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

HUD-HELD VACANT LOAN SALES FOR
HOME EQUITY CONVERSION MORTGAGES

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

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INTRODUCTION

This HUD-held Vacant Loan Sales (HVLS) Library Appendices compilation has been prepared to accompany the March 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 01/04/2023. They include data on status outcomes, purchasers and geographic information on the loans included in each transaction.

Note that the data provided below excludes 355 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.

HVLS 2017-1

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	73	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
RESOLVED			
Alternative to Foreclosure			
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%
Total Alternative to Foreclosure	480	30.6%	32.9%
Foreclosure	978	62.4%	67.1%
Whole Loan Sale	0	0.0%	0.0%
Total Resolved Outcomes	1,458	93.0%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	109	7.0%	
Total Loans	1,567	100.0%	

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	%
RESOLVED										
Alternative to Foreclosure										
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%
Total Alternative to Foreclosure	124	26%	159	34%	144	32%	30	28%	23	39%
Foreclosure	270	56%	303	65%	296	65%	73	68%	36	61%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	394	82%	462	99%	440	97%	103	96%	59	100%
NOT YET RESOLVED										
Not Yet Resolved	86	18%	6	1%	13	3%	4	4%	0	0%
Total Loans	480	100%	468	100%	453	100%	107	100%	59	100%

HVLS 2017-2

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	66	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
RESOLVED			
Alternative to Foreclosure			
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%
Total Alternative to Foreclosure	162	20.1%	20.6%
Foreclosure	623	77.4%	79.4%
Total Resolved Outcomes	785	97.5%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	20	2.5%	
Total Loans	805	100.0%	

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	%
RESOLVED										
Alternative to Foreclosure										
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%
Total Alternative to Foreclosure	84	33%	72	34%	4	2%	2	3%	0	0%
Foreclosure	168	66%	122	58%	154	96%	62	97%	117	100%
Total Resolved Outcomes	252	99%	194	93%	158	98%	64	100%	117	100%
NOT YET RESOLVED										
Not Yet Resolved	2	1%	15	7%	3	2%	0	0%	0	0%
Total Loans	254	100%	209	100%	161	100%	64	100%	117	100%

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

HVLS 2018-1

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	56	Florida	12%
Loans Sold	511	Texas	9%
ULB	\$108.8 M	New York	7%
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
RESOLVED			
Alternative to Foreclosure			
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%
Total Alternative to Foreclosure	44	8.6%	9.8%
Foreclosure	404	79.1%	90.2%
Total Resolved Outcomes	448	87.7%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	63	12.3%	
Total Loans	511	100.0%	

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	%
RESOLVED								
Alternative to Foreclosure								
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%
Total Alternative to Foreclosure	40	23%	3	4%	1	1%	0	0%
Foreclosure	103	60%	73	92%	171	87%	57	89%
Total Resolved Outcomes	143	83%	76	96%	172	88%	57	89%
NOT YET RESOLVED								
Not Yet Resolved	29	17%	3	4%	24	12%	7	11%
Total Loans	172	100%	79	100%	196	100%	64	100%

HVLS 2019-1

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.

Sale Date	December 12, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	48	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
RESOLVED			
Alternative to Foreclosure			
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%
Total Alternative to Foreclosure	162	17.5%	18.9%
Foreclosure	700	76.1%	81.2%
Total Resolved Outcomes	862	93.7%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	58	6.3%	
Total Loans	920	100.0%	

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	%
RESOLVED								
Alternative to Foreclosure								
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%
Total Alternative to Foreclosure	52	30%	25	13%	66	62%	9	6%
Foreclosure	86	50%	163	84%	35	33%	143	92%
Total Resolved Outcomes	138	80%	188	97%	101	95%	152	97%
NOT YET RESOLVED								
Not Yet Resolved	35	20%	5	3%	5	5%	4	3%
Total Loans	173	100%	193	100%	106	100%	156	100%

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	%
RESOLVED								
Alternative to Foreclosure								
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%
Total Alternative to Foreclosure	0	0%	8	6%	0	0%	2	10%
Foreclosure	128	97%	120	94%	9	75%	16	80%
Total Resolved Outcomes	128	97%	128	100%	9	75%	18	90%
NOT YET RESOLVED								
Not Yet Resolved	4	3%	0	0%	3	25%	2	10%
Total Loans	132	100%	128	100%	12	100%	20	100%

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.

HVLS 2019-2

HVLS 2019-2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2019-2, 9.0% of loans had not yet been resolved. For those loans that had resolved 13.1% were resolved through an Alternative to Foreclosure.

Sale Date	July 24, 2019	Geography	Percentage of Total
Months from Sale to Reporting Date	41	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
RESOLVED			
Alternative to Foreclosure			
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	102	7.4%	8.2%
Deed-in-Lieu	38	2.8%	3.0%
Charge-off	9	0.7%	0.7%
Total Alternative to Foreclosure	163	11.9%	13.1%
Foreclosure	1,086	79.1%	86.9%
Total Resolved Outcomes	1,249	91.0%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	124	9.0%	
Total Loans	1,373	100.0%	

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	%
RESOLVED										
Alternative to Foreclosure										
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	75	27%	15	4%	4	2%	1	0%	5	4%
Deed-in-Lieu	10	4%	22	6%	0	0%	0	0%	1	1%
Charge-Off	0	0%	0	0%	0	0%	9	4%	0	0%
Total Alternative to Foreclosure	86	31%	42	11%	9	5%	10	4%	6	4%
Foreclosure	120	43%	339	86%	172	92%	217	93%	125	90%
Total Resolved Outcomes	206	74%	381	96%	181	97%	227	97%	131	94%
NOT YET RESOLVED										
Not Yet Resolved	71	26%	14	4%	5	3%	7	3%	8	6%
Total Loans	277	100%	395	100%	186	100%	234	100%	139	100%

* 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	%
RESOLVED										
Alternative to Foreclosure										
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	11%	1	2%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	5	14%	3	7%	1	5%	1	4%	0	0%
Foreclosure	18	49%	38	88%	20	95%	26	93%	11	85%
Total Resolved Outcomes	23	62%	41	95%	21	100%	27	96%	11	85%
NOT YET RESOLVED										
Not Yet Resolved	14	38%	2	5%	0	0%	1	4%	2	15%
Total Loans	37	100%	43	100%	21	100%	28	100%	13	100%

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

HVLS 2020-1

HVLS 2020-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2020-1, 15.2% of loans had not yet been resolved. For those loans that had resolved 23.1% were resolved through an Alternative to Foreclosure.

Sale Date	June 24, 2020	Geography	Percentage of Total
Months from Sale to Reporting Date	29	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	71	11%			

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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Alternative to Foreclosure			
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	70	11.2%	13.2%
Charge-off		0.0%	0.0%
Total Alternative to Foreclosure	123	19.6%	23.1%
Foreclosure	409	65.2%	76.9%
Total Resolved Outcomes	532	84.8%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	95	15.2%	
Total Loans	627	100.0%	

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	%
RESOLVED										
Alternative to Foreclosure										
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	37	31%	15	17%	1	1%	8	5%	1	1%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	58	48%	23	26%	4	6%	14	8%	7	6%
Foreclosure	27	23%	49	55%	55	77%	143	82%	106	92%
Total Resolved Outcomes	85	71%	72	81%	59	83%	157	90%	113	98%
NOT YET RESOLVED										
Not Yet Resolved	35	29%	17	19%	12	17%	18	10%	2	2%
Total Loans	120	100%	89	100%	71	100%	175	100%	115	100%

* 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	%
RESOLVED										
Alternative to Foreclosure										
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%
Total Alternative to Foreclosure	0	0%	14	100%	0	0%	3	33%	0	0%
Foreclosure	0	0%	0	0%	10	100%	6	67%	13	72%
Total Resolved Outcomes	0	0%	14	100%	10	100%	9	100%	13	72%
NOT YET RESOLVED										
Not Yet Resolved	6	100%	0	0%	0	0%	0	0%	5	28%
Total Loans	6	100%	14	100%	10	100%	9	100%	18	100%

** 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

HVLS 2022-1

HVLS 2022-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2020-1, 65.2% of loans had not yet been resolved. For those loans that had resolved 29.9% were resolved through an Alternative to Foreclosure.

Sale Date		December 1, 2021		Geography		Percentage of Total	
Months from Sale to Reporting Date		12		Florida		9%	
Loans Sold		1,597		New York		9%	
ULB		\$396.6M		Texas		7%	
Aggregate Sales Price		\$212.6M		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	24%	NCP SSNS I LLC (Non-profit)	29	2%
Western Run Capital Management, LLC (Non-Profit)	184	12%	Southside NSP 2018-1 REO LLC (Non-Profit)	27	2%
Hogar Hispano- 1, Inc. (Non-Profit)	169	11%	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)	129	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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Alternative to Foreclosure			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	15	0.9%	2.7%
Short Payoff	8	0.5%	1.4%
Short Sale	77	4.8%	13.9%
Deed-in-Lieu	49	3.1%	8.8%
Charge-off	7	0.4%	1.3%
Sold to Owner Occupant - FFHB	10	0.6%	1.8%
Total Alternative to Foreclosure	166	10.4%	29.9%
Foreclosure	389	24.4%	70.1%
Total Resolved Outcomes	555	34.8%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	1,042	65.2%	
Total Loans	1,597	100.0%	

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	%
RESOLVED										
Alternative to Foreclosure										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	2	1%	0	0%	0	0%	1	0%	1	1%
Short Payoff	4	2%	2	1%	0	0%	2	1%	0	0%
Short Sale	39	18%	24	14%	0	0%	0	0%	0	0%
Deed-in-Lieu	17	8%	7	4%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	7	3%	0	0%
Sold to Owner Occupant - FFHB	0	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	62	28%	33	19%	0	0%	10	4%	1	1%
Foreclosure	8	4%	23	14%	13	18%	154	61%	0	0%
Total Resolved Outcomes	70	32%	56	33%	13	18%	164	65%	1	1%
NOT YET RESOLVED										
Not Yet Resolved	151	68%	114	67%	60	82%	90	35%	70	99%
Total Loans	221	100%	170	100%	73	100%	254	100%	71	100%

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	%
RESOLVED				
Alternative to Foreclosure				
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%
Sold to Owner Occupant - FFHB	0	0%	0	0%
Total Alternative to Foreclosure	0	0%	0	0%
Foreclosure	0	0%	0	0%
Total Resolved Outcomes	0	0%	0	0%
NOT YET RESOLVED				
Not Yet Resolved	8	100%	1	100%
Total Loans	8	100%	1	100%

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	%
RESOLVED										
Alternative to Foreclosure										
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%	0	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	5	3%	0	0%	0	0%	0	0%	4	21%
Deed-in-Lieu	2	1%	0	0%	1	3%	2	7%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
Sold to Owner Occupant - FFHB	10	6%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	17	11%	0	0%	1	3%	2	7%	4	21%
Foreclosure	23	15%	22	17%	2	6%	8	30%	8	42%
Total Resolved Outcomes	40	26%	22	17%	3	9%	10	37%	12	63%
NOT YET RESOLVED										
Not Yet Resolved	116	74%	107	83%	30	91%	17	63%	7	37%
Total Loans	156	100%	129	100%	33	100%	27	100%	19	100%

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	%
RESOLVED										
Alternative to Foreclosure										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	1	1%	3	2%	7	16%	0	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	1	3%	2	1%	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%
Sold to Owner Occupant - FFHB	0	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	2	7%	3	2%	24	13%	7	16%	0	0%
Foreclosure	5	17%	40	24%	59	32%	24	56%	0	0%
Total Resolved Outcomes	7	24%	43	25%	83	45%	31	72%	0	0%
NOT YET RESOLVED										
Not Yet Resolved	22	76%	126	75%	101	55%	12	28%	10	100%
Total Loans	29	100%	169	100%	184	100%	43	100%	10	100%

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

HVLS 2022-2 Part 1

HVLS 2022-2 Part 1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2022-2 Part 1, 99.3% of loans had not yet been resolved. For those loans that had resolved 40.0% were resolved through an Alternative to Foreclosure.

Sale Date	June 8, 2022	Geography	Percentage of Total
Months from Sale to Reporting Date	6	Florida	14%
Loans Sold	698	Texas	9%
ULB	\$190.7M	Virginia	8%
Aggregate Sales Price	\$133.0M	Maryland	6%
Number of Purchasers	6	Tennessee	4%
		Other	58%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Home Preservation Partnership, LLC	382	55%	Skid Row Housing Trust	58	8%
RM ACQ, LLC	164	23%	Western Run Capital Management, LLC	6	1%
Hogar Hispano, Inc.	83	12%	Land Quest Enterprise, LLC	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
RESOLVED			
Alternative to Foreclosure			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	1	0.1%	20.0%
Short Payoff	0	0.0%	0.0%
Short Sale	0	0.0%	0.0%
Deed-in-Lieu	0	0.0%	0.0%
Charge-off	0	0.0%	0.0%
Sold to Owner Occupant - FFHB	1	0.1%	20.0%
Total Alternative to Foreclosure	2	0.3%	40.0%
Foreclosure	3	0.4%	60.0%
Total Resolved Outcomes	5	0.7%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	693	99.3%	
Total Loans	698	100.0%	

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	%
RESOLVED										
Alternative to Foreclosure										
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	20%
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%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
Sold to Owner Occupant - FFHB	0	0%	0	0%	0	0%	1	5%	0	0%
Total Alternative to Foreclosure	0	0%	0	0%	0	0%	1	5%	1	20%
Foreclosure	0	0%	0	0%		0%	0	0%	3	60%
Total Resolved Outcomes	0	0%	0	0%	0	0%	1	5%	4	80%
NOT YET RESOLVED										
Not Yet Resolved	164	100%	58	100%	61	100%	21	95%	1	20%
Total Loans	164	100%	58	100%	61	100%	22	100%	5	100%

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	%
RESOLVED				
Alternative to Foreclosure				
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%
Sold to Owner Occupant - FFHB	0	0%	0	0%
Total Alternative to Foreclosure	0	0%	0	0%
Foreclosure	0	0%	0	0%
Total Resolved Outcomes	0	0%	0	0%
NOT YET RESOLVED				
Not Yet Resolved	6	100%	382	100%
Total Loans	6	100%	382	100%

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

HVLS 2022-2 Part 2

HVLS 2022-2 Part 2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2022-2 Part 2, 98.7% of loans had not yet been resolved. For those loans that had resolved 100.0% were resolved through an Alternative to Foreclosure.

Sale Date		July 27, 2022	Geography		Percentage of Total
Months from Sale to Reporting Date		5	Texas		10%
Loans Sold		682	Florida		7%
ULB		\$139.5M	Puerto Rico		7%
Aggregate Sales Price		\$212.6M	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	381	56%	Home Preservation Partnership, LLC	16	2%
VWH Capital Management, LP	103	15%	SafeGuard Misty Realty Group LLC	11	2%
Skid Row Housing Trust	54	8%	Marigold, Iris and Yarrow Financial, LLC	10	1%
The Corona Group	25	4%	The Ogunsola Foundation, Inc	8	1%
LL Funds Administrative Agent, LLC	22	3%	Southside NSP 2018-1 REO LLC	7	1%
Western Run Capital Management, LLC	20	3%	NAAC 2022-2 LLC	6	1%
Home Independence LLC	19	3%			

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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Alternative to Foreclosure			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	2	0.3%	22.2%
Short Payoff	0	0.0%	0.0%
Short Sale	6	0.9%	66.7%
Deed-in-Lieu	1	0.1%	11.1%
Charge-off	0	0.0%	0.0%
Sold to Owner Occupant - FFHB	0	0.0%	0.0%
Total Alternative to Foreclosure	9	1.3%	100.0%
Foreclosure	0	0.0%	0.0%
Total Resolved Outcomes	9	1.3%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	673	98.7%	
Total Loans	682	100.0%	

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	%
RESOLVED										
Alternative to Foreclosure										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	1	9%	0	0%		0%
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%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
Sold to Owner Occupant - FFHB	0	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	0	0%	0	0%	1	9%	0	0%	0	0%
Foreclosure	0	0%	0	0%		0%	0	0%	0	0%
Total Resolved Outcomes	0	0%	0	0%	1	9%	0	0%	0	0%
NOT YET RESOLVED										
Not Yet Resolved	8	100%	54	100%	10	91%	16	100%	25	100%
Total Loans	8	100%	54	100%	11	100%	16	100%	25	100%

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	%
RESOLVED										
Alternative to Foreclosure										
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	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	0	0%	0	0%	0	0%	0	0%	6	2%
Deed-in-Lieu	0	0%	0	0%	0	0%	0	0%	1	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
Sold to Owner Occupant - FFHB	0	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	0	0%	0	0%	0	0%	0	0%	8	2%
Foreclosure	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	0	0%	0	0%	0	0%	0	0%	8	2%
NOT YET RESOLVED										
Not Yet Resolved	20	100%	10	100%	7	100%	22	100%	373	98%
Total Loans	20	100%	10	100%	7	100%	22	100%	381	100%

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	%
RESOLVED						
Alternative to Foreclosure						
Re-Finance by the Purchaser	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	0	0%
Short Payoff	0	0%	0	0%	0	0%
Short Sale	0	0%	0	0%	0	0%
Deed-in-Lieu	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%
Sold to Owner Occupant - FFHB	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	0	0%	0	0%	0	0%
Foreclosure	0	0%	0	0%	0	0%
Total Resolved Outcomes	0	0%	0	0%	0	0%
NOT YET RESOLVED						
Not Yet Resolved	19	100%	6	100%	103	100%
Total Loans	19	100%	6	100%	103	100%

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
Charge-Off	The Purchaser has written off the mortgage as uncollectible or bad debt.
Deed-in-Lieu	The property is willingly conveyed to the new servicer in lieu of undergoing foreclosure proceedings.
Foreclosure	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.
Alternative to Foreclosure	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.
Not Yet Resolved	Loans that the Purchaser continues to actively service.
Paid in Full	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.
Purchaser	An entity who purchased mortgage loans through HUD's HVLS Program.
Repurchase	The Purchaser has put the loan back to FHA due to a breach of the representations and warranties included in the CAA.
Resolved Loans	All loans not reported as Not Yet Resolved.
Short Payoff	A portion of the remaining principal balance is paid off, the remainder of which is written off by the Purchaser.
Short Sale	The underlying property is sold to a third party, allowing foreclosure proceedings to be avoided.