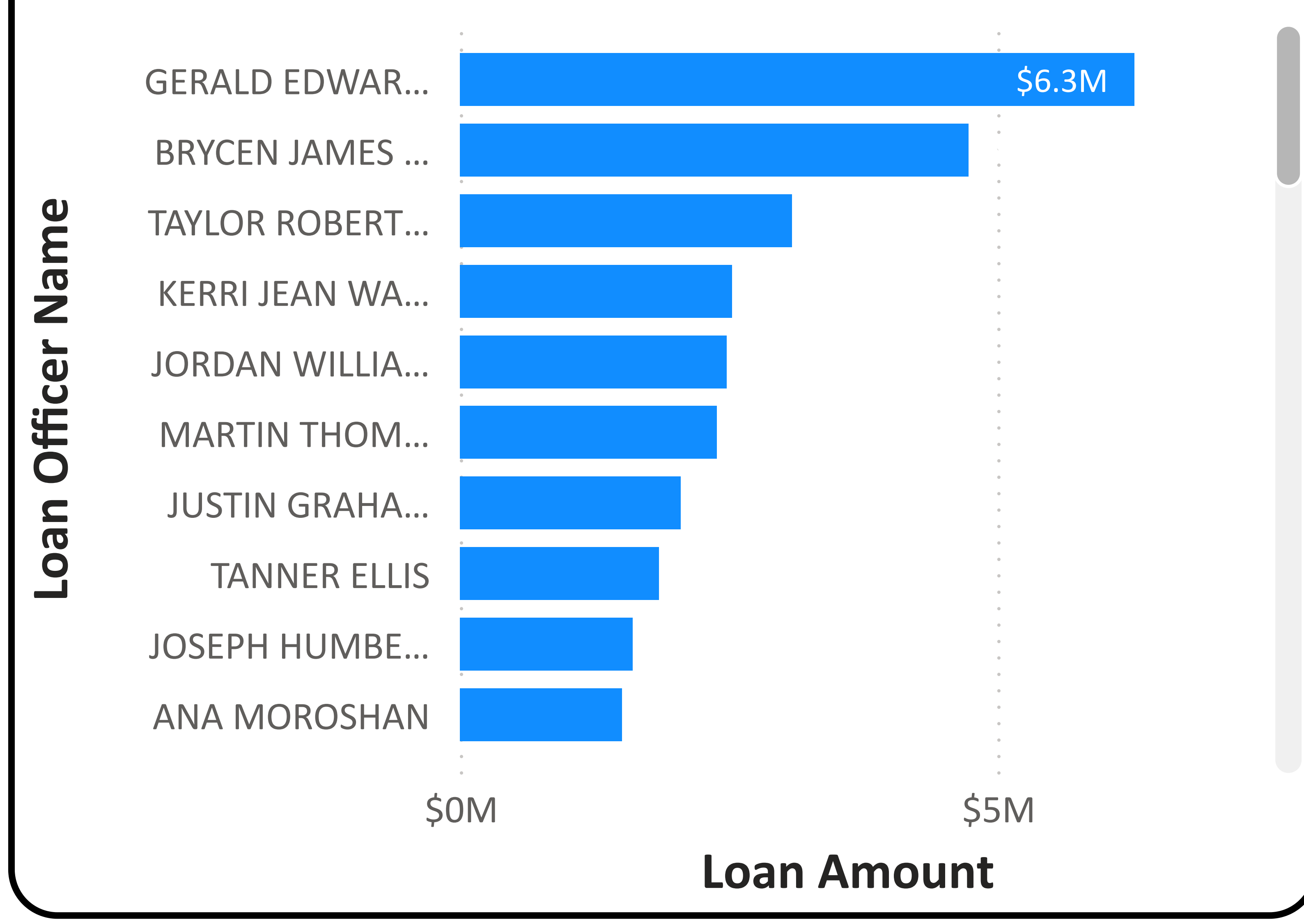
IHFA LOANS BY BROKERS

Loan Volume	Total Units #	Median LTV
$48.74M	**138**	**98.19%**

IHFA: Total Units # by Loan Type



Top Loan Officers for IHFA Loans



IDAHO LOANS BY LISTING AGENTS

1/1/2025

Govt. Loans

Y | N

IDAHO LOANS BY BUILDERS

Listing Agent

All

Loan Volume

$3.65bn

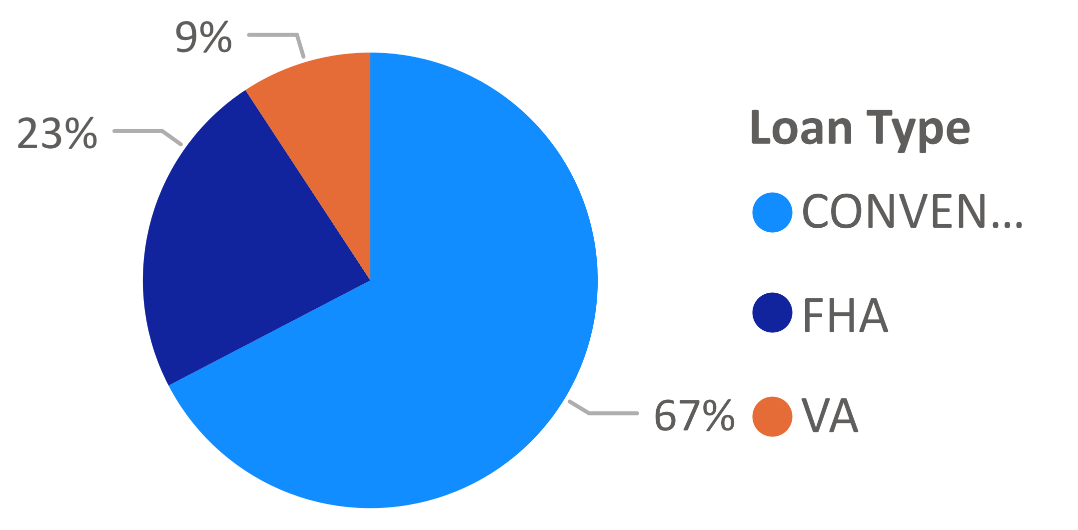
Total Units #

10K

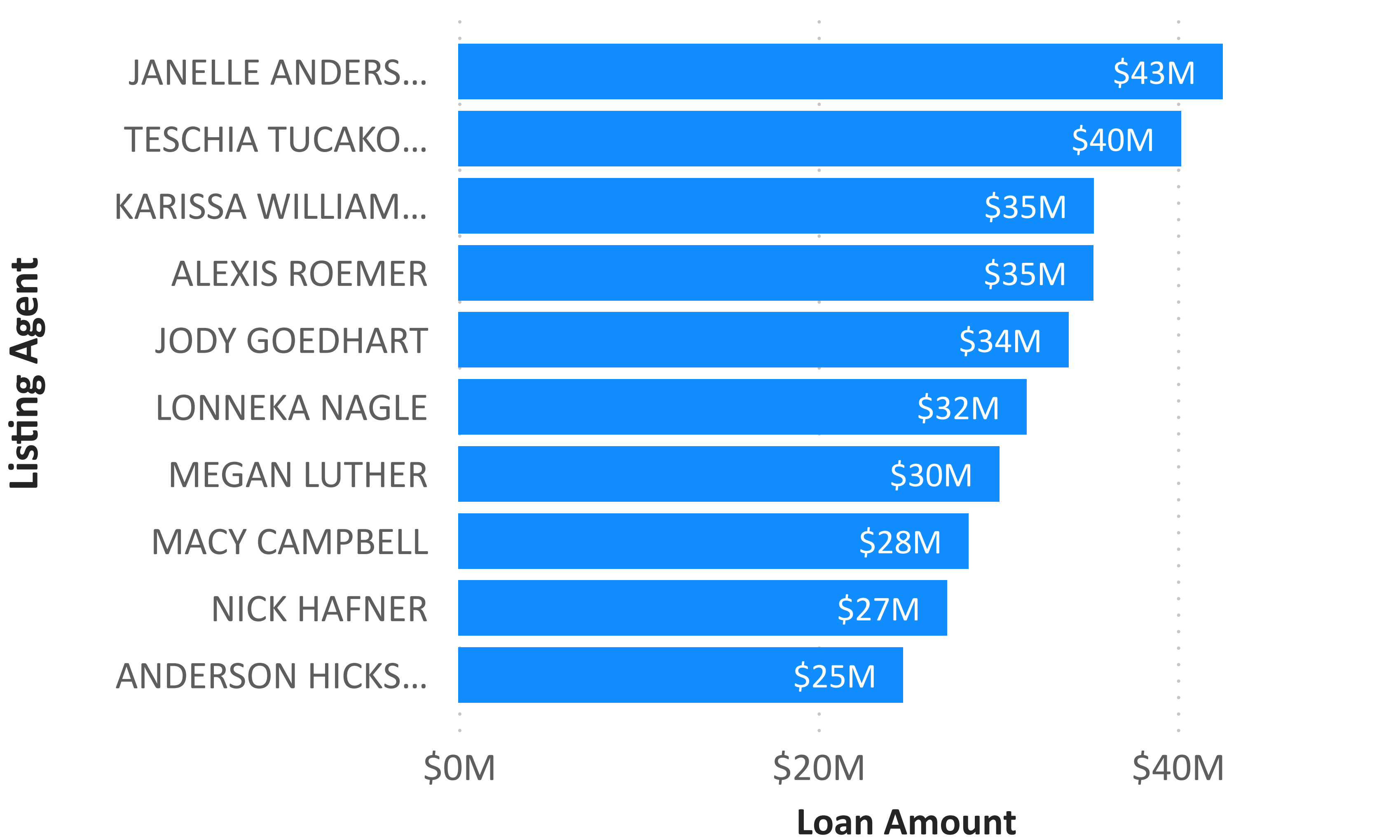
Median LTV

75.19%

Listing Agent: Total Units # by Loan Type



Top 10 Listing Agents in Idaho



Top Lenders by Listing Agents

Lender Name	Loan Volume
IDAHO CENTRAL CREDIT UNION	$305,830,634
UNITED WHOLESALE MORTGAGE LLC	$230,231,922
PREMIER MORTGAGE RESOURCES L.L.C.	$211,153,482
GUILD MORTGAGE COMPANY LLC	$184,282,669
ROCKET MORTGAGE LLC	$112,121,030
SYNERGY ONE LENDING INC.	$101,272,546
LOANDEPOT.COM LLC	$96,550,385
AMERICAN PACIFIC MORTGAGE CORPORATION	$92,919,012
EVERGREEN MONEYSOURCE MORTGAGE COMPANY	$89,762,423
CMG MORTGAGE INC.	$85,335,237

Top Lenders by Builders

LENDER NAME	Loan Volume
PREMIER MORTGAGE RESOURCES LLC	$147,633,170
Toll Brothers Mortgage Company fka TBI MORTGAGE COMPANY	$121,857,326
Lennar Mortgage LLC fka EAGLE HOME MORTGAGE	$110,860,359
CLM MORTGAGE INC	$75,531,454
GUILD MORTGAGE COMPANY LLC	$69,680,683
Idaho Central Credit Union	$52,764,028
LOANDEPOT.COM LLC	$45,901,902
KBHS Home Loans LLC (JV of Guarantee Rate)	$39,263,968
Waterstone Mortgage Corporation	$25,917,205

Loan Volume

$1.31bn

Total Units #

3509

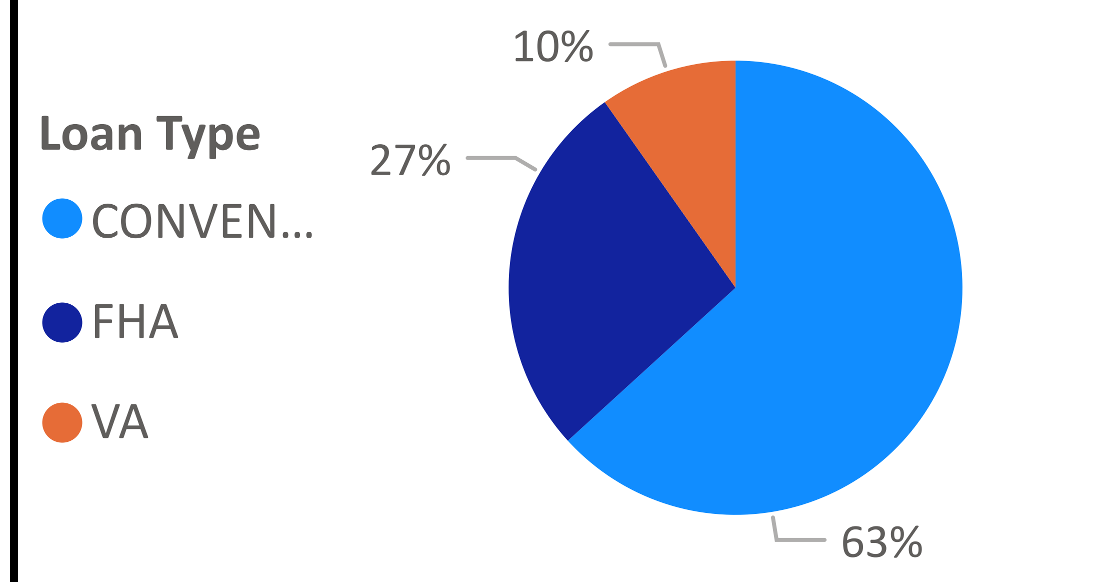
Median LTV

75.19%

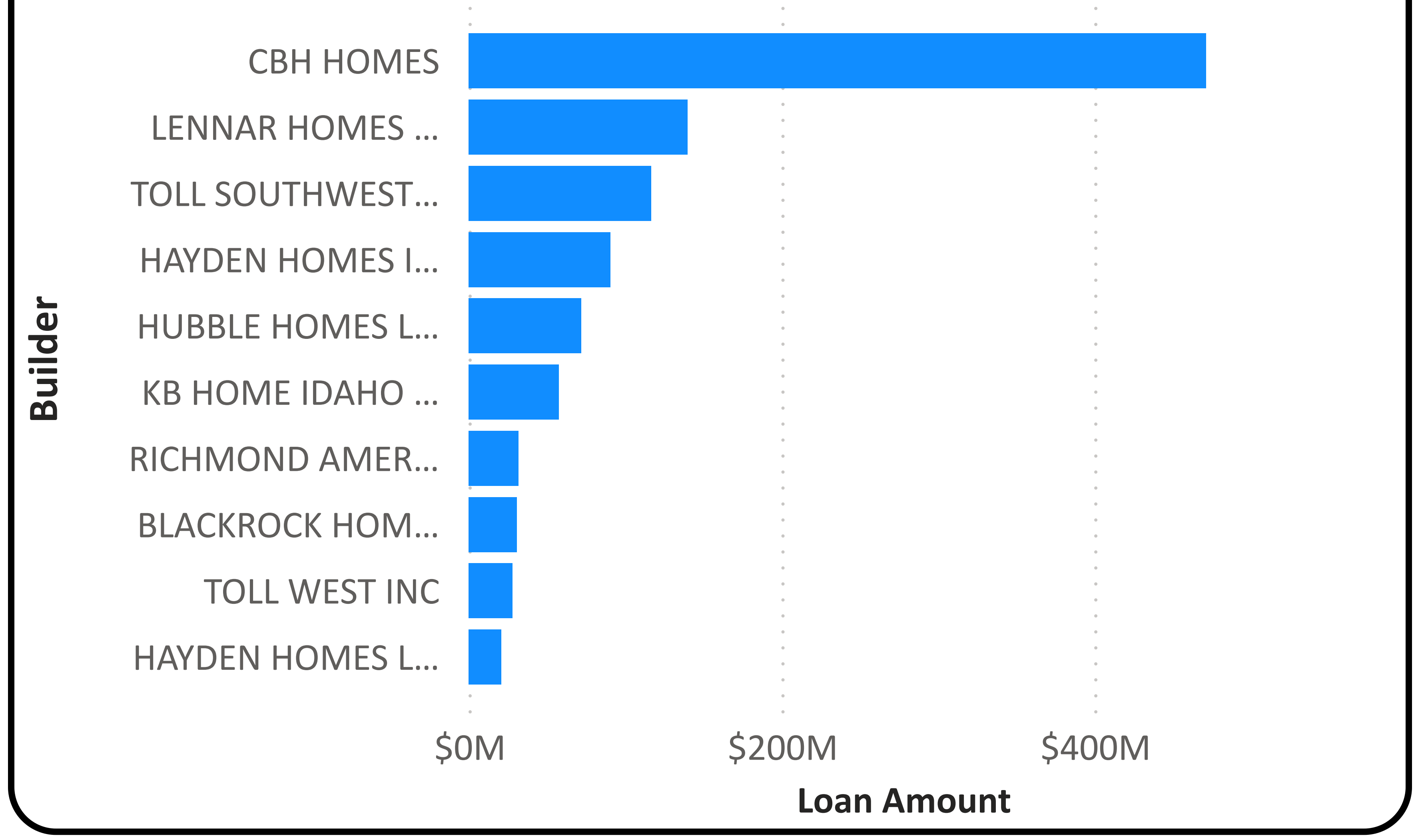
Builder

All

Builder: Total Units # by Loan Type



Top 10 Builders in Idaho



MARKETSHARE SINCE 2023

Govt. loans | Y | N

STATE ID **LOAN TYPE** All

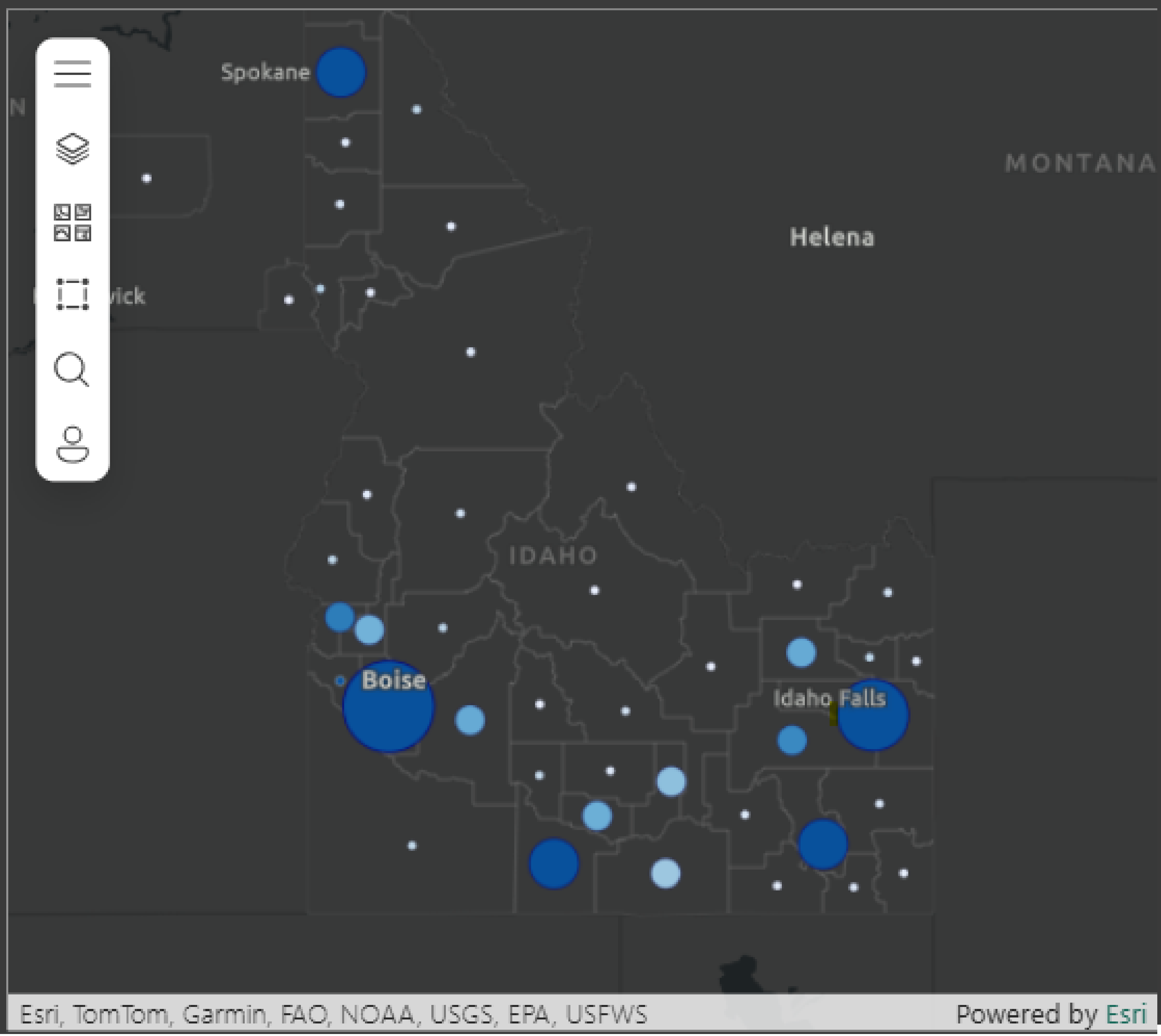
PORTFOLIO OVERVIEW

INVESTOR NAME All

Current UPB Volume	Current UPB	Seconds Volume	Seconds Units	Delinquent Volume	Delinquent Units	Delinquence Rate	Total Escrow Balance
$10.36bn	46,701	$121.84M	13,732	$402.02M	1,668	3.57%	$47.91M

Average UPB	Median LTV	Average Seconds	Median 2nd LTV	Foreclosure Volume	Foreclosure Units	Foreclosure Rate	Total Escrow Advance
$221.8K	79.54%	$8.87K	2.62%	$58.59M	240	0.51%	$4.37M

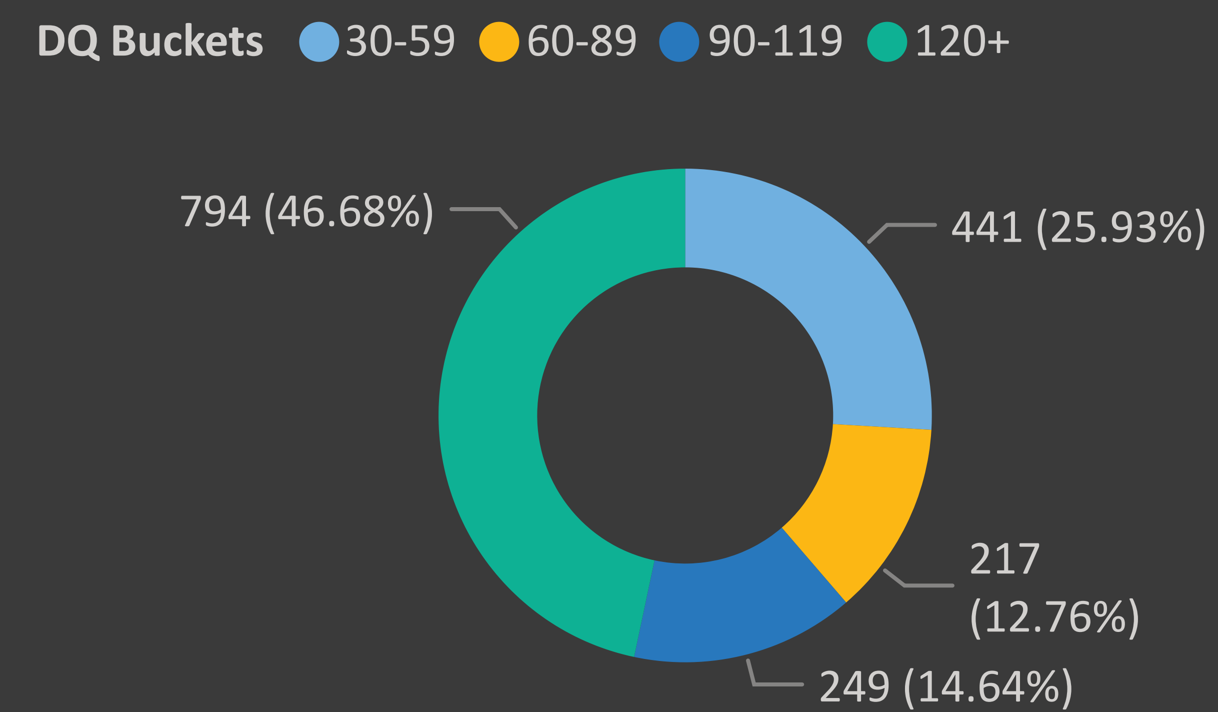
Servicing Portfolio by State



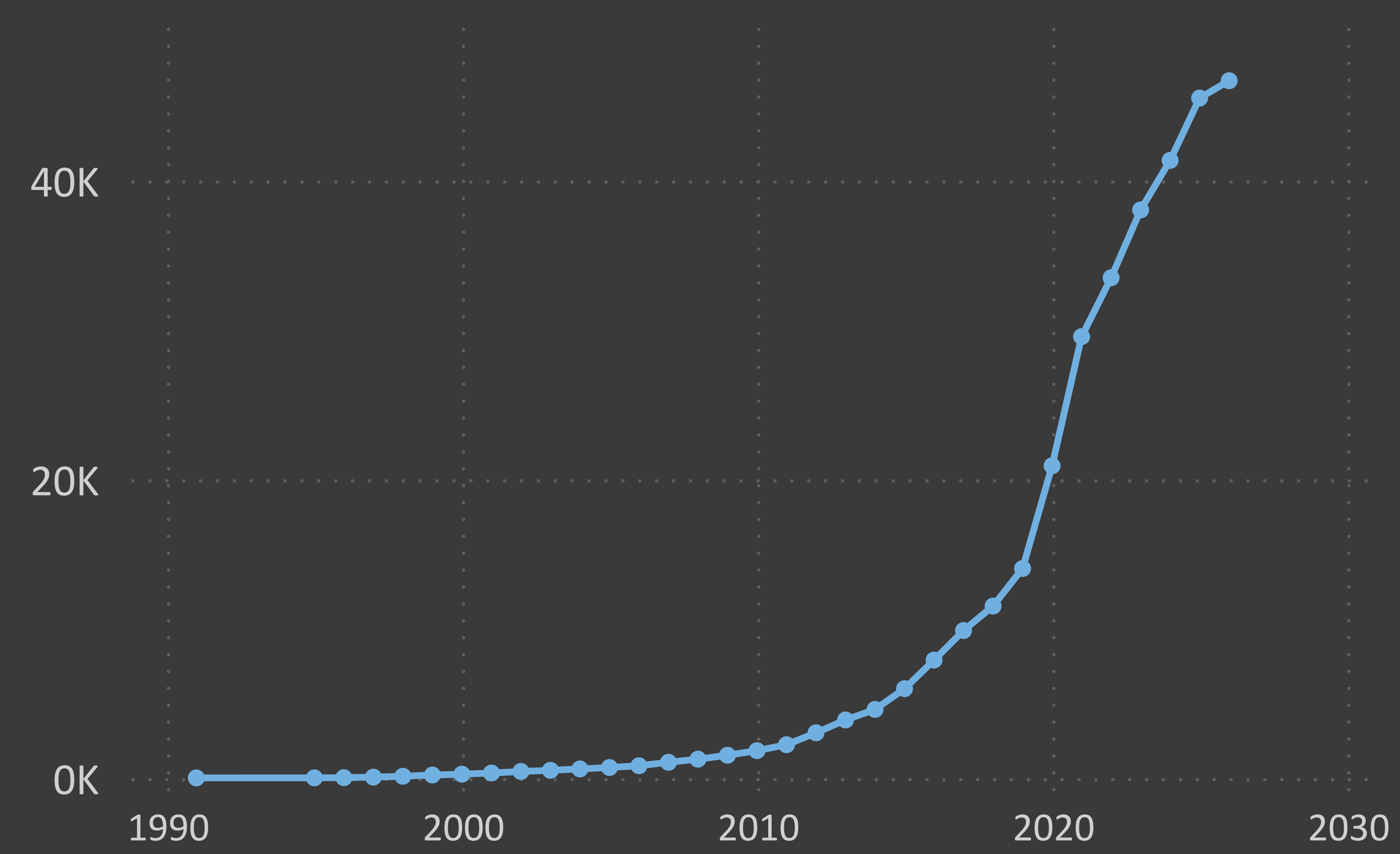
Delinquency Roll Rate

Delinquency Buckets	Improved	Same	Worsened
0		60.18%	39.82%
10-29	7.87%	89.55%	2.58%
30-59	97.27%	0.28%	2.45%
60-89	54.61%	5.67%	39.72%
90-119	35.84%	3.98%	60.18%
120+	20.64%	79.36%	

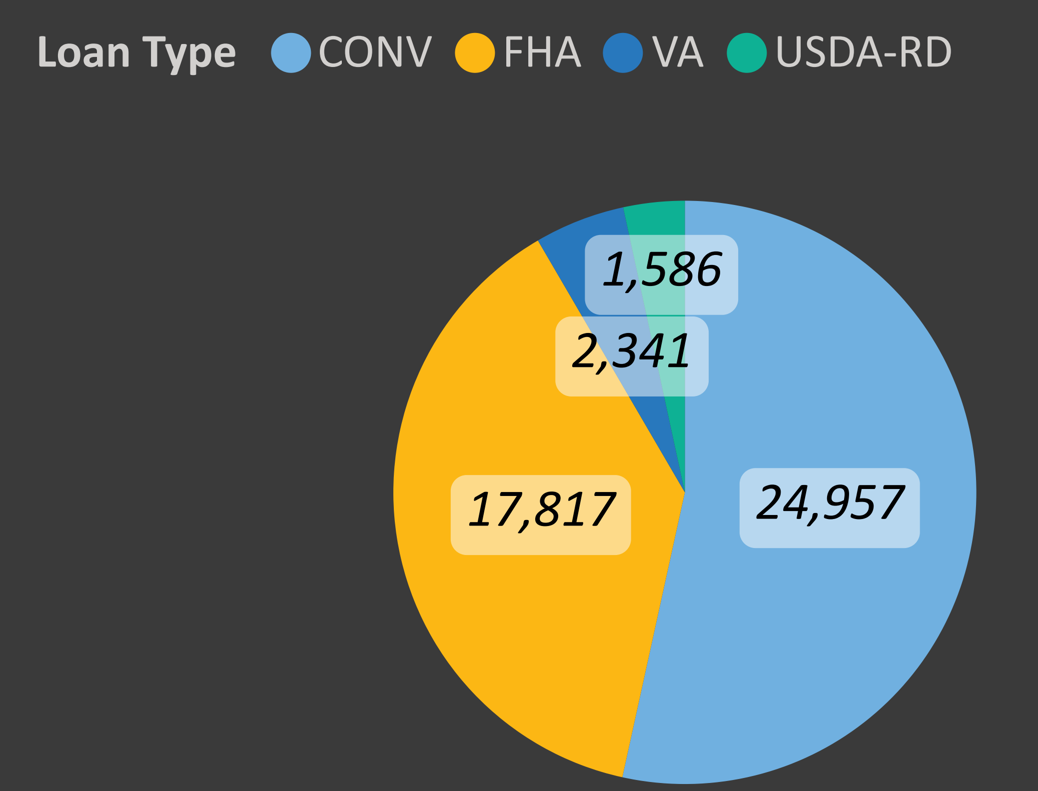
Units by Delinquency buckets



Portfolio Growth over Years



Units by Loan Type



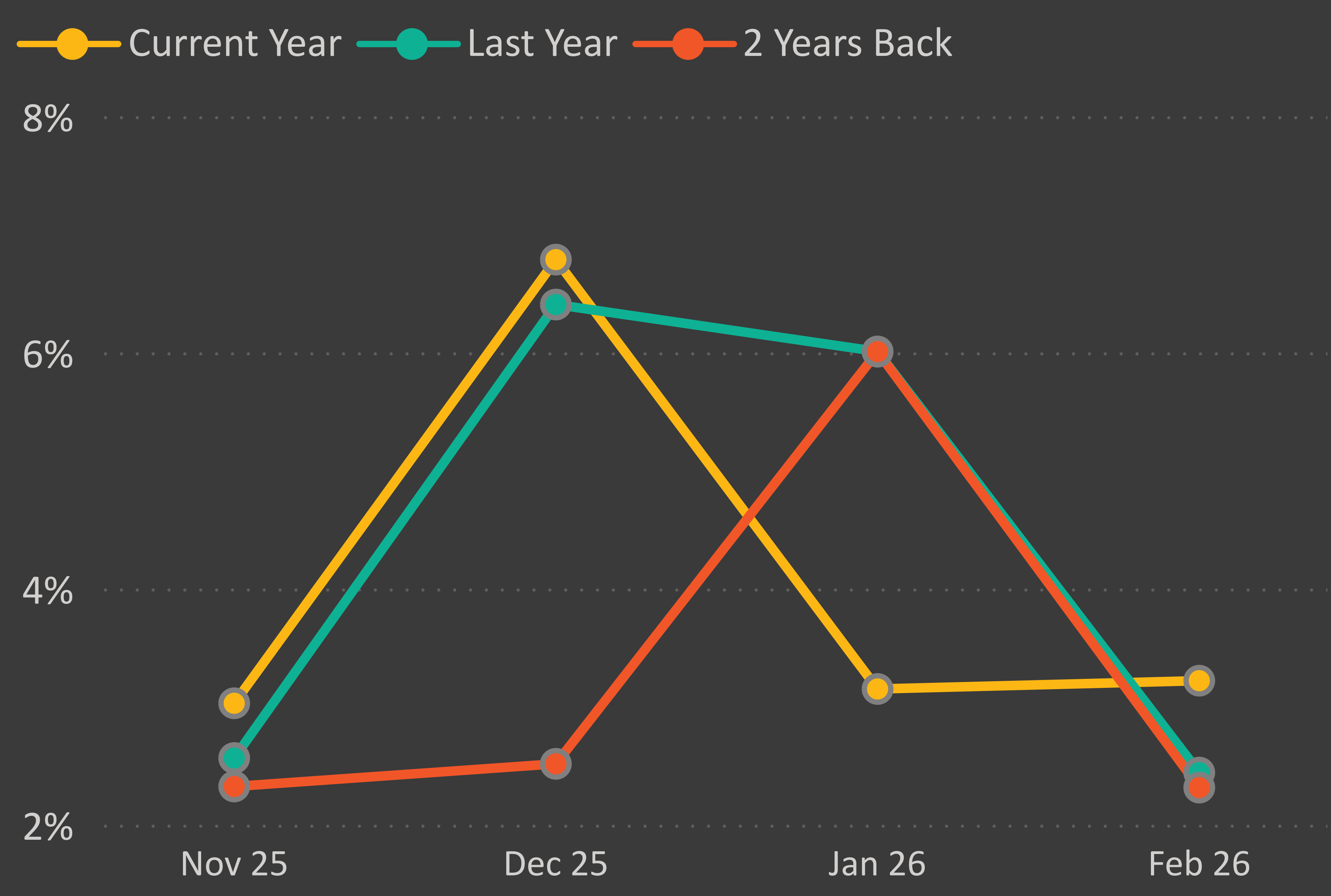
STATE: ID | LOAN TYPE: All

DELINQUENCY & FORECLOSURE

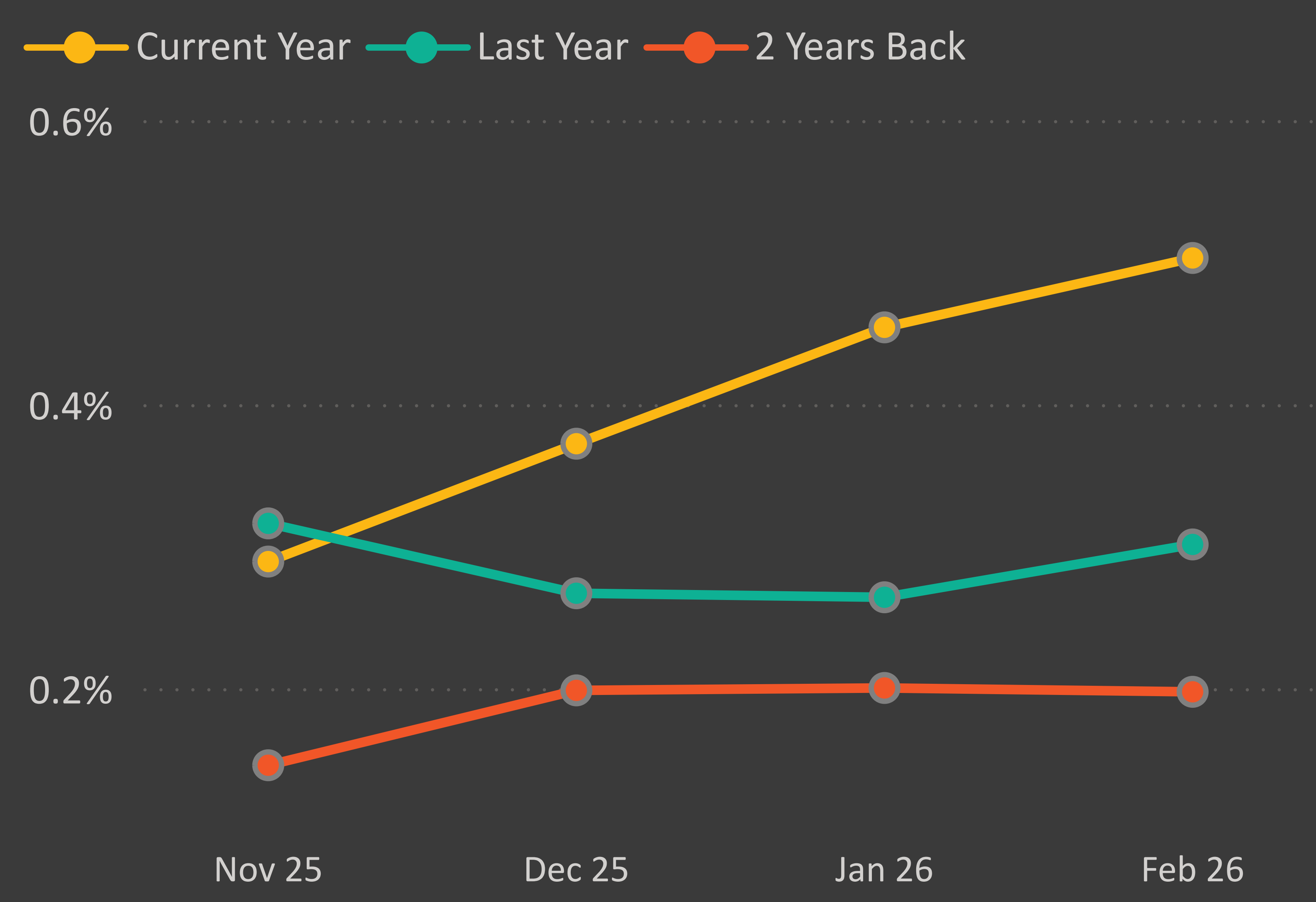
11/1/2025

Delinquent Volume $402.02M	Delinquent Units 1,668	Delinquence Rate 3.57%
30-59 DQ Volume $97.58M	30-59 DQ Units 441	30-59 DQ Rate 0.94%
60-89 DQ Volume $52.49M	60-89 DQ Units 217	60-89 DQ Rate 0.46%
90-119 DQ Volume $64.29M	90-119 DQ Units 249	90-119 DQ Rate 0.53%
120+ Volume $187.66M	120+ Units 761	120+ Rate 1.63%
Foreclosure Volume $58.59M	Foreclosure Units 240	Foreclosure Rate 0.51%
REO Volume $7.31M	REO Units 33	REO Rate 0.07%

Delinquency Rate Comparison over Years

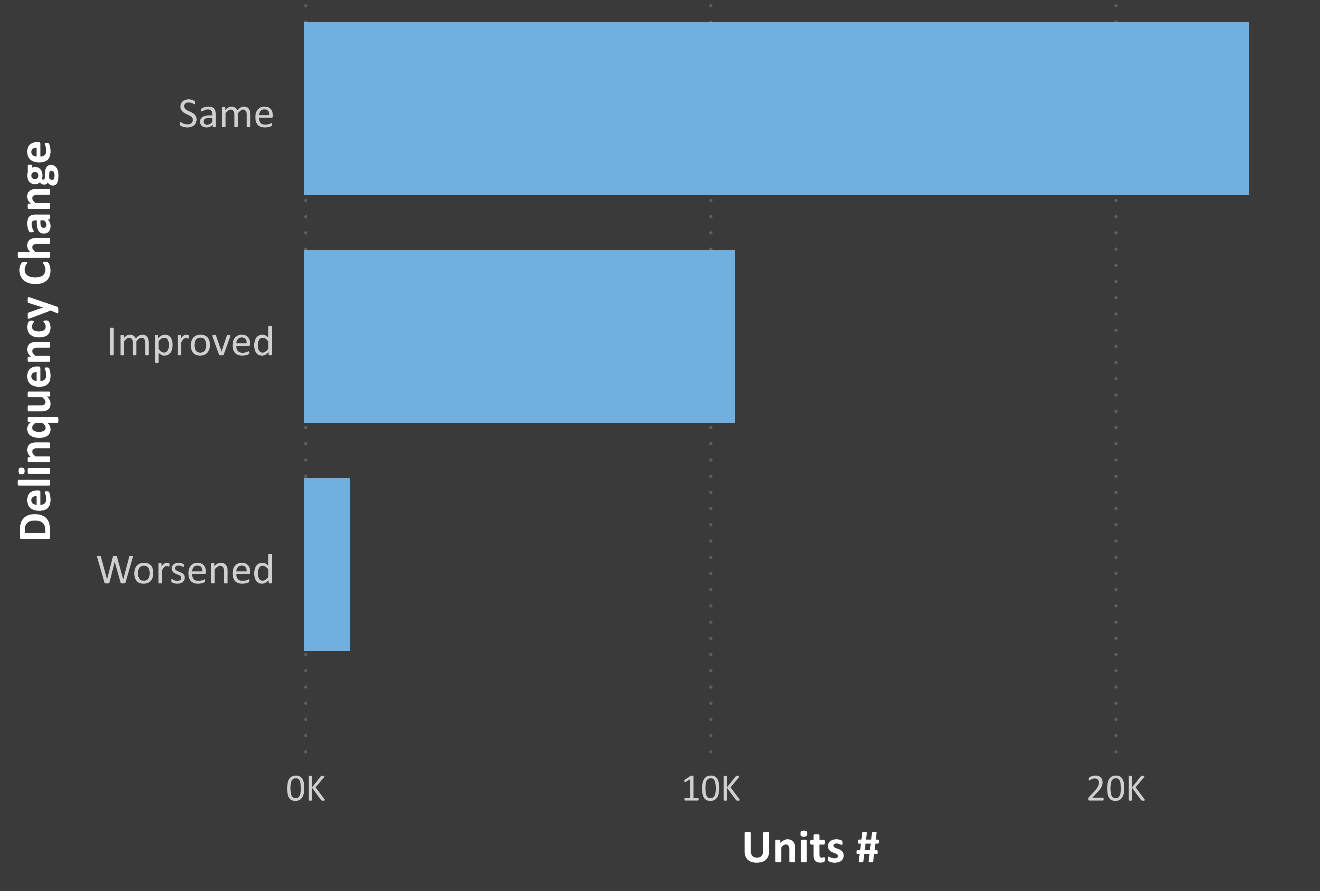


Foreclosure Rate Comparison over Years



Changes in Delinquency from Last Month

DQ Buckets: 0 | 10-29 | 120+ | 30-59 | 60-89 | 90-119



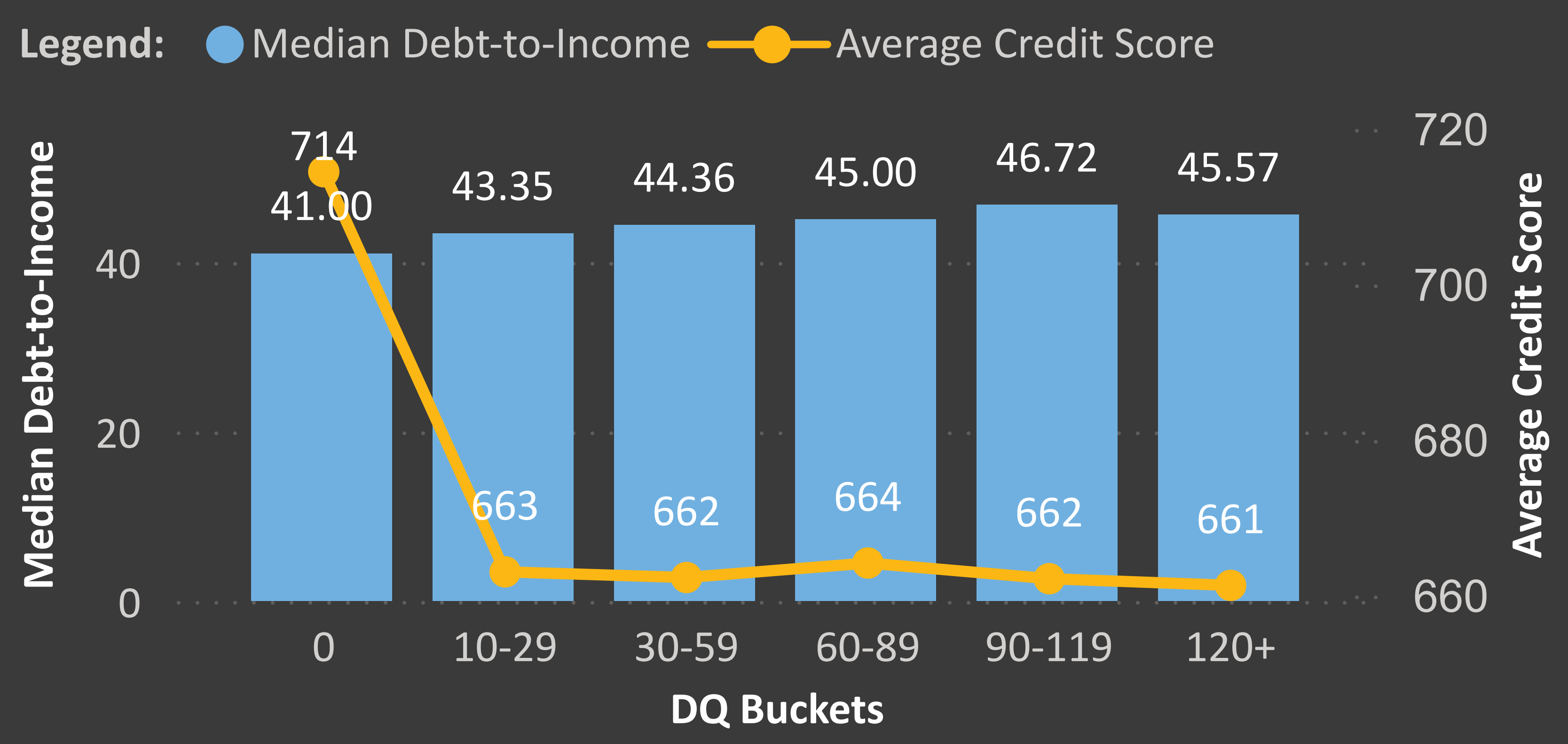
County	UPB	DQ Rate	FLC Rate
BENTON	1		
BREMER	1		
BROWN	1		
CHARLES MIX	1		
CLAY	1		
DAVIS	1		
DAVISON	1		
DELAWARE	1		
DENTON	1		
DES MOINES	1		
DONA ANA	1		
FALL RIVER	1		
Total	46,701	3.57%	0.51%

STATE: ID | DQ BUCKETS: All | LOAN TYPE: All

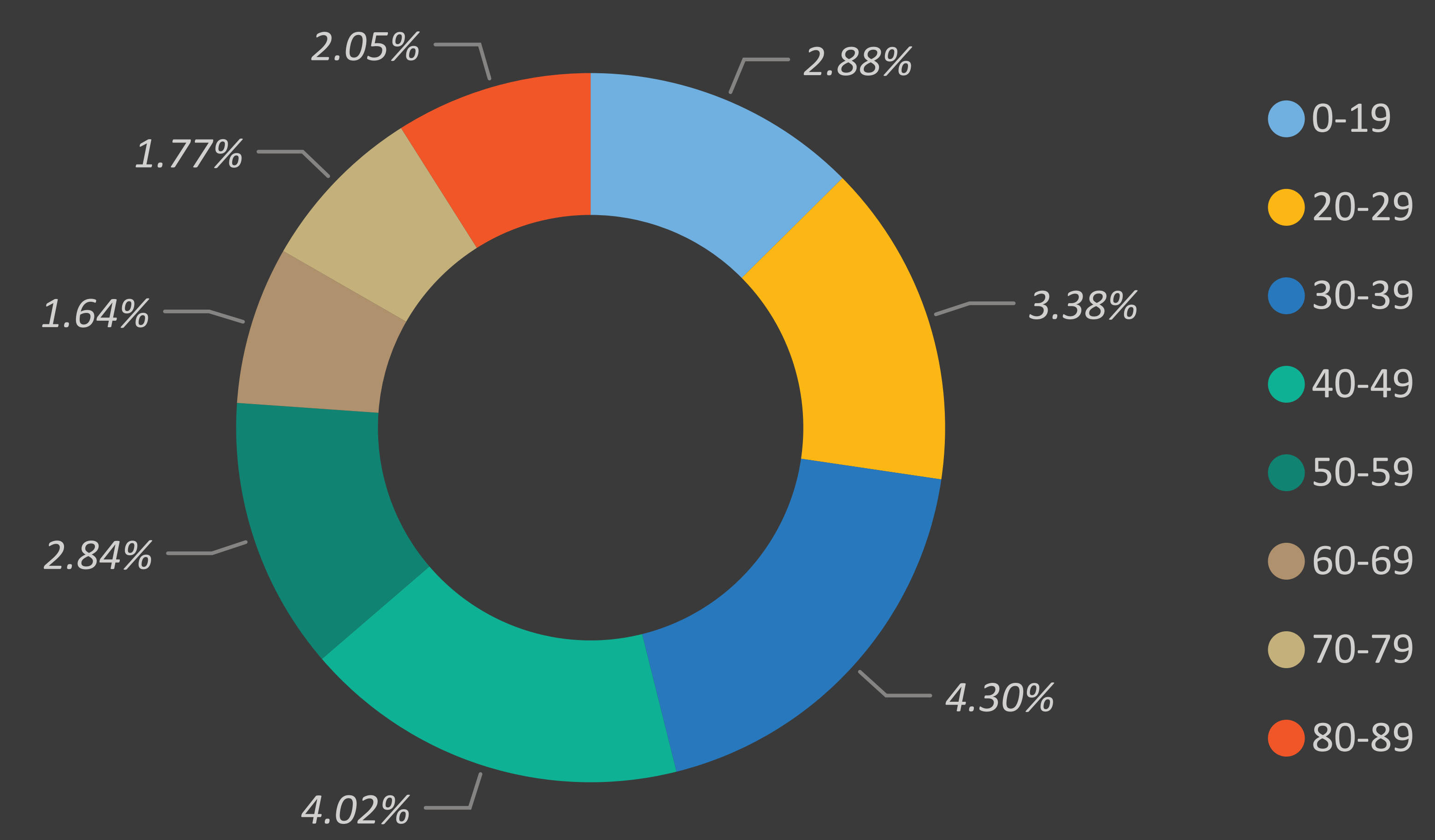
Borrower Demographic

DQ Rate by Marital Status	Married	Unmarried
	3.60%	3.78%

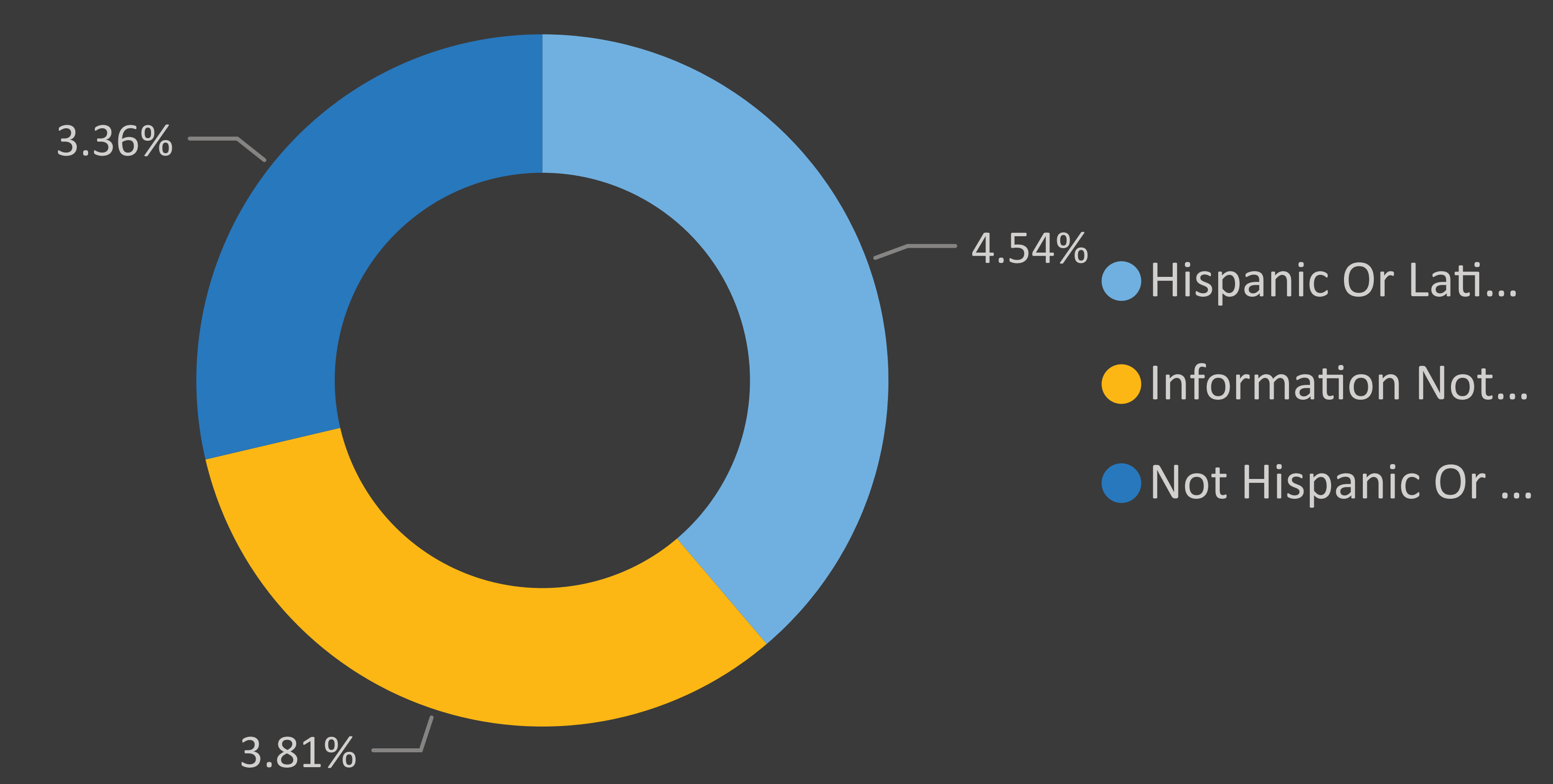
Avg Credit Score and Median DTI Ratio by DQ Buckets



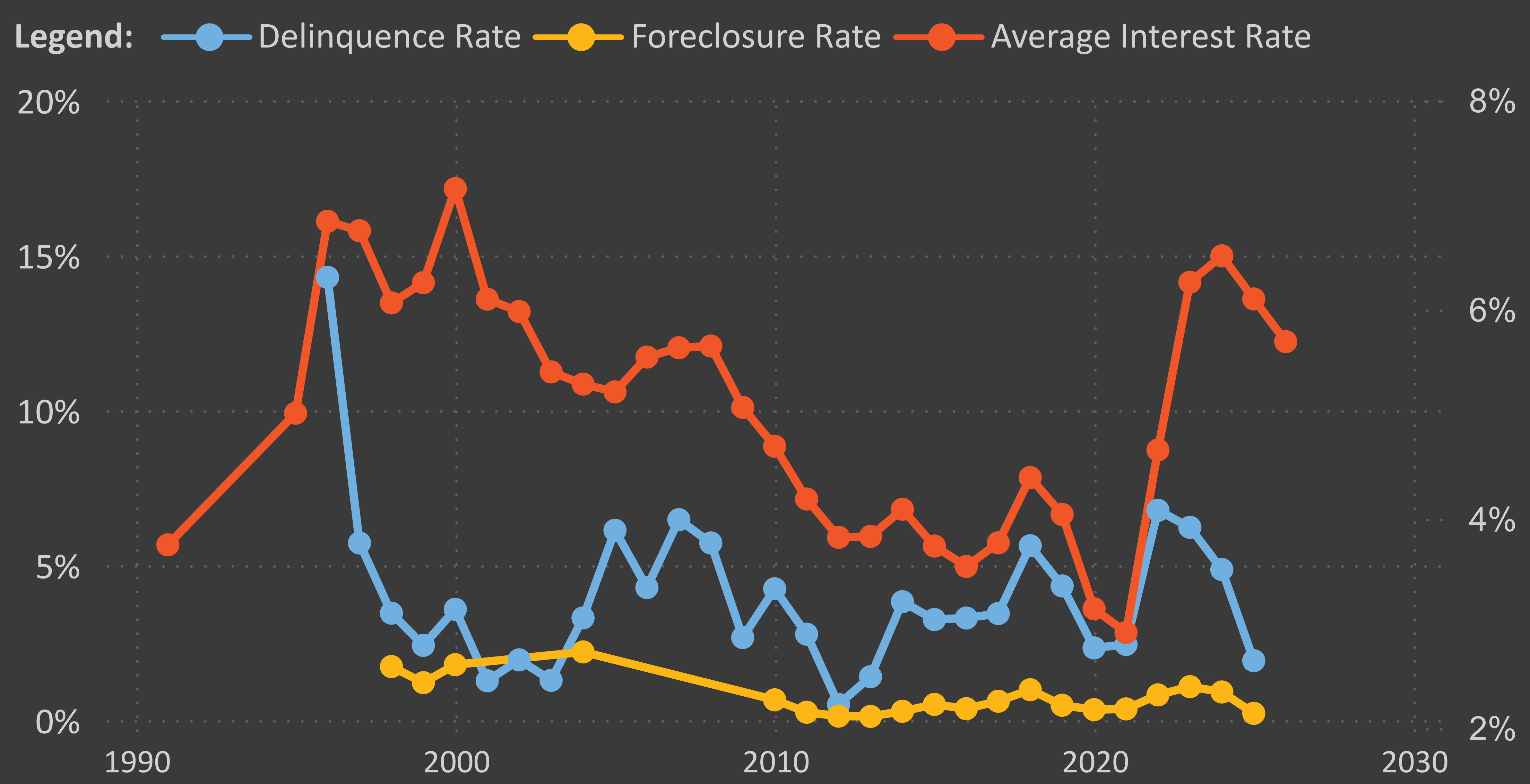
DQ by Age Group



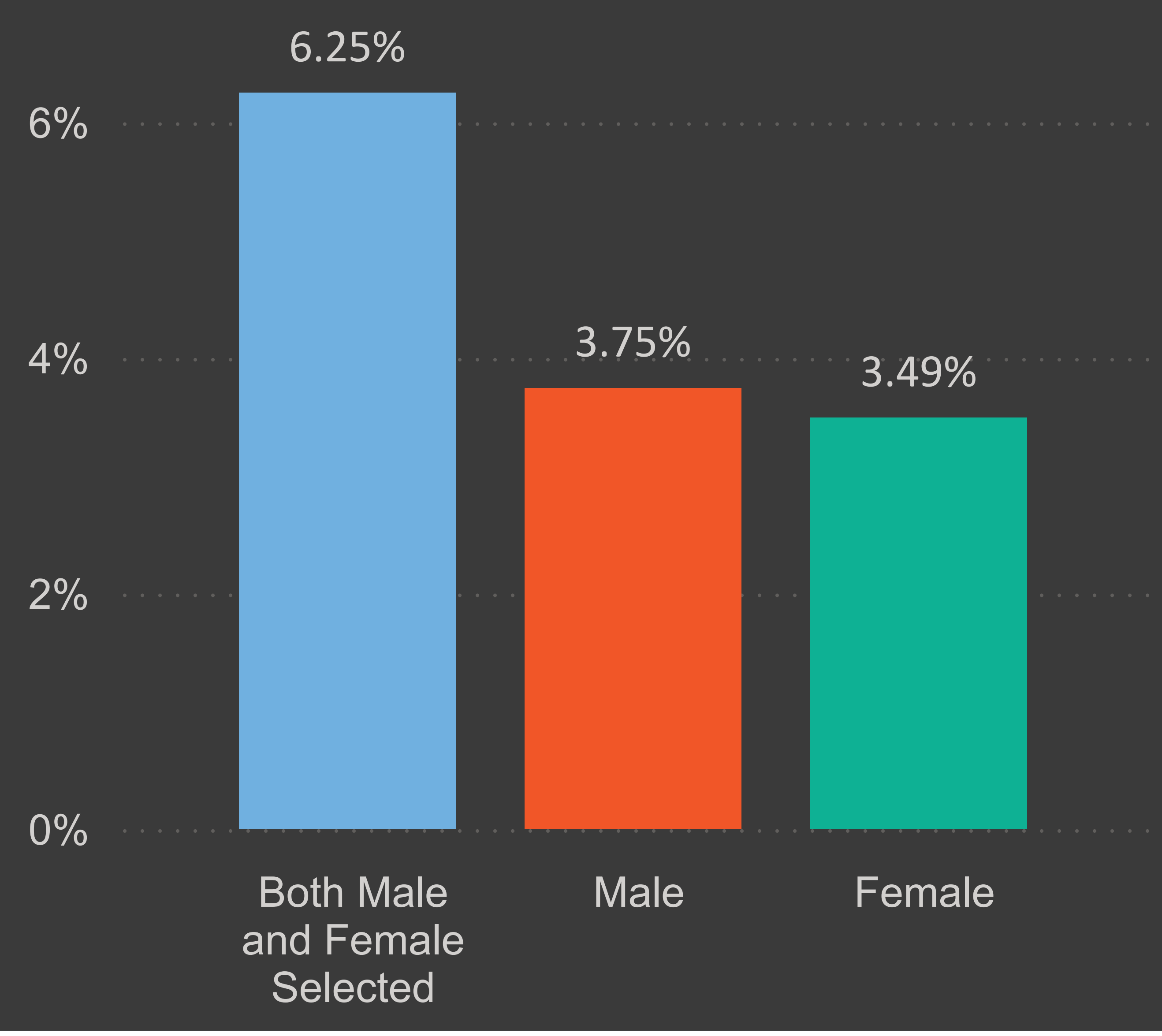
Delinquency Rate by Ethnicity



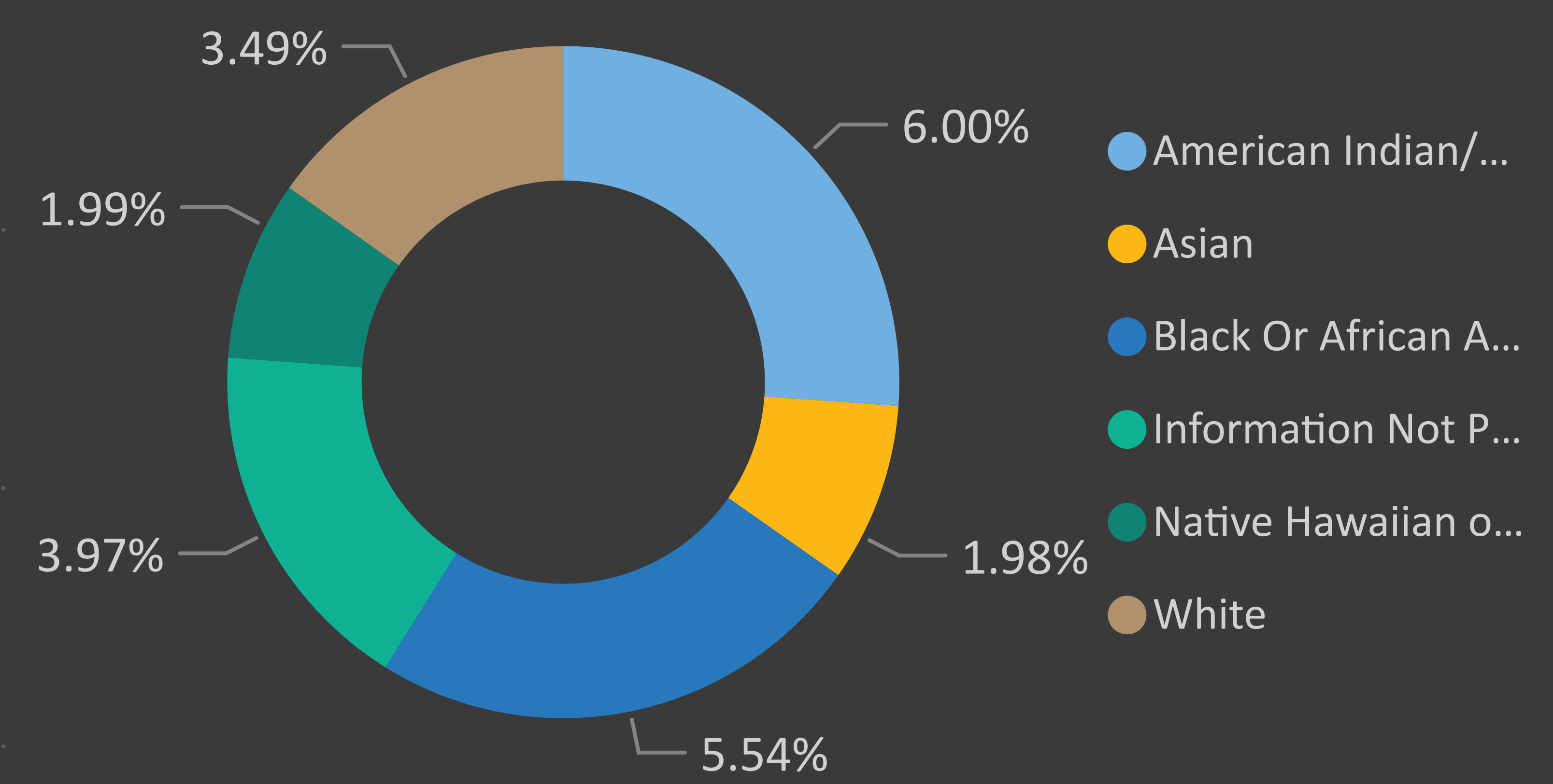
Loan Vintage Performance



DQ Rate by Borrower Sex



Delinquency Rate by Race



STATE: ID | LOAN TYPE: All

Escrow & Tax/Insurance

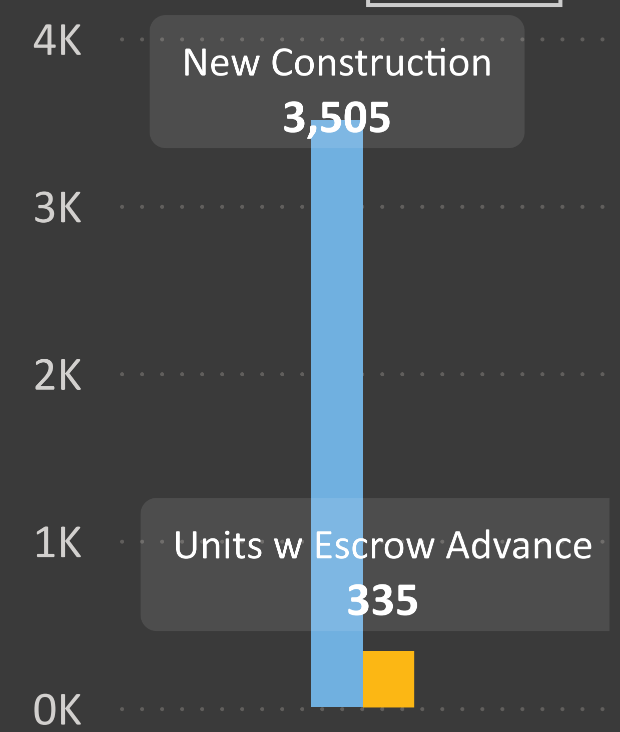
INVESTOR NAME: All | 11/1/2025 – 2/28/2026

Total Escrow Balance	Escrow Balance Units
$47.91M	42,298

Total Escrow Advance	Escrow Advance Units
$4.37M	4,391

Median LTV	Median Seconds LTV
79.54%	2.62%

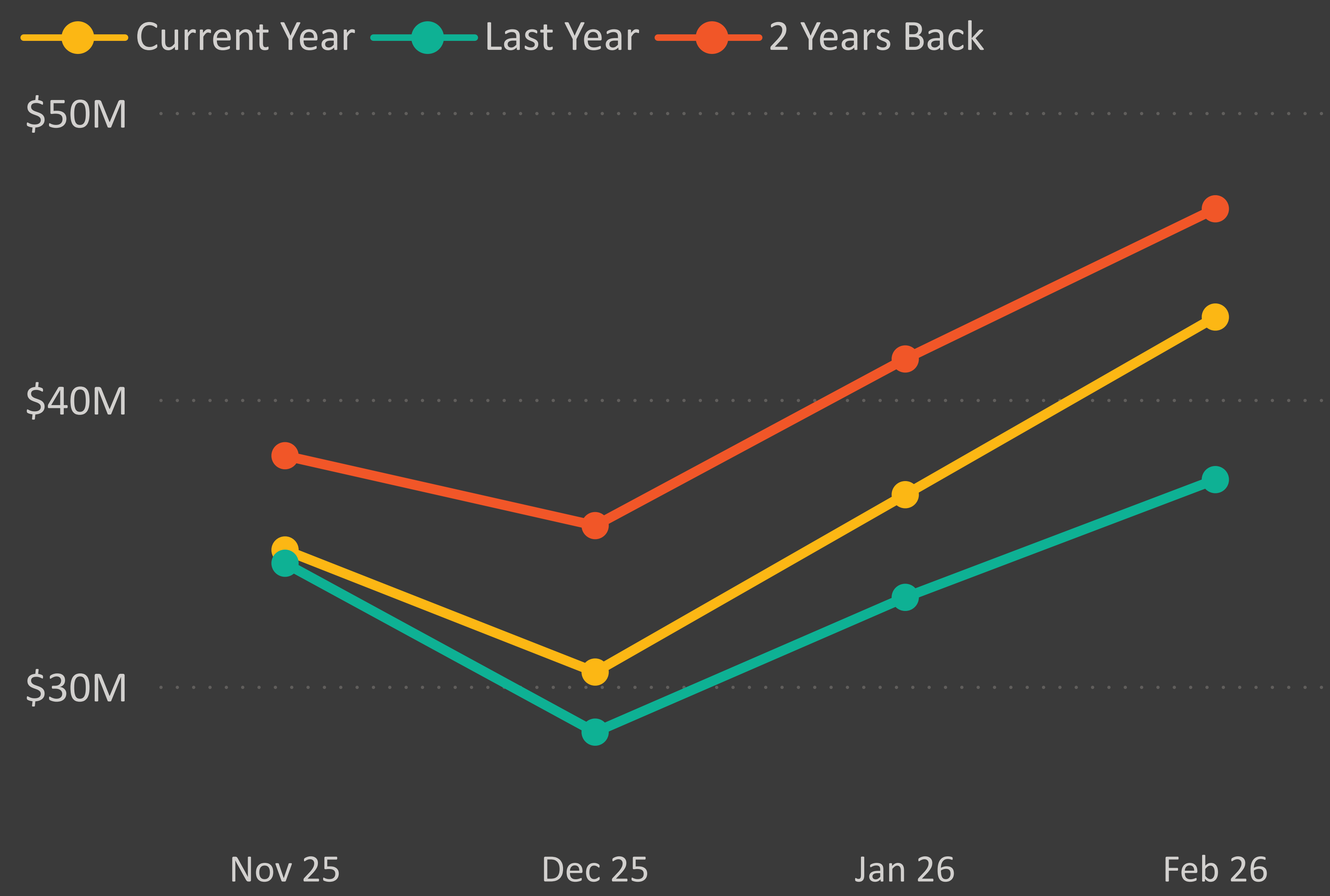
% of Escrow Advance in New Construction Property 9.56%



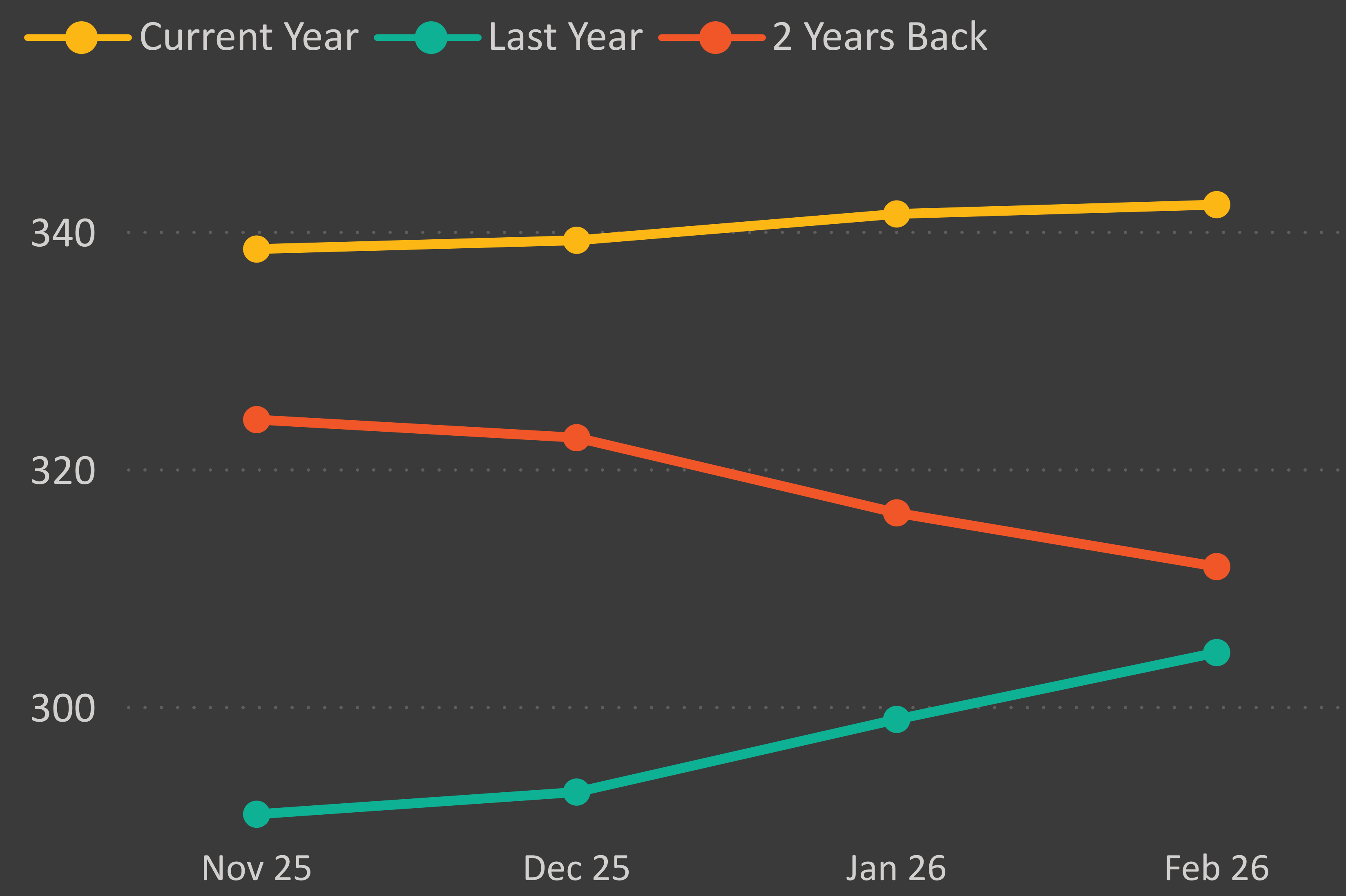
Escrow Advance by County with DQ and Foreclosure Rates

County	Volume	DQ Rate	FLC Rate
CANYON	$1,163,744	4.05%	0.67%
ADA	$699,014	1.73%	0.23%
BONNEVILLE	$411,308	4.79%	0.74%
TWIN FALLS	$242,740	5.19%	0.76%
KOOTENAI	$223,856	2.77%	0.27%
BANNOCK	$215,832	3.73%	0.73%
BINGHAM	$155,619	4.62%	0.81%
PAYETTE	$155,076	5.37%	0.58%
JEFFERSON	$99,428	4.39%	0.73%
GEM	$76,722	4.57%	0.32%
BONNER	$76,274	5.28%	0.81%
ELMORE	$74,365	5.35%	0.87%
WASHINGTON	$69,972	3.72%	0.53%
Total	**$4,368,599**	**3.57%**	**0.51%**

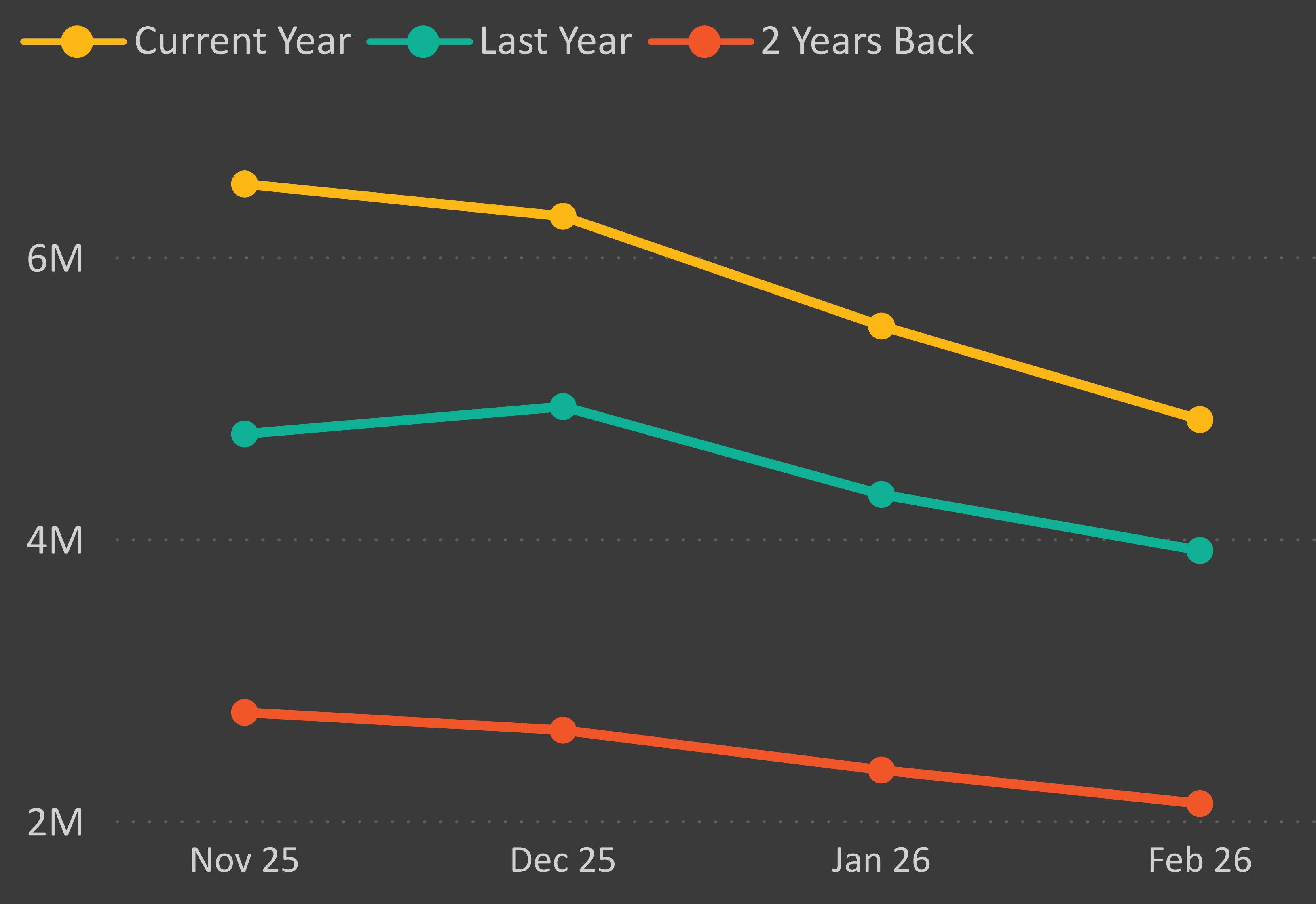
Escrow Balance Trend over Years



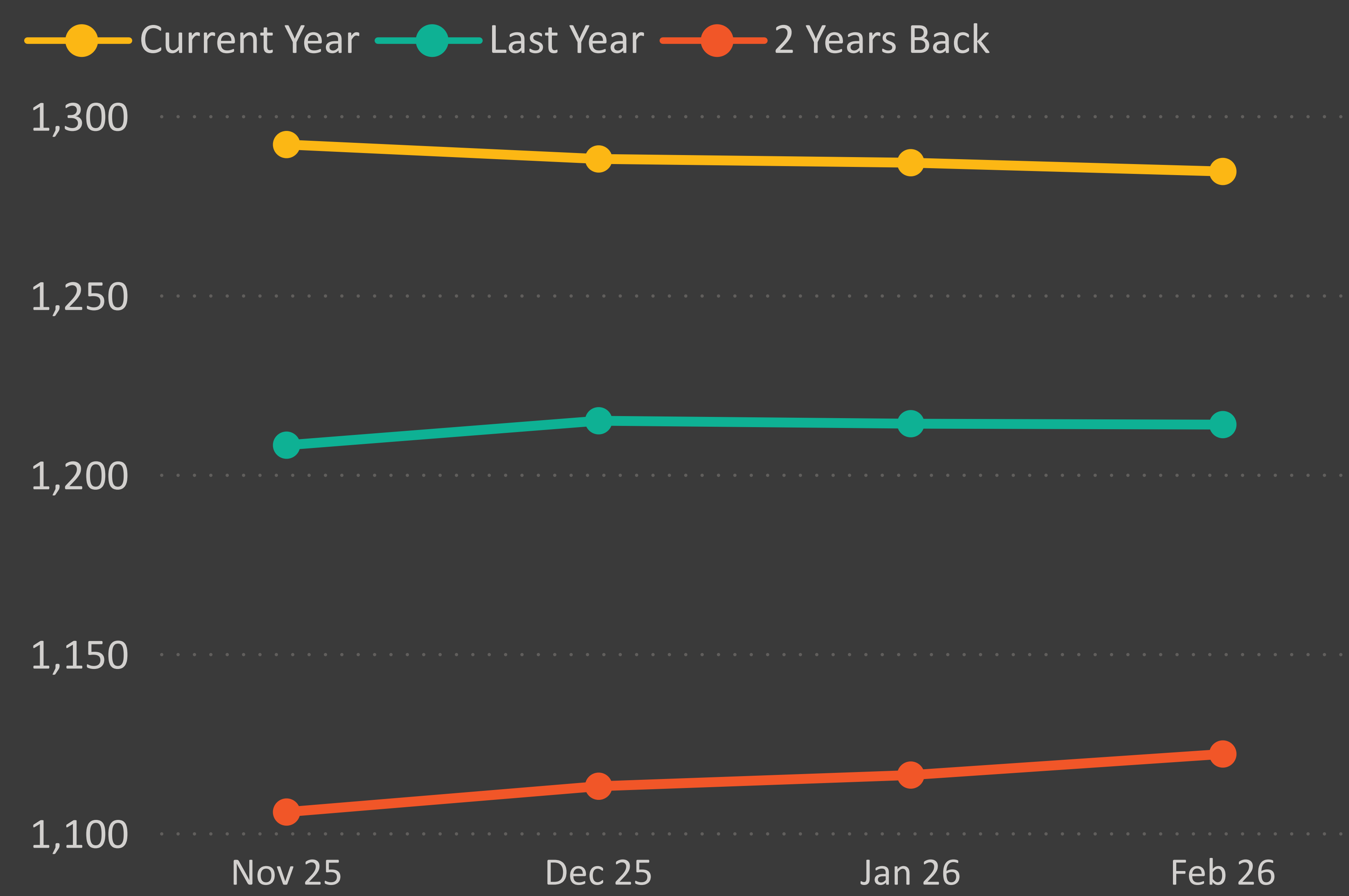
Average T&I Trend over Years



Escrow Advance Trend over Years



Average P&I Trend over Years



STATE: ID | LOAN TYPE: All

Product Performance

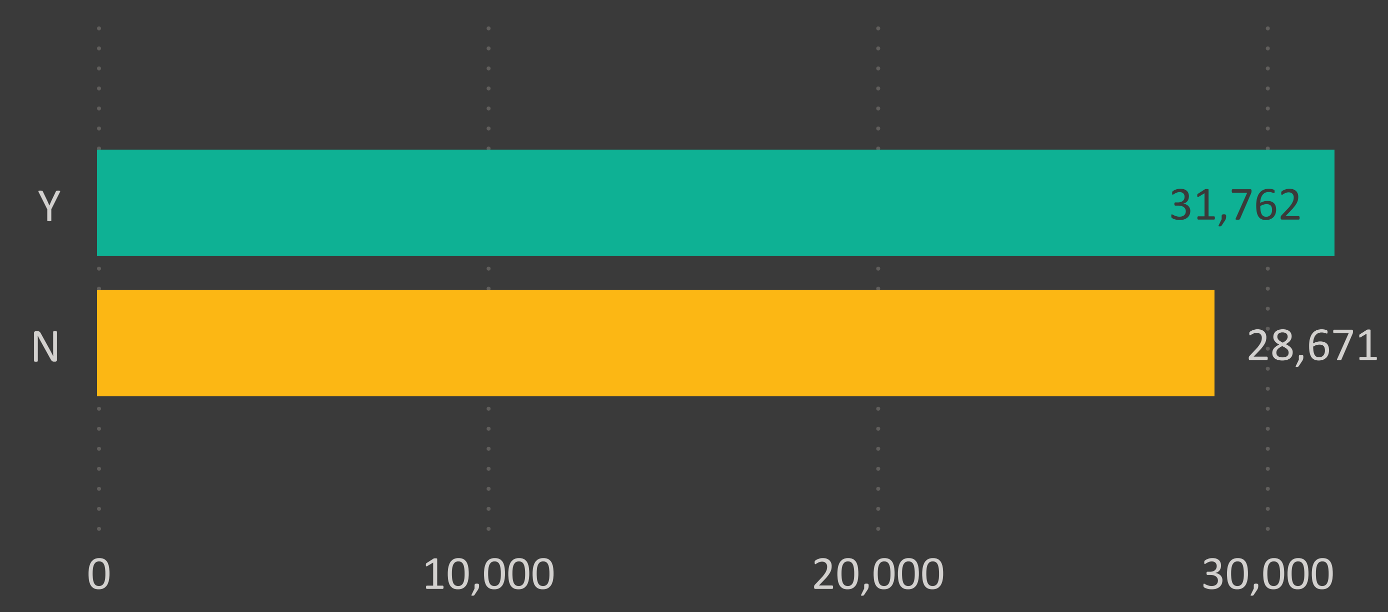
LOAN PRODUCT: All | 11/1/2025

DELINQUENCY BUCKETS: All | 2/28/2026

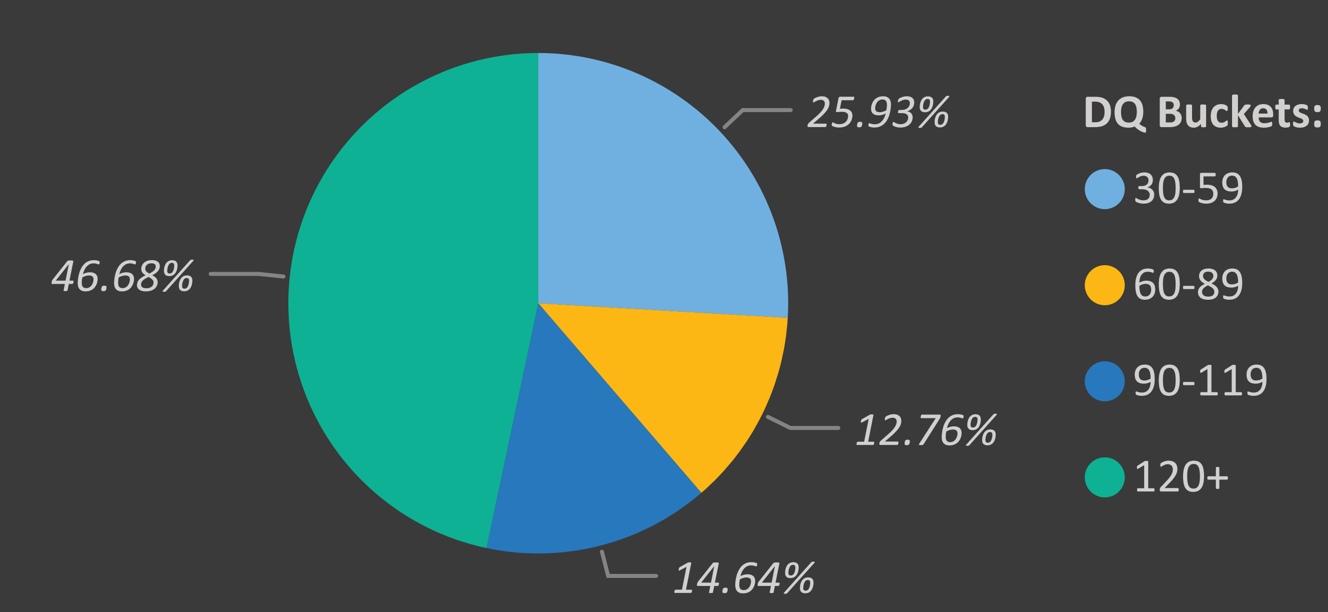
Current UPB Volume	Current UPB Units	Average UPB Volume
$10.36bn	46,701	$221.80K

Seconds Volume	Seconds Units	Seconds Average
$121.84M	13,732	$8.87K

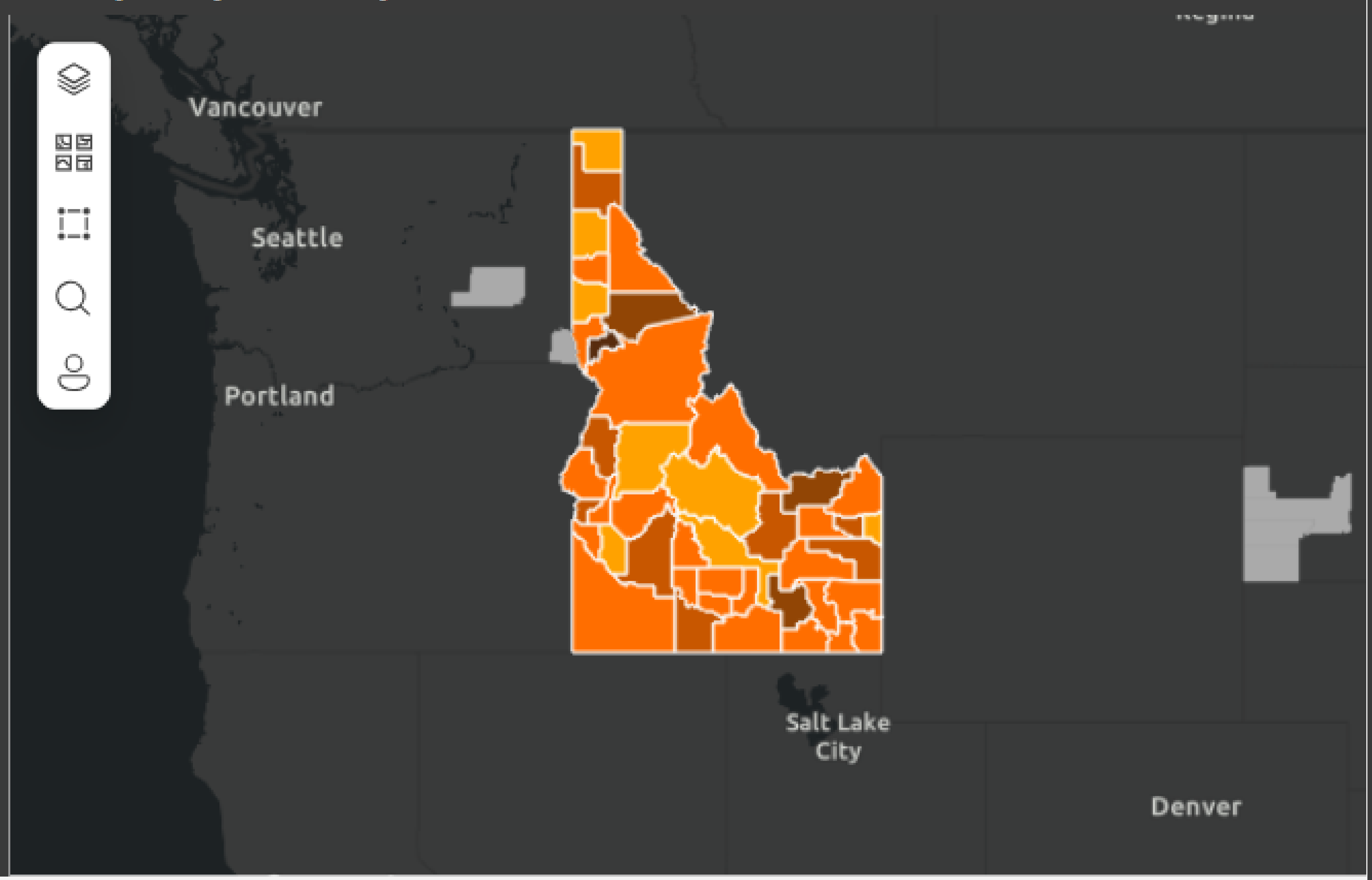
Number of First Time Home Buyers



UPB by DQ Buckets



Delinquency Heatmap Across States and Counties



Avg Household Income by Date

County	Average Income
ADA	$102,273
BANNOCK	$85,261
BINGHAM	$99,361
BONNEVILLE	$88,876
CANYON	$94,354
CASSIA	$91,424
ELMORE	$85,747
FRANKLIN	$85,401
JEROME	$83,850
KOOTENAI	$107,745
LATAH	$78,787
MINIDOKA	$81,802
OWYHEE	$83,134
SHOSHONE	$92,168
Total	**$94,388**

Loan Product by Volume, DQ and Foreclosure Rates

LoanProduct	UPB Volume	UPB Units	DQ Rate	FLC Rate
FHA/RD	$302,250,954	847	0.35%	
FHLMC HFA Advantage	$115,983,742	319		
FNMA HFA Preferred Purchase	$51,902,608	155		
VA	$36,401,949	92		
FHLMC HFA Advantage REFI	$17,015,194	47		
Govt Streamline Refi	$16,944,768	43		
FNMA HFA Preferred REFI	$13,452,249	37		
FHA Cash Out Refinance	$10,168,990	32		
Conventional	$4,681,770	15		
Conventional Cash Out Refi	$4,678,760	18		
Total	**$578,431,080**	**1619**	**0.19%**	

STATE: ID | COMPLAINT DEPT.: All | REGULATORY AGENCY: All | 11/1/2025 – 2/28/2026

Customer Complaints

Total Complaints for this Fiscal Year	Avg Days to Acknowledge	Avg Days to Respond
6	**1.80**	**16.33**

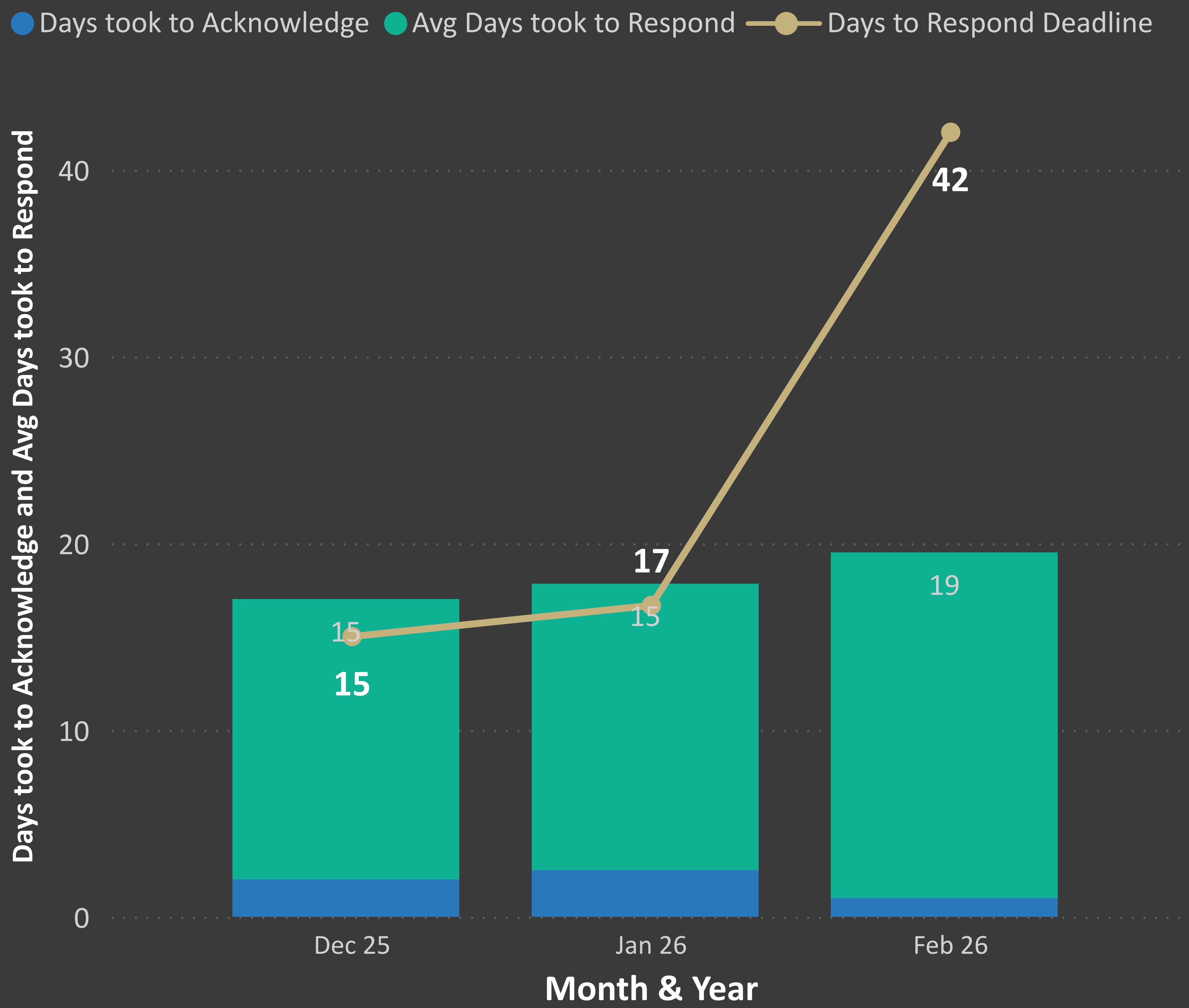
Days took to Acknowledge Summary

1.80 Average	4 Max
1 Min	1 Median

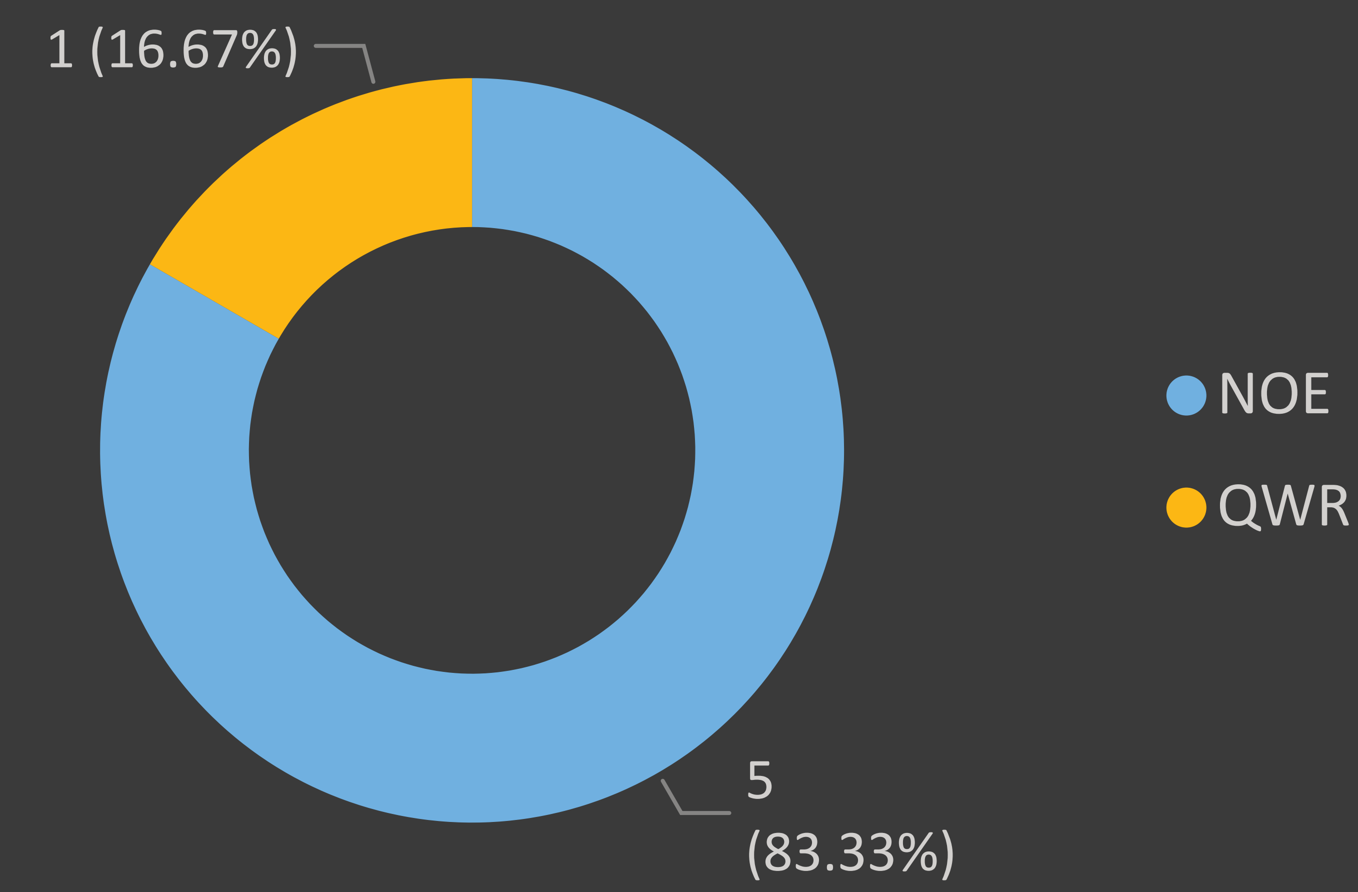
Days took to Respond Summary

16.33 Average	21 Max
11 Min	16 Median

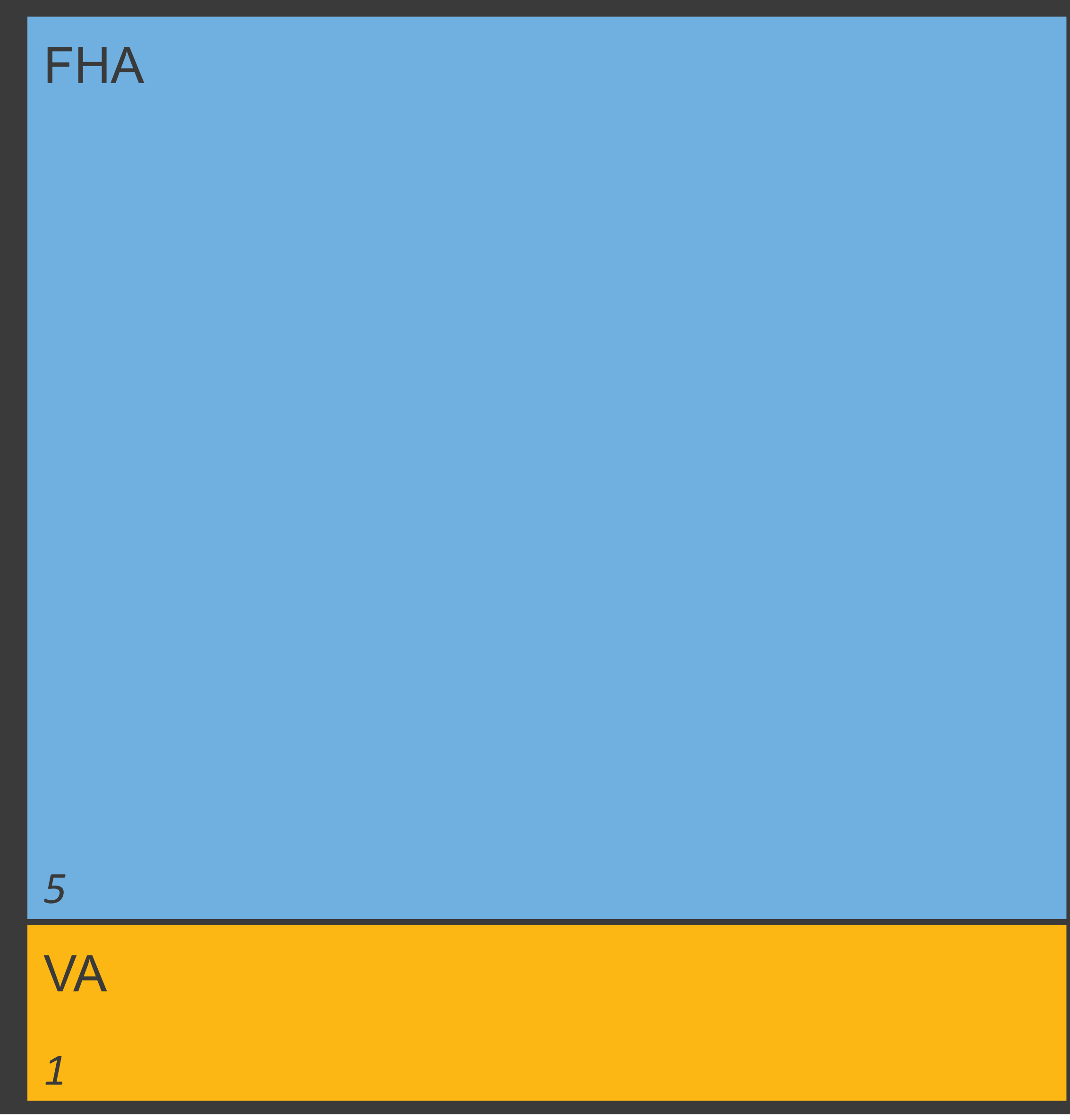
Comparing Average Response Time with Average Response Deadline



Total Complaints by Complaint Type



Total Complaints by Loan Type



Total Complaints by Nature of Complaint