



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



Report to the Commissioner on Post Sale Reporting  
Library  
September 2022 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

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## INTRODUCTION

This HUD-held Vacant Loan Sales (HVLS) Library Appendices compilation has been prepared to accompany the September 2022 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 07/01/2022 and received through 9/07/2022. They include data on status outcomes, purchasers and geographic information on the loans included in each transaction.

Note that the data provided below excludes 347 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	70	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.

<b>Sale Date</b>	<b>June 21, 2017</b>	<b>Geography</b>	<b>Percentage of Total</b>
<b>Months from Sale to Reporting Date</b>	<b>63</b>	<b>Florida</b>	<b>27%</b>
<b>Loans Sold</b>	<b>805</b>	<b>Texas</b>	<b>10%</b>
<b>ULB</b>	<b>\$158.7 M</b>	<b>California</b>	<b>8%</b>
<b>Aggregate Sales Price</b>	<b>\$64.4 M</b>	<b>Illinois</b>	<b>5%</b>
<b>Number of Purchasers</b>	<b>4</b>	<b>New Jersey</b>	<b>5%</b>
		<b>Other</b>	<b>45%</b>

<b>Purchasers</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>	<b>Purchasers</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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

<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	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	53	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
<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, 9.0% of loans had not yet been resolved. For those loans that had resolved 19.0% were resolved through an Alternative to Foreclosure.

Sale Date	December 12, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	45	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	5	0.5%	0.6%
Short Payoff	12	1.3%	1.4%
Short Sale	74	8.0%	8.8%
Deed-in-Lieu	59	6.4%	7.0%
Charge-Off	9	1.0%	1.1%
<b>Total Alternative to Foreclosure</b>	<b>159</b>	<b>17.3%</b>	<b>19.0%</b>
Foreclosure	678	73.7%	81.0%
<b>Total Resolved Outcomes</b>	<b>837</b>	<b>91.0%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	83	9.0%	
<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%	2	1%
Short Payoff	5	3%	6	3%	0	0%	0	0%
Short Sale	5	3%	3	2%	60	57%	2	1%
Deed-in-Lieu	38	22%	12	6%	2	2%	4	3%
Charge-Off	3	2%	4	2%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>51</b>	<b>29%</b>	<b>25</b>	<b>13%</b>	<b>65</b>	<b>61%</b>	<b>8</b>	<b>5%</b>
Foreclosure	71	41%	159	82%	33	31%	142	91%
<b>Total Resolved Outcomes</b>	<b>122</b>	<b>71%</b>	<b>184</b>	<b>95%</b>	<b>98</b>	<b>92%</b>	<b>150</b>	<b>96%</b>
<b>NOT YET RESOLVED</b>								
Not Yet Resolved	51	29%	9	5%	8	8%	6	4%
<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, 13.4% of loans had not yet been resolved. For those loans that had resolved 11.4% were resolved through an Alternative to Foreclosure.

Sale Date		July 24, 2019	Geography		Percentage of Total
Months from Sale to Reporting Date		38	Florida		9%
Loans Sold		1,373	Texas		8%
ULB		\$309.2M	California		6%
Aggregate Sales Price		\$135.3 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	80	5.8%	6.7%
Deed-in-Lieu	32	2.3%	2.7%
Charge-off	9	0.7%	0.8%
<b>Total Alternative to Foreclosure</b>	<b>135</b>	<b>9.8%</b>	<b>11.4%</b>
Foreclosure	1,054	76.8%	88.6%
<b>Total Resolved Outcomes</b>	<b>1,189</b>	<b>86.6%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	184	13.4%	
<b>Total Loans</b>	<b>1,373</b>	<b>100.0%</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	%								
<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	53	19%	15	4%	4	2%	1	0%	5	4%
Deed-in-Lieu	9	3%	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>63</b>	<b>23%</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	93	34%	339	86%	170	91%	215	92%	125	90%
<b>Total Resolved Outcomes</b>	<b>156</b>	<b>56%</b>	<b>381</b>	<b>96%</b>	<b>179</b>	<b>96%</b>	<b>225</b>	<b>96%</b>	<b>131</b>	<b>94%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	121	44%	14	4%	7	4%	9	4%	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	%								
<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	0	0%	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>1</b>	<b>3%</b>	<b>2</b>	<b>5%</b>	<b>1</b>	<b>5%</b>	<b>1</b>	<b>4%</b>	<b>0</b>	<b>0%</b>
Foreclosure	19	51%	38	88%	20	95%	24	86%	11	85%
<b>Total Resolved Outcomes</b>	<b>20</b>	<b>54%</b>	<b>40</b>	<b>93%</b>	<b>21</b>	<b>100%</b>	<b>25</b>	<b>89%</b>	<b>11</b>	<b>85%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	17	46%	3	7%	0	0%	3	11%	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, 19.7% of loans had not yet been resolved. For those loans that had resolved 24.4% were resolved through an Alternative to Foreclosure.

Sale Date	June 24, 2020	Geography	Percentage of Total
Months from Sale to Reporting Date	26	Florida	18%
Loans Sold	628	Georgia	6%
ULB	\$143.8M	Texas	6%
Aggregate Sales Price	\$62.7 M	Illinois	5%
Number of Purchasers	5	California	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)	19	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
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	8	1.3%	1.6%
Short Payoff	4	0.6%	0.8%
Short Sale	39	6.2%	7.7%
Deed-in-Lieu	72	11.5%	14.3%
Charge-off	0	0.0%	0.0%
<b>Total Alternative to Foreclosure</b>	<b>123</b>	<b>19.6%</b>	<b>24.4%</b>
Foreclosure	381	60.7%	75.6%
<b>Total Resolved Outcomes</b>	<b>504</b>	<b>80.3%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	124	19.7%	
<b>Total Loans</b>	<b>628</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%	4	3%
Short Sale	21	18%	7	8%	0	0%	5	3%	0	0%
Deed-in-Lieu	37	31%	15	17%	1	1%	8	5%	2	2%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>58</b>	<b>48%</b>	<b>23</b>	<b>26%</b>	<b>4</b>	<b>6%</b>	<b>14</b>	<b>8%</b>	<b>6</b>	<b>5%</b>
Foreclosure	27	23%	49	55%	52	73%	143	82%	86	75%
<b>Total Resolved Outcomes</b>	<b>85</b>	<b>71%</b>	<b>72</b>	<b>81%</b>	<b>56</b>	<b>79%</b>	<b>157</b>	<b>90%</b>	<b>92</b>	<b>80%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	35	29%	17	19%	15	21%	18	10%	23	20%
<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%	1	5%
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>1</b>	<b>5%</b>
Foreclosure	0	0%	0	0%	10	100%	6	67%	8	42%
<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>9</b>	<b>47%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	6	100%	0	0%	0	0%	0	0%	10	53%
<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>19</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 2020-1, 96.8% of loans had not yet been resolved. For those loans that had resolved 66.7% were resolved through an Alternative to Foreclosure.

Sale Date		December 1, 2021	Geography	Percentage of Total	
Months from Sale to Reporting Date		9	Florida	9%	
Loans Sold		1,603	New York	9%	
ULB		\$397.7M	Texas	7%	
Aggregate Sales Price		\$212.9 M	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	399	25%	SafeGuard Misty Realty Group LLC (Non-Profit)	33	2%
GITSIT Solutions, LLC (Formerly known as Kondaur)	395	25%	NCP SSNS I LLC (Non-profit)	29	2%
Western Run Capital Management, LLC (Non-Profit)	184	11%	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)	165	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**

<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	4	0.2%	7.8%
Short Payoff	4	0.2%	7.8%
Short Sale	9	0.6%	17.6%
Deed-in-Lieu	14	0.9%	27.5%
Charge-off	0	0.0%	0.0%
Sold to Owner Occupant - FFHB	3	0.2%	5.9%
<b>Total Alternative to Foreclosure</b>	<b>34</b>	<b>2.1%</b>	<b>66.7%</b>
Foreclosure	17	1.1%	33.3%
<b>Total Resolved Outcomes</b>	<b>51</b>	<b>3.2%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	1,552	96.8%	
<b>Total Loans</b>	<b>1,603</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	1	0%	0	0%	0	0%	0	0%	0	0%
Short Payoff	2	1%	2	1%	0	0%	0	0%	0	0%
Short Sale	5	2%	4	2%	0	0%	0	0%	0	0%
Deed-in-Lieu	4	2%	1	1%	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%
<b>Total Alternative to Foreclosure</b>	<b>12</b>	<b>5%</b>	<b>7</b>	<b>4%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
Foreclosure	0	0%	13	8%	0	0%	0	0%	0	0%
<b>Total Resolved Outcomes</b>	<b>12</b>	<b>5%</b>	<b>20</b>	<b>12%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	212	95%	151	88%	73	100%	255	100%	71	100%
<b>Total Loans</b>	<b>224</b>	<b>100%</b>	<b>171</b>	<b>100%</b>	<b>73</b>	<b>100%</b>	<b>255</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%
Sold to Owner Occupant - FFHB	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
Foreclosure	0	0%	0	0%
<b>Total Resolved Outcomes</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
<b>NOT YET RESOLVED</b>				
Not Yet Resolved	8	100%	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	0	0%	0	0%	0	0%	0	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	1	1%	0	0%	1	3%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
Sold to Owner Occupant - FFHB	3	2%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>4</b>	<b>3%</b>	<b>0</b>	<b>0%</b>	<b>1</b>	<b>3%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
Foreclosure	0	0%	1	1%	2	6%	0	0%	0	0%
<b>Total Resolved Outcomes</b>	<b>4</b>	<b>3%</b>	<b>1</b>	<b>1%</b>	<b>3</b>	<b>9%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	153	97%	128	99%	30	91%	27	100%	19	100%
<b>Total Loans</b>	<b>157</b>	<b>100%</b>	<b>129</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	0	0%	0	0%	2	1%	1	2%	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%	7	4%	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%
<b>Total Alternative to Foreclosure</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>9</b>	<b>5%</b>	<b>1</b>	<b>2%</b>	<b>0</b>	<b>0%</b>
Foreclosure	0	0%	0	0%	1	1%	0	0%	0	0%
<b>Total Resolved Outcomes</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>10</b>	<b>5%</b>	<b>1</b>	<b>2%</b>	<b>0</b>	<b>0%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	29	100%	169	100%	174	95%	42	98%	10	100%
<b>Total Loans</b>	<b>29</b>	<b>100%</b>	<b>169</b>	<b>100%</b>	<b>184</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

## 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 sale agreement.
<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.