



OFFICE OF HOUSING  
**ASSET SALES OFFICE**  
OFFICE OF FINANCE AND BUDGET



Report to the Commissioner on Post Sale Reporting  
Library  
September 2023 Report

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HUD-HELD VACANT LOAN SALES FOR  
HOME EQUITY CONVERSION MORTGAGES

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U.S. Department of Housing and Urban Development  
Federal Housing Administration

## TABLE OF CONTENTS

INTRODUCTION .....	2
HVLS 2017-1 .....	3
HVLS 2017-2 .....	6
HVLS 2018-1 .....	9
HVLS 2019-1 .....	12
HVLS 2019-2 .....	16
HVLS 2020-1 .....	20
HVLS 2022-1 .....	24
HVLS 2022-2 Part 1 .....	31
HVLS 2022-2 Part 2 .....	35

## INTRODUCTION

This HUD-held Vacant Loan Sales (HVLS) Library Appendices compilation has been prepared to accompany the September 2023 Report to the Commissioner on Post-Sale Reporting HUD-held Vacant Loan Sales. These appendices provide a series of data tables on the HVLS portfolio, as reported by the Purchasers. They contain both sale level and pool level data on each of the HVLS transactions with data due 07/01/2023. They include data on status outcomes, purchasers and geographic information on the loans included in each transaction.

Note that the data provided below excludes 371 loans that were reported as Repurchased by the Purchasers in their post-sale reporting. The information contained herein is based upon data reported by Purchasers.

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## **HVLS 2017-1**

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## HVLS 2017-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2017-1, 7.0% of loans had not yet been resolved. For those loans that had resolved 32.9% were resolved through an Alternative to Foreclosure. The required post-sale reporting period has expired for this sale.

Sale Date	November 30, 2016	Geography	Percentage of Total
Months from Sale to Reporting Date	79	Florida	12%
Loans Sold	1,567	Illinois	8%
ULB	\$316.9 M	California	6%
Aggregate Sales Price	\$120.1M	New York	5%
Number of Purchasers	1	Indiana	5%
		Other	64%

Purchasers	Number of Loans	Percentage of Total
Rushmore Loan Management Services LLC/Roosevelt	1,567	100%

### APPENDIX A-1: Status of Loans Sold in HVLS 2017-1

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	55	3.5%	3.8%
Short Payoff	0	0.0%	0.0%
Short Sale	393	25.1%	27.0%
Deed-in-Lieu	30	1.9%	2.1%
Charge-off	2	0.1%	0.1%
<b>Total Alternative to Foreclosure</b>	<b>480</b>	<b>30.6%</b>	<b>32.9%</b>
Foreclosure	978	62.4%	67.1%
Whole Loan Sale	0	0.0%	0.0%
<b>Total Resolved Outcomes</b>	<b>1,458</b>	<b>93.0%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	109	7.0%	
<b>Total Loans</b>	<b>1,567</b>	<b>100.0%</b>	

## HVLS 2017-1: POOL LEVEL DATA – Metrics

Appendix A-2: Status of Loans Sold in HVLS 2017-1 by Pool (601 – 605)

Outcome Status	601		602		603		604		605	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	2	0%	40	9%	2	0%	0	0%	11	19%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	104	22%	111	24%	139	31%	28	26%	11	19%
Deed-in-Lieu	16	3%	8	2%	3	1%	2	2%	1	2%
Charge-Off	2	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>124</b>	<b>26%</b>	<b>159</b>	<b>34%</b>	<b>144</b>	<b>32%</b>	<b>30</b>	<b>28%</b>	<b>23</b>	<b>39%</b>
Foreclosure	270	56%	303	65%	296	65%	73	68%	36	61%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Resolved Outcomes</b>	<b>394</b>	<b>82%</b>	<b>462</b>	<b>99%</b>	<b>440</b>	<b>97%</b>	<b>103</b>	<b>96%</b>	<b>59</b>	<b>100%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	86	18%	6	1%	13	3%	4	4%	0	0%
<b>Total Loans</b>	<b>480</b>	<b>100%</b>	<b>468</b>	<b>100%</b>	<b>453</b>	<b>100%</b>	<b>107</b>	<b>100%</b>	<b>59</b>	<b>100%</b>

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## **HVLS 2017-2**

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## HVLS 2017-2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2017-2, 2.5% of loans had not yet been resolved. For those loans that had resolved 20.6% were resolved through an Alternative to Foreclosure. The required post-sale reporting period has expired for this sale.

Sale Date	June 21, 2017	Geography	Percentage of Total
Months from Sale to Reporting Date	72	Florida	27%
Loans Sold	805	Texas	10%
ULB	\$158.7 M	California	8%
Aggregate Sales Price	\$64.4 M	Illinois	5%
Number of Purchasers	4	New Jersey	5%
		Other	45%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Rushmore Loan Management Services LLC/ Roosevelt	463	57%	Hogar Hispano, Inc. (Non-Profit)	117	15%
Bayview Asset Management	161	20%	The Corona Group/ Community Development Fund	64	8%

### APPENDIX B-1: Status of Loans Sold in HVLS 2017-2

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	24	3.0%	3.1%
Short Payoff	1	0.1%	0.1%
Short Sale	124	15.4%	15.8%
Deed-in-Lieu	13	1.6%	1.7%
Charge-Off	0	0.0%	0.0%
<b>Total Alternative to Foreclosure</b>	<b>162</b>	<b>20.1%</b>	<b>20.6%</b>
Foreclosure	623	77.4%	79.4%
<b>Total Resolved Outcomes</b>	<b>785</b>	<b>97.5%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	20	2.5%	
<b>Total Loans</b>	<b>805</b>	<b>100.0%</b>	



## HVLS 2017-2: POOL LEVEL DATA – Metrics

Appendix B-2: Status of Loans Sold in HVLS 2017-2 by Pool (606 – 610)

Outcome Status	606		607		608		609		610*	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	20	8%	1	0%	2	1%	1	2%	0	0%
Short Payoff	0	0%	0	0%	1	1%	0	0%	0	0%
Short Sale	59	23%	63	30%	1	1%	1	2%	0	0%
Deed-in-Lieu	5	2%	8	4%	0	0%	0	0%	0	0%
Charge-off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>84</b>	<b>33%</b>	<b>72</b>	<b>34%</b>	<b>4</b>	<b>2%</b>	<b>2</b>	<b>3%</b>	<b>0</b>	<b>0%</b>
Foreclosure	168	66%	122	58%	154	96%	62	97%	117	100%
<b>Total Resolved Outcomes</b>	<b>252</b>	<b>99%</b>	<b>194</b>	<b>93%</b>	<b>158</b>	<b>98%</b>	<b>64</b>	<b>100%</b>	<b>117</b>	<b>100%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	2	1%	15	7%	3	2%	0	0%	0	0%
<b>Total Loans</b>	<b>254</b>	<b>100%</b>	<b>209</b>	<b>100%</b>	<b>161</b>	<b>100%</b>	<b>64</b>	<b>100%</b>	<b>117</b>	<b>100%</b>

\* Pool 610 was purchased by Hogar Hispano, Inc, a non-profit organization.

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## **HVLS 2018-1**

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## HVLS 2018-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2018-1, 12.3% of loans had not yet been resolved. For those loans that had resolved 9.8% were resolved through an Alternative to Foreclosure. The required post-sale reporting period has expired for this sale.

Sale Date	April 11, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	62	Florida	12%
Loans Sold	511	Texas	10%
ULB	\$108.8 M	New York	5%
Aggregate Sales Price	\$55.7 M	New Jersey	5%
Number of Purchasers	2	California	5%
		Other	62%

Purchasers	Number of Loans	Percentage of Total
The Corona Group/ Community Development Fund	339	66%
GITSIT Solutions, LLC (Formerly known as Kondaur)	172	34%

### APPENDIX C-1: Status of Loans Sold in HVLS 2018-1

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	3	0.6%	0.7%
Short Payoff	2	0.4%	0.4%
Short Sale	12	2.3%	2.7%
Deed-in-Lieu	27	5.3%	6.0%
Charge-Off	0	0.0%	0.0%
<b>Total Alternative to Foreclosure</b>	<b>44</b>	<b>8.6%</b>	<b>9.8%</b>
Foreclosure	404	79.1%	90.2%
<b>Total Resolved Outcomes</b>	<b>448</b>	<b>87.7%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	63	12.3%	
<b>Total Loans</b>	<b>511</b>	<b>100.0%</b>	

## HVLS 2018-1: POOL LEVEL DATA – Metrics

Appendix C-2: Status of Loans Sold in HVLS 2018-1 by Pool (601 – 604)

Outcome Status	601		602		603		604	
	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>								
<b>Alternative to Foreclosure</b>								
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	3	4%	0	0%	0	0%
Short Payoff	2	1%	0	0%	0	0%	0	0%
Short Sale	12	7%	0	0%	0	0%	0	0%
Deed-in-Lieu	26	15%	0	0%	1	1%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>40</b>	<b>23%</b>	<b>3</b>	<b>4%</b>	<b>1</b>	<b>1%</b>	<b>0</b>	<b>0%</b>
Foreclosure	103	60%	73	92%	171	87%	57	89%
<b>Total Resolved Outcomes</b>	<b>143</b>	<b>83%</b>	<b>76</b>	<b>96%</b>	<b>172</b>	<b>88%</b>	<b>57</b>	<b>89%</b>
<b>NOT YET RESOLVED</b>								
Not Yet Resolved	29	17%	3	4%	24	12%	7	11%
<b>Total Loans</b>	<b>172</b>	<b>100%</b>	<b>79</b>	<b>100%</b>	<b>196</b>	<b>100%</b>	<b>64</b>	<b>100%</b>

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## **HVLS 2019-1**

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## HVLS 2019-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2019-1, 6.3% of loans had not yet been resolved. For those loans that had resolved 18.9% were resolved through an Alternative to Foreclosure. The required post-sale reporting period has expired for this sale.

Sale Date	December 12, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	54	Florida	13%
Loans Sold	920	Texas	7%
ULB	\$192.1M	New York	6%
Aggregate Sales Price	\$87.1M	Illinois	6%
Number of Purchasers	5	Pennsylvania	4%
		Other	64%

  

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Upland Mortgage Acquisition II, LLC	494	54%	Rushmore Loan Management/ Roosevelt	106	12%
VWH Capital Management, LP/ VRMTG ACQ, LLC	156	17%	Home Preservation Partnership, LLC (Non-Profit)	32	3%
Hogar Hispano, Inc. (Non-Profit)	132	14%			

### APPENDIX D-1: Status of Loans Sold in HVLS 2019-1

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	6	0.7%	0.7%
Short Payoff	12	1.3%	1.4%
Short Sale	75	8.2%	8.7%
Deed-in-Lieu	60	6.5%	7.0%
Charge-Off	9	1.0%	1.0%
<b>Total Alternative to Foreclosure</b>	<b>162</b>	<b>17.5%</b>	<b>18.9%</b>
Foreclosure	700	76.1%	81.2%
<b>Total Resolved Outcomes</b>	<b>862</b>	<b>93.7%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	58	6.3%	
<b>Total Loans</b>	<b>920</b>	<b>100.0%</b>	

## HVLS 2019-1: POOL LEVEL DATA – Metrics

Appendix D-2: Status of Loans Sold in HVLS 2019-1 by Pool (601 – 604)

Outcome Status	601		602		603		604	
	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>								
<b>Alternative to Foreclosure</b>								
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	3	3%	3	2%
Short Payoff	5	3%	6	3%	0	0%	0	0%
Short Sale	5	3%	3	2%	61	58%	2	1%
Deed-in-Lieu	39	23%	12	6%	2	2%	4	3%
Charge-Off	3	2%	4	2%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>52</b>	<b>30%</b>	<b>25</b>	<b>13%</b>	<b>66</b>	<b>62%</b>	<b>9</b>	<b>6%</b>
Foreclosure	86	50%	163	84%	35	33%	143	92%
<b>Total Resolved Outcomes</b>	<b>138</b>	<b>80%</b>	<b>188</b>	<b>97%</b>	<b>101</b>	<b>95%</b>	<b>152</b>	<b>97%</b>
<b>NOT YET RESOLVED</b>								
Not Yet Resolved	35	20%	5	3%	5	5%	4	3%
<b>Total Loans</b>	<b>173</b>	<b>100%</b>	<b>193</b>	<b>100%</b>	<b>106</b>	<b>100%</b>	<b>156</b>	<b>100%</b>

**Appendix D-2: Status of Loans Sold in HVLS 2019-1 by Pool (605 – 609)**

Outcome Status	605*		606		607**		609**	
	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>								
<b>Alternative to Foreclosure</b>								
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	0	0%	0	0%
Short Payoff	0	0%	1	1%	0	0%	0	0%
Short Sale	0	0%	2	2%	0	0%	2	10%
Deed-in-Lieu	0	0%	3	2%	0	0%	0	0%
Charge-Off	0	0%	2	2%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>0</b>	<b>0%</b>	<b>8</b>	<b>6%</b>	<b>0</b>	<b>0%</b>	<b>2</b>	<b>10%</b>
Foreclosure	128	97%	120	94%	9	75%	16	80%
<b>Total Resolved Outcomes</b>	<b>128</b>	<b>97%</b>	<b>128</b>	<b>100%</b>	<b>9</b>	<b>75%</b>	<b>18</b>	<b>90%</b>
<b>NOT YET RESOLVED</b>								
Not Yet Resolved	4	3%	0	0%	3	25%	2	10%
<b>Total Loans</b>	<b>132</b>	<b>100%</b>	<b>128</b>	<b>100%</b>	<b>12</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Pool 605 was purchased by Hogar Hispano, Inc, a non-profit organization.

\*\* Pools 607 and 609 were purchased by Home Preservation Partnership, LLC, a non-profit organization.



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## **HVLS 2019-2**

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## HVLS 2019-2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2019-2, 6.8% of loans had not yet been resolved. For those loans that had resolved 13.9% were resolved through an Alternative to Foreclosure.

Sale Date		July 24, 2019	Geography		Percentage of Total
Months from Sale to Reporting Date		47	Florida		9%
Loans Sold		1,373	Texas		8%
ULB		\$309.2M	California		6%
Aggregate Sales Price		\$135.4 M	Virginia		6%
Number of Purchasers		6	New York		4%
			Other		67%

  

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
GITSIT Solutions, LLC (Formerly known as Kondaur)	395	29%	Seattle Bank, LLC	186	13%
Rushmore Loan Management Services LLC	277	20%	Home Preservation Partnership, LLC (Non-Profit)	142	10%
VWH Capital Management, LP	234	17%	Hogar Hispano, Inc. (Non-Profit)	139	10%

### APPENDIX E-1: Status of Loans Sold in HVLS 2019-2

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	10	0.7%	0.8%
Short Payoff	4	0.3%	0.3%
Short Sale	115	8.4%	9.0%
Deed-in-Lieu	39	2.8%	3.0%
Charge-off	10	0.7%	0.8%
<b>Total Alternative to Foreclosure</b>	<b>178</b>	<b>13.0%</b>	<b>13.9%</b>
Foreclosure	1,101	80.2%	86.1%
<b>Total Resolved Outcomes</b>	<b>1,279</b>	<b>93.2%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	94	6.8%	
<b>Total Loans</b>	<b>0</b>	<b>0.0%</b>	<b>0.0%</b>

## HVLS 2019-2: POOL LEVEL DATA – Metrics

Appendix E-2: Status of Loans Sold in HVLS 2019-2 by Pool (610 – 614)

Outcome Status	610		611		612		613		614*	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	1	0%	3	1%	3	2%	0	0%	0	0%
Short Payoff	0	0%	2	1%	2	1%	0	0%	0	0%
Short Sale	88	32%	15	4%	4	2%	1	0%	5	4%
Deed-in-Lieu	11	4%	22	6%	0	0%	0	0%	1	1%
Charge-Off	0	0%	0	0%	0	0%	9	4%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>100</b>	<b>36%</b>	<b>42</b>	<b>11%</b>	<b>9</b>	<b>5%</b>	<b>10</b>	<b>4%</b>	<b>6</b>	<b>4%</b>
Foreclosure	130	47%	339	86%	174	94%	219	94%	125	90%
<b>Total Resolved Outcomes</b>	<b>230</b>	<b>83%</b>	<b>381</b>	<b>96%</b>	<b>183</b>	<b>98%</b>	<b>229</b>	<b>98%</b>	<b>131</b>	<b>94%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	47	17%	14	4%	3	2%	5	2%	8	6%
<b>Total Loans</b>	<b>277</b>	<b>100%</b>	<b>395</b>	<b>100%</b>	<b>186</b>	<b>100%</b>	<b>234</b>	<b>100%</b>	<b>139</b>	<b>100%</b>

\* Pool 614 was purchased by Hogar Hispano, Inc, a non-profit organization.

**Appendix E-2: Status of Loans Sold in HVLS 2019-2 by Pool (616 – 620)**

Outcome Status	616**		617**		618**		619**		620**	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	2	5%	1	5%	0	0%	0	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	1	3%	0	0%	0	0%	1	4%	0	0%
Deed-in-Lieu	4	3%	1	2%	0	0%	0	0%	0	0%
Charge-Off	1	3%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>6</b>	<b>16%</b>	<b>3</b>	<b>7%</b>	<b>1</b>	<b>5%</b>	<b>1</b>	<b>4%</b>	<b>0</b>	<b>0%</b>
Foreclosure	18	49%	38	88%	20	95%	27	96%	11	85%
<b>Total Resolved Outcomes</b>	<b>24</b>	<b>65%</b>	<b>41</b>	<b>95%</b>	<b>21</b>	<b>100%</b>	<b>28</b>	<b>100%</b>	<b>11</b>	<b>85%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	13	35%	2	5%	0	0%	0	0%	2	15%
<b>Total Loans</b>	<b>37</b>	<b>100%</b>	<b>43</b>	<b>100%</b>	<b>21</b>	<b>100%</b>	<b>28</b>	<b>100%</b>	<b>13</b>	<b>100%</b>

\*\* Pools 616 - 620 were purchased by Home Preservation Partnership, LLC, a non-profit organization.

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## **HVLS 2020-1**

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## HVLS 2020-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2020-1, 14.7% of loans had not yet been resolved. For those loans that had resolved 23.4% were resolved through an Alternative to Foreclosure.

Sale Date	June 24, 2020	Geography	Percentage of Total
Months from Sale to Reporting Date	35	Florida	18%
Loans Sold	627	Georgia	6%
ULB	\$143.5M	Texas	6%
Aggregate Sales Price	\$62.5M	California	5%
Number of Purchasers	5	Illinois	5%
		Other	59%

  

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
GITSIT Solutions, LLC (Formerly known as Kondaur)	390	62%	Western Run Capital Management, LLC (Non-Profit)	33	5%
Hogar Hispano, Inc. (Non-Profit)	115	18%	Home Preservation Partnership, LLC (Non-Profit)	18	3%
The Corona Group/ Community Development Fund	71	11%			

### APPENDIX F-1: Status of Loans Sold in HVLS 2020-1

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	8	1.3%	1.5%
Short Payoff	6	1.0%	1.1%
Short Sale	39	6.2%	7.3%
Deed-in-Lieu	72	11.5%	13.5%
Charge-off	0	0.0%	0.0%
<b>Total Alternative to Foreclosure</b>	<b>125</b>	<b>19.9%</b>	<b>23.4%</b>
Foreclosure	410	65.4%	76.6%
<b>Total Resolved Outcomes</b>	<b>535</b>	<b>85.3%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	92	14.7%	
<b>Total Loans</b>	<b>627</b>	<b>100.0%</b>	

## HVLS 2020-1: POOL LEVEL DATA – Metrics

Appendix F-2: Status of Loans Sold in HVLS 2020-1 by Pool (621 – 625)

Outcome Status	621		622		623		624		625*	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	1	1%	3	4%	1	1%	0	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	6	5%
Short Sale	21	18%	7	8%	0	0%	5	3%	0	0%
Deed-in-Lieu	38	32%	16	18%	1	1%	8	5%	1	1%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>59</b>	<b>49%</b>	<b>24</b>	<b>27%</b>	<b>4</b>	<b>6%</b>	<b>14</b>	<b>8%</b>	<b>7</b>	<b>6%</b>
Foreclosure	26	22%	48	54%	55	77%	143	82%	108	94%
<b>Total Resolved Outcomes</b>	<b>85</b>	<b>71%</b>	<b>72</b>	<b>81%</b>	<b>59</b>	<b>83%</b>	<b>157</b>	<b>90%</b>	<b>115</b>	<b>100%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	35	29%	17	19%	12	17%	18	10%	0	0%
<b>Total Loans</b>	<b>120</b>	<b>100%</b>	<b>89</b>	<b>100%</b>	<b>71</b>	<b>100%</b>	<b>175</b>	<b>100%</b>	<b>115</b>	<b>100%</b>

\* Pool 625 was purchased by Hogar Hispano, Inc, a non-profit organization.

**Appendix F-2: Status of Loans Sold in HVLS 2020-1 by Pool (626 – 630)**

Outcome Status	626		627**		628**		629**		630***	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	0	0%	3	33%	0	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	0	0%	6	43%	0	0%	0	0%	0	0%
Deed-in-Lieu	0	0%	8	57%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>0</b>	<b>0%</b>	<b>14</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>3</b>	<b>33%</b>	<b>0</b>	<b>0%</b>
Foreclosure	0	0%	0	0%	10	100%	6	67%	14	78%
<b>Total Resolved Outcomes</b>	<b>0</b>	<b>0%</b>	<b>14</b>	<b>100%</b>	<b>10</b>	<b>100%</b>	<b>9</b>	<b>100%</b>	<b>14</b>	<b>78%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	6	100%	0	0%	0	0%	0	0%	4	22%
<b>Total Loans</b>	<b>6</b>	<b>100%</b>	<b>14</b>	<b>100%</b>	<b>10</b>	<b>100%</b>	<b>9</b>	<b>100%</b>	<b>18</b>	<b>100%</b>

\*\* Pools 627 - 629 were purchased by Western Run Capital Management, a non-profit organization

\*\*\* Pool 630 was purchased by Home Preservation Partnership, LLC, a non-profit organization



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## **HVLS 2022-1**

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## HVLS 2022-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2022-1, 41.8% of loans had not yet been resolved. For those loans that had resolved 24.4% were resolved through an Alternative to Foreclosure.

Sale Date		December 1, 2021	Geography	Percentage of Total	
Months from Sale to Reporting Date		18	Florida	9%	
Loans Sold		1,587	New York	9%	
ULB		\$393.6M	Texas	7%	
Aggregate Sales Price		\$211.1M	New Jersey	6%	
Number of Purchasers		13	Illinois	4%	
			Other	66%	

  

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Waterfall Victoria Master Fund Ltd	398	25%	SafeGuard Misty Realty Group LLC (Non-Profit)	33	2%
GITSIT Solutions, LLC (Formerly known as Kondaur)	391	25%	NCP SSNS I LLC (Non-profit)	29	2%
Western Run Capital Management, LLC (Non-Profit)	182	11%	Southside NSP 2018-1 REO LLC (Non-Profit)	27	2%
Hogar Hispano- 1, Inc. (Non-Profit)	163	10%	RDMO SSNS I LLC (Non-profit)	19	1%
Hogar Hispano, Inc. (Non-Profit)	164	10%	American Built Communities. Inc. (Non-Profit)	10	1%
Home Preservation Partnership, LLC(Non-Profit)	127	8%	National Faith Homebuyers (Non-Profit)	1	0%
Skid Row Housing Trust (Non-Profit)	43	3%			

**APPENDIX G-1: Status of Loans Sold in HVLS 2022-1**

<b>Category</b>	<b>Count</b>	<b>Percentage of Loans Sold</b>	<b>Percentage of Resolved Loans</b>
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	28	1.8%	3.0%
Short Payoff	11	0.7%	1.2%
Short Sale	120	7.6%	13.0%
Deed-in-Lieu	59	3.7%	6.4%
Charge-off	7	0.4%	0.8%
<b>Total Alternative to Foreclosure</b>	<b>225</b>	<b>14.2%</b>	<b>24.4%</b>
Foreclosure	699	44.0%	75.6%
<b>Total Resolved Outcomes</b>	<b>924</b>	<b>58.2%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	663	41.8%	
<b>Total Loans</b>	<b>1,587</b>	<b>100.0%</b>	

## HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-2: Status of Loans Sold in HVLS 2022-1 by Pool (631 – 635)

Outcome Status	631		632		633		634		635	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	2	1%	0	0%	1	1%	1	0%	2	3%
Short Payoff	4	2%	2	1%	0	0%	2	1%	2	3%
Short Sale	51	23%	27	16%	1	1%	1	0%	1	1%
Deed-in-Lieu	25	11%	7	4%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	7	3%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>82</b>	<b>37%</b>	<b>36</b>	<b>21%</b>	<b>2</b>	<b>3%</b>	<b>11</b>	<b>4%</b>	<b>5</b>	<b>7%</b>
Foreclosure	12	5%	37	22%	44	60%	210	83%	18	25%
<b>Total Resolved Outcomes</b>	<b>94</b>	<b>43%</b>	<b>73</b>	<b>43%</b>	<b>46</b>	<b>63%</b>	<b>221</b>	<b>87%</b>	<b>23</b>	<b>32%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	127	57%	97	57%	27	37%	33	13%	48	68%
<b>Total Loans</b>	<b>221</b>	<b>100%</b>	<b>170</b>	<b>100%</b>	<b>73</b>	<b>100%</b>	<b>254</b>	<b>100%</b>	<b>71</b>	<b>100%</b>

## HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-2: Status of Loans Sold in HVLS 2022-1 by Pool (636, 637)

Outcome Status	636		637	
	Count	%	Count	%
<b>RESOLVED</b>				
<b>Alternative to Foreclosure</b>				
Re-Finance by the Purchaser	0	0%	0	0%
Paid in Full	0	0%	0	0%
Short Payoff	0	0%	0	0%
Short Sale	0	0%	0	0%
Deed-in-Lieu	0	0%	0	0%
Charge-Off	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
Foreclosure	6	75%	0	0%
<b>Total Resolved Outcomes</b>	<b>6</b>	<b>75%</b>	<b>0</b>	<b>0%</b>
<b>NOT YET RESOLVED</b>				
Not Yet Resolved	2	25%	1	100%
<b>Total Loans</b>	<b>8</b>	<b>100%</b>	<b>1</b>	<b>100%</b>

Pool 636 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 637 was purchased by National Faith Homebuyers, a non-profit organization

## HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-2: Status of Loans Sold in HVLS 2022-1 by Pool (701 – 705)

Outcome Status	701		702		703		704		705	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	1	1%	4	3%	1	3%	0	0%	0	0%
Short Payoff	0	0%	0	0%	0	0%	1	4%	0	0%
Short Sale	21	13%	0	0%	1	3%	0	0%	7	37%
Deed-in-Lieu	2	1%	1	1%	2	6%	2	7%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>24</b>	<b>15%</b>	<b>5</b>	<b>4%</b>	<b>4</b>	<b>12%</b>	<b>3</b>	<b>11%</b>	<b>7</b>	<b>37%</b>
Foreclosure	43	28%	50	39%	19	58%	14	52%	10	53%
<b>Total Resolved Outcomes</b>	<b>67</b>	<b>43%</b>	<b>55</b>	<b>43%</b>	<b>23</b>	<b>70%</b>	<b>17</b>	<b>63%</b>	<b>17</b>	<b>89%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	89	57%	72	57%	10	30%	10	37%	2	11%
<b>Total Loans</b>	<b>156</b>	<b>100%</b>	<b>127</b>	<b>100%</b>	<b>33</b>	<b>100%</b>	<b>27</b>	<b>100%</b>	<b>19</b>	<b>100%</b>

Pool 701 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 702 was purchased by Home Preservation Partnership, LLC, a non-profit organization

Pool 703 was purchased by SafeGuard Misty Realty Group LLC, a non-profit organization

Pool 704 was purchased by Southside NSP 2018-1 REO LLC, a non-profit organization

Pool 705 was purchased by RDMO SSNN I LLC, a non-profit organization

## HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-2: Status of Loans Sold in HVLS 2022-1 by Pool (706 – 710)

Outcome Status	706		707		708		709		710	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	1	3%	1	1%	5	3%	7	16%	2	20%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	8	28%	0	0%	2	1%	0	0%	0	0%
Deed-in-Lieu	1	3%	0	0%	19	10%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>10</b>	<b>34%</b>	<b>1</b>	<b>1%</b>	<b>26</b>	<b>14%</b>	<b>7</b>	<b>16%</b>	<b>2</b>	<b>20%</b>
Foreclosure	7	24%	77	47%	114	63%	33	77%	5	50%
<b>Total Resolved Outcomes</b>	<b>17</b>	<b>59%</b>	<b>78</b>	<b>48%</b>	<b>140</b>	<b>77%</b>	<b>40</b>	<b>93%</b>	<b>7</b>	<b>70%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	12	41%	85	52%	42	23%	3	7%	3	30%
<b>Total Loans</b>	<b>29</b>	<b>100%</b>	<b>163</b>	<b>100%</b>	<b>182</b>	<b>100%</b>	<b>43</b>	<b>100%</b>	<b>10</b>	<b>100%</b>

Pool 706 was purchased by NCP SSNS I LLC a non-profit organization

Pool 707 was purchased by Hogar Hispano-1, Inc., a non-profit organization

Pool 708 was purchased by Western Run Capital Management, LLC, a non-profit organization

Pool 709 was purchased by Skid Row Housing Trust, a non-profit organization

Pool 710 was purchased by American Built Communities. Inc., a non-profit organization

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## **HVLS 2022-2 Part 1**

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## HVLS 2022-2 Part 1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2022-2 Part 1, 64.2% of loans had not yet been resolved. For those loans that had resolved 9.4% were resolved through an Alternative to Foreclosure.

Sale Date	June 8, 2022	Geography	Percentage of Total
Months from Sale to Reporting Date	12	Florida	14%
Loans Sold	698	Texas	9%
ULB	\$190.7M	Virginia	8%
Aggregate Sales Price	\$133.0M	Maryland	6%
Number of Purchasers	6	Tennessee	5%
		Other	58%

  

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Home Preservation Partnership, LLC (Non-Profit)	382	55%	Skid Row Housing Trust (Non-Profit)	58	8%
RM ACQ, LLC (Non-Profit)	164	23%	Western Run Capital Management, LLC (Non-Profit)	6	1%
Hogar Hispano, Inc. (Non-Profit)	83	12%	Land Quest Enterprise, LLC (Non-Profit)	5	1%

### APPENDIX H-1: Status of Loans Sold in HVLS 2022-2 Part 1

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	7	1.0%	2.8%
Short Payoff	0	0.0%	0.0%
Short Sale	7	1.0%	2.8%
Deed-in-Lieu	10	1.4%	4.0%
Charge-off	0	0.0%	0.0%
<b>Total Alternative to Foreclosure</b>	<b>24</b>	<b>3.4%</b>	<b>9.6%</b>
Foreclosure	226	32.4%	90.4%
<b>Total Resolved Outcomes</b>	<b>250</b>	<b>35.8%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	448	64.2%	
<b>Total Loans</b>	<b>698</b>	<b>100.0%</b>	

## HVLS 2022-2 Part 1 : POOL LEVEL DATA – Metrics

Appendix H-2: Status of Loans Sold in HVLS 2022-2 Part 1 by Pool (712 – 716)

Outcome Status	712		713		714		715		716	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	4	2%	1	2%	1	2%	0	0%	1	20%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	0	0%	0	0%	0	0%	5	23%	0	0%
Deed-in-Lieu	1	1%	0	0%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>5</b>	<b>3%</b>	<b>1</b>	<b>2%</b>	<b>1</b>	<b>2%</b>	<b>5</b>	<b>23%</b>	<b>1</b>	<b>20%</b>
Foreclosure	45	27%	34	59%	32	52%	3	14%	3	60%
<b>Total Resolved Outcomes</b>	<b>50</b>	<b>30%</b>	<b>35</b>	<b>60%</b>	<b>33</b>	<b>54%</b>	<b>8</b>	<b>36%</b>	<b>4</b>	<b>80%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	114	70%	23	40%	28	46%	14	64%	1	20%
<b>Total Loans</b>	<b>164</b>	<b>100%</b>	<b>58</b>	<b>100%</b>	<b>61</b>	<b>100%</b>	<b>22</b>	<b>100%</b>	<b>5</b>	<b>100%</b>

Pool 712 was purchased by RM ACQ, LLC a non-profit organization

Pool 713 was purchased by Skid Row Housing Trust, Inc., a non-profit organization

Pool 714 was purchased by Hogar Hispano, Inc., LLC, a non-profit organization

Pool 715 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 716 was purchased by Land Quest Enterprise, LLC, a non-profit organization

## HVLS 2022-2 Part 1 : POOL LEVEL DATA – Metrics

Appendix H-2: Status of Loans Sold in HVLS 2022-2 Part 1 by Pool (717-718)

Outcome Status	717		718	
	Count	%	Count	%
<b>RESOLVED</b>				
<b>Alternative to Foreclosure</b>				
Re-Finance by the Purchaser	0	0%	0	0%
Paid in Full	0	0%	0	0%
Short Payoff	0	0%	0	0%
Short Sale	0	0%	2	1%
Deed-in-Lieu	0	0%	9	2%
Charge-Off	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>0</b>	<b>0%</b>	<b>11</b>	<b>3%</b>
Foreclosure	1	17%	108	28%
<b>Total Resolved Outcomes</b>	<b>1</b>	<b>17%</b>	<b>119</b>	<b>31%</b>
<b>NOT YET RESOLVED</b>				
Not Yet Resolved	5	83%	263	69%
<b>Total Loans</b>	<b>6</b>	<b>100%</b>	<b>382</b>	<b>100%</b>

Pool 717 was purchased by Western Run Capital Management, LLC, a non-profit organization

Pool 718 was purchased by Home Preservation Partnership, LLC, a non-profit organization

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## **HVLS 2022-2 Part 2**

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## HVLS 2022-2 Part 2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2022-2 Part 2, 68.6% of loans had not yet been resolved. For those loans that had resolved 37.7% were resolved through an Alternative to Foreclosure.

Sale Date		July 27, 2022	Geography		Percentage of Total
Months from Sale to Reporting Date		11	Texas		10%
Loans Sold		676	Puerto Rico		7%
ULB		\$138.7M	Florida		7%
Aggregate Sales Price		\$86.1M	New Jersey		6%
Number of Purchasers		13	Pennsylvania		6%
			Other		65%

  

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
GITSIT Solutions, LLC, formerly known as Kondaur Capital, LLC	380	56%	Home Preservation Partnership, LLC (Non-Profit)	16	2%
VWH Capital Management, LP	98	14%	SafeGuard Misty Realty Group LLC (Non-Profit)	11	2%
Skid Row Housing Trust (Non-Profit)	54	8%	Marigold, Iris and Yarrow Financial, LLC (Non-Profit)	10	1%
The Corona Group/ Community Development Fund	25	4%	The Ogunsola Foundation, Inc (Non-Profit)	8	1%
LL Funds Administrative Agent, LLC (Non-Profit)	22	3%	Southside NSP 2018-1 REO LLC (Non-Profit)	7	1%
Western Run Capital Management, LLC (Non-Profit)	20	3%	NAAC 2022-2 LLC (Non-Profit)	6	1%
Home Independence LLC (Non-Profit)	19	3%			

**APPENDIX I-1: Status of Loans Sold in HVLS 2022-2 Part 2**

<b>Category</b>	<b>Count</b>	<b>Percentage of Loans Sold</b>	<b>Percentage of Resolved Loans</b>
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	11	1.6%	5.2%
Short Payoff	7	1.0%	3.3%
Short Sale	49	7.2%	23.1%
Deed-in-Lieu	13	1.9%	6.1%
Charge-off	0	0.0%	0.0%
<b>Total Alternative to Foreclosure</b>	<b>80</b>	<b>11.8%</b>	<b>37.7%</b>
Foreclosure	132	19.5%	62.3%
<b>Total Resolved Outcomes</b>	<b>212</b>	<b>31.4%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	464	68.6%	
<b>Total Loans</b>	<b>676</b>	<b>100.0%</b>	

## HVLS 2022-2 Part 2 : POOL LEVEL DATA – Metrics

Appendix I-2: Status of Loans Sold in HVLS 2022-2 Part 2 by Pool (720 – 724)

Outcome Status	720		721		722		723		724	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	0	0%	0	0%	1	4%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	0	0%	0	0%	0	0%	0	0%	0	0%
Deed-in-Lieu	0	0%	0	0%	1	9%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>1</b>	<b>9%</b>	<b>0</b>	<b>0%</b>	<b>1</b>	<b>4%</b>
Foreclosure	0	0%	11	20%	4	36%	0	0%	8	32%
<b>Total Resolved Outcomes</b>	<b>0</b>	<b>0%</b>	<b>11</b>	<b>20%</b>	<b>5</b>	<b>45%</b>	<b>0</b>	<b>0%</b>	<b>9</b>	<b>36%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	8	100%	43	80%	6	55%	16	100%	16	64%
<b>Total Loans</b>	<b>8</b>	<b>100%</b>	<b>54</b>	<b>100%</b>	<b>11</b>	<b>100%</b>	<b>16</b>	<b>100%</b>	<b>25</b>	<b>100%</b>

Pool 720 was purchased by The Ogunsola Foundation, Inca non-profit organization

Pool 721 was purchased by Skid Row Housing Trust, Inc., a non-profit organization

Pool 722 was purchased by SafeGuard Misty Realty Group LLC, LLC, a non-profit organization

Pool 723 was purchased by Home Preservation Partnership, LLC, a non-profit organization

## HVLS 2022-2 Part 2 : POOL LEVEL DATA – Metrics

Appendix I-2: Status of Loans Sold in HVLS 2022-2 Part 2 by Pool (725 – 729)

Outcome Status	725		726		727		728		729	
	Count	%	Count	%	Count	%	Count	%	Count	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	0	0%	2	9%	7	2%
Short Payoff	0	0%	0	0%	0	0%	0	0%	6	2%
Short Sale	0	0%	0	0%	0	0%	1	5%	46	12%
Deed-in-Lieu	3	15%	0	0%	0	0%	0	0%	9	2%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>3</b>	<b>15%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>3</b>	<b>14%</b>	<b>68</b>	<b>18%</b>
Foreclosure	2	10%	7	70%	0	0%	2	9%	74	19%
<b>Total Resolved Outcomes</b>	<b>5</b>	<b>25%</b>	<b>7</b>	<b>70%</b>	<b>0</b>	<b>0%</b>	<b>5</b>	<b>23%</b>	<b>142</b>	<b>37%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	15	75%	3	30%	7	100%	17	77%	238	63%
<b>Total Loans</b>	<b>20</b>	<b>100%</b>	<b>10</b>	<b>100%</b>	<b>7</b>	<b>100%</b>	<b>22</b>	<b>100%</b>	<b>380</b>	<b>100%</b>

Pool 725 was purchased by Western Run Capital Management, LLC a non-profit organization

Pool 726 was purchased by Marigold, Iris and Yarrow Financial, LLC, a non-profit organization

Pool 727 was purchased by Southside NSP 2018-1 REO LLC, a non-profit organization



## HVLS 2022-2 Part 2 : POOL LEVEL DATA – Metrics

Appendix I-2: Status of Loans Sold in HVLS 2022-2 Part 2 by Pool (730 – 732)

Outcome Status	730		731		732	
	Count	%	Count	%	Count	%
<b>RESOLVED</b>						
<b>Alternative to Foreclosure</b>						
Re-Finance by the Purchaser	0	0%	0	0%	0	0%
Paid in Full	1	5%	0	0%	0	0%
Short Payoff	0	0%	0	0%	1	1%
Short Sale	0	0%	2	33%	0	0%
Deed-in-Lieu	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>1</b>	<b>5%</b>	<b>2</b>	<b>33%</b>	<b>1</b>	<b>1%</b>
Foreclosure	1	5%	1	17%	22	22%
<b>Total Resolved Outcomes</b>	<b>2</b>	<b>11%</b>	<b>3</b>	<b>50%</b>	<b>23</b>	<b>23%</b>
<b>NOT YET RESOLVED</b>						
Not Yet Resolved	17	89%	3	50%	75	77%
<b>Total Loans</b>	<b>19</b>	<b>100%</b>	<b>6</b>	<b>100%</b>	<b>98</b>	<b>100%</b>

Pool 730 was purchased by Home Independence LLC, a non-profit organization

Pool 731 was purchased by NAAC 2022-2 LLC, a non-profit organization

## GLOSSARY OF TERMS

Term	Definition
<b>Charge-Off</b>	The Purchaser has written off the mortgage as uncollectible or bad debt.
<b>Deed-in-Lieu</b>	The property is willingly conveyed to the new servicer in lieu of undergoing foreclosure proceedings.
<b>Foreclosure</b>	The servicer undergoes legal proceedings to take control of the property which serves as security for the mortgage. This includes instances where the property is sold at the foreclosure sale.
<b>Alternative to Foreclosure</b>	The Alternative to Foreclosure loans are comprised of loans in the following status outcome categories: Paid in Full; Short Payoff; Short Sale; Deed-in-Lieu; and Charge-Off.
<b>Not Yet Resolved</b>	Loans that the Purchaser continues to actively service.
<b>Paid in Full</b>	The full amount of the debt is paid to the Purchaser. This includes a pay off at foreclosure sale when a third party bids more for the property than the amount of the outstanding debt, or when the estate elects to pay off the debt to preserve the property.
<b>Purchaser</b>	An entity who purchased mortgage loans through HUD's HVLS Program.
<b>Repurchase</b>	The Purchaser has put the loan back to FHA due to a breach of the representations and warranties included in the CAA.
<b>Resolved Loans</b>	All loans not reported as Not Yet Resolved.
<b>Short Payoff</b>	A portion of the remaining principal balance is paid off, the remainder of which is written off by the Purchaser.
<b>Short Sale</b>	The underlying property is sold to a third party, allowing foreclosure proceedings to be avoided.