

<b>UNA/CITY OF SPRINGFIELD  HOME IMPROVEMENT LOAN PROGRAM  WITH UMB BANK, N.A.  APRIL 2003-AUGUST 2007</b>	
City of Springfield - Funding for Interest Rate Buy-Down	\$40,000
Amount of Subsidy Used	\$34,791
Interest Rate to Borrower	3.0% apr
Total Number of UMB Bank Loans	31
Total Dollar Amount of UMB Bank Loans	\$379,906
Average Loan Amount per Borrower	\$12,455
Average Loan Term per Borrower	9 Years
Average Subsidy per Borrower	\$1,336
Leverage of City Funds for Homeowner Investment in UNA Boundaries	9.4 times
Number of Prepaid Loans	5
Number of Loan Defaults	3
Average Income of All 31 Borrowers	\$33,133
Percent of Borrowers with Income Below 50% of the MSA Median Income	20%
Percent of Borrowers with Income Between 51%-80% of MSA Median Income	57%
Percent of Borrowers with Income Between 81%-100% of MSA Median Income	23%
Percent of Borrowers with Income Between 100%-120% of MSA Median income	0%