



OFFICE OF HOUSING

OFFICE OF ASSET SALES

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Report to the Commissioner on Post Sale Report Library

March 2024

**HUD-HELD VACANT LOAN SALES FOR
HOME EQUITY CONVERSION MORTGAGES**

**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 2024 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 1/02/2024. They include data on status outcomes, purchasers and geographic information on the loans included in each transaction.

Note that the data provided below excludes 385 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, 1.7% of loans had not yet been resolved. For those loans that had resolved 64.0% were resolved through REO. The required post-sale reporting period has expired for this sale. The data is updated with the Follow-Up Report required for all loans not resolved two years following the last reporting date.

Sale Date	November 30, 2016	Geography	Percentage of Total
Months from Sale to Reporting Date	85	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
RESOLVED		
Resolved Non-REO		
Paid-in-Full	59	3.8%
Short Payoff	0	0.0%
Short Sale	443	28.3%
Loans Sold at Foreclosure to a Third Party	0	0.0%
Charge-Offs	36	2.3%
Total Resolved Non-REO	538	34.3%
Resolved REO		
Foreclosure	1,003	64.0%
Deed in Lieu	0	0.0%
Total Resolved REO	1,003	64.0%
Total Resolved	1,541	98.3%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	26	1.7%
Number of Loans Sold	1,567	100.0%

APPENDIX A-2: Final REO Property Outcome Sold in HVLS 2017-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	594	59.9%
Sold to a Nonprofit	1	0.1%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	378	38.1%
Final Property Outcome Not Reported	18	1.8%
Total Final REO Property Outcomes	991	100.0%

The difference between Total Resolved REO shown in Appendix A-1 (1,003) and Total Final REO Property Outcomes in A-2 (991) are the properties held in the Purchasers' inventory (12) but not yet sold or gifted.

HVLS 2017-1: POOL LEVEL DATA – Metrics

APPENDIX A-3: Status of Loans Sold in HVLS 2017-1 by Pool (601 – 605)

Category	601		602		603		604		605	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	2	0.4%	43	9.2%	3	0.7%	0	0.0%	11	18.6%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	139	29.0%	114	24.4%	148	32.7%	31	29.0%	11	18.6%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	15	3.1%	5	1.1%	16	3.5%	0	0.0%	0	0.0%
Total Resolved Non-REO	156	32.5%	162	34.6%	167	36.9%	31	29.0%	22	37.3%
Resolved REO										
Foreclosure	299	62.3%	306	65.4%	286	63.1%	75	70.1%	37	62.7%
Deed in Lieu	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	299	62.3%	306	65.4%	286	63.1%	75	70.1%	37	62.7%
Total Resolved	455	94.8%	468	100.0%	453	100.0%	106	99.1%	59	100.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	25	5.2%	0	0.0%	0	0.0%	1	0.9%	0	0.0%
Number of Loans Sold	480	100.0%	468	100.0%	453	100.0%	107	100.0%	59	100.0%

APPENDIX A-4: Final REO Property Outcome Sold in HVLS 2017-1 by Pool (601 – 605)

Category	601		602		603		604		605	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	170	58.8%	178	58.4%	160	56.1%	59	78.7%	27	73.0%
Sold to a Nonprofit	1	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	114	39.4%	121	39.7%	120	42.1%	14	18.7%	9	24.3%
Final Property Outcome Not Reported	4	1.4%	6	2.0%	5	1.8%	2	2.7%	1	2.7%
Total Final REO Property Outcomes	289	100.0%	305	100.0%	285	100.0%	75	100.0%	37	100.0%

HVLS 2017-2

HVLS 2017-2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2017-2, 0.9% of loans had not yet been resolved. For those loans that had resolved 74.2% were resolved through REO. The required post-sale reporting period has expired for this sale. The data is updated with the Follow-Up Report required for all loans not resolved two years following the last reporting date.

Sale Date	June 21, 2017	Geography	Percentage of Total
Months from Sale to Reporting Date	78	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
Rushmore Loan Management Services LLC/ Roosevelt	463	58%
Bayview Asset Management	161	20%
Hogar Hispano, Inc. (Non-Profit)	117	15%
The Corona Group/ Community Development Fund	64	8%

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

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	29	3.6%
Short Payoff	1	0.1%
Short Sale	131	16.3%
Loans Sold at Foreclosure to a Third Party	40	5.0%
Charge-Offs	0	0.0%
Total Resolved Non-REO	201	25.0%
Resolved REO		
Foreclosure	586	72.8%
Deed in Lieu	11	1.4%
Total Resolved REO	597	74.2%
Total Resolved	798	99.1%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	7	0.9%
Number of Loans Sold	805	100.0%

APPENDIX B-2: Final REO Property Outcome Sold in HVLS 2017-2

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	270	45.5%
Sold to a Nonprofit	2	0.3%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	292	49.2%
Final Property Outcome Not Reported	29	4.9%
Total Final REO Property Outcomes	593	100.0%

The difference between Total Resolved REO shown in Appendix B-1 (597) and Total Final REO Property Outcomes in B-2 (593) are the properties held in the Purchasers' inventory (4) but not yet sold or gifted.

HVLS 2017-2: POOL LEVEL DATA – Metrics

Appendix B-3: Status of Loans Sold in HVLS 2017-2 by Pool (606 – 610)

Category	606		607		608		609		610	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	23	9.1%	1	0.5%	4	2.5%	1	1.6%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	1	0.6%	0	0.0%	0	0.0%
Short Sale	59	23.2%	70	33.5%	1	0.6%	1	1.6%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%	40	62.5%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	82	32.3%	71	34.0%	6	3.7%	42	65.6%	0	0.0%
Resolved REO										
Foreclosure	168	66.1%	125	59.8%	154	95.7%	22	34.4%	117	100.0%
Deed in Lieu	4	1.6%	7	3.3%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	172	67.7%	132	63.2%	154	95.7%	22	34.4%	117	100.0%
Total Resolved	254	100.0%	203	97.1%	160	99.4%	64	100.0%	117	100.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	0	0.0%	6	2.9%	1	0.6%	0	0.0%	0	0.0%
Number of Loans Sold	254	100.0%	209	100.0%	161	100.0%	64	100.0%	117	100.0%

APPENDIX B-4: Final REO Property Outcome Sold in HVLS 2017-2 by Pool (606 – 610)

Category	606		607		608		609		610	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	105	61.8%	74	56.5%	23	14.9%	0	0.0%	68	58.6%
Sold to a Nonprofit	0	0.0%	2	1.5%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	63	37.1%	53	40.5%	128	83.1%	0	0.0%	48	41.4%
Final Property Outcome Not Reported	2	1.2%	2	1.5%	3	1.9%	22	100.0%	0	0.0%
Total Final REO Property Outcomes	170	100.0%	131	100.0%	154	100.0%	22	100.0%	116	100.0%

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 84.3% were resolved through REO. 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	68	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
RESOLVED		
Resolved Non-REO		
Paid-in-Full	3	0.6%
Short Payoff	2	0.4%
Short Sale	12	2.3%
Loans Sold at Foreclosure to a Third Party	0	0.0%
Charge-Offs	0	0.0%
Total Resolved Non-REO	17	3.3%
Resolved REO		
Foreclosure	404	79.1%
Deed in Lieu	27	5.3%
Total Resolved REO	431	84.3%
Total Resolved	448	87.7%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	63	12.3%
Number of Loans Sold	511	100.0%

APPENDIX C-2: Final REO Property Outcome Sold in HVLS 2018-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	71	16.7%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	51	12.0%
Final Property Outcome Not Reported	304	71.4%
Total Final REO Property Outcomes	426	100.0%

The difference between Total Resolved REO shown in Appendix C-1 (431) and Total Final REO Property Outcomes in C-2 (426) are the properties held in the Purchasers' inventory (5) but not yet sold or gifted.

HVLS 2018-1: POOL LEVEL DATA – Metrics

Appendix C-3: Status of Loans Sold in HVLS 2018-1 by Pool (601 – 604)

Category	601		602		603		604	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED								
Resolved Non-REO								
Paid-in-Full	0	0.0%	3	3.8%	0	0.0%	0	0.0%
Short Payoff	2	1.2%	0	0.0%	0	0.0%	0	0.0%
Short Sale	12	7.0%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	14	8.1%	3	3.8%	0	0.0%	0	0.0%
Resolved REO		0.0%		0.0%		0.0%		0.0%
Foreclosure	103	59.9%	73	92.4%	171	87.2%	57	89.1%
Deed in Lieu	26	15.1%	0	0.0%	1	0.5%	0	0.0%
Total Resolved REO	129	75.0%	73	92.4%	172	87.8%	57	89.1%
Total Resolved	143	83.1%	76	96.2%	172	87.8%	57	89.1%
NOT RESOLVED								
Total Not Resolved (In Delinquent Servicing)	29	16.9%	3	3.8%	24	12.2%	7	10.9%
Number of Loans Sold	172	100.0%	79	100.0%	196	100.0%	64	100.0%

APPENDIX C-4: Final REO Property Outcome Sold in HVLS 2018-1 by Pool (601 – 604)

Category	601		602		603		604	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES								
Sold to an Owner Occupant	71	56.8%	0	0.0%	0	0.0%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	51	40.8%	0	0.0%	0	0.0%	0	0.0%
Final Property Outcome Not Reported	3	2.4%	73	100.0%	171	100.0%	57	100.0%
Total Final REO Property Outcomes	125	100.0%	73	100.0%	171	100.0%	57	100.0%

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 82.6% were resolved through REO. 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	60	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
Upland Mortgage Acquisition II, LLC	494	54%
VWH Capital Management, LP/ VRMTG ACQ, LLC	156	17%
Hogar Hispano, Inc. (Non-Profit)	132	14%
Rushmore Loan Management/ Roosevelt	106	12%
Home Preservation Partnership, LLC (Non-Profit)	32	3%

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

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	6	0.7%
Short Payoff	12	1.3%
Short Sale	75	8.2%
Loans Sold at Foreclosure to a Third Party	0	0.0%
Charge-Offs	9	1.0%
Total Resolved Non-REO	102	11.1%
Resolved REO		
Foreclosure	700	76.1%
Deed in Lieu	60	6.5%
Total Resolved REO	760	82.6%
Total Resolved	862	93.7%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	58	6.3%
Number of Loans Sold	920	100.0%

APPENDIX D-2: Final REO Property Outcome Sold in HVLS 2019-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	294	39.8%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	392	53.0%
Final Property Outcome Not Reported	53	7.2%
Total Final REO Property Outcomes	739	100.0%

The difference between Total Resolved REO shown in Appendix D-1 (760) and Total Final REO Property Outcomes in D-2 (739) are the properties held in the Purchasers' inventory (21) but not yet sold or gifted.

HVLS 2019-1: POOL LEVEL DATA – Metrics

Appendix D-3: Status of Loans Sold in HVLS 2019-1 by Pool (601 – 605)

Category	601		602		603		604		605	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	0	0.0%	3	2.8%	3	1.9%	0	0.0%
Short Payoff	5	2.9%	6	3.1%	0	0.0%	0	0.0%	0	0.0%
Short Sale	5	2.9%	3	1.6%	61	57.5%	2	1.3%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	3	1.7%	4	2.1%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	13	7.5%	13	6.7%	64	60.4%	5	3.2%	0	0.0%
Resolved REO										
Foreclosure	86	49.7%	163	84.5%	35	33.0%	143	91.7%	128	97.0%
Deed in Lieu	39	22.5%	12	6.2%	2	1.9%	4	2.6%	0	0.0%
Total Resolved REO	125	72.3%	175	90.7%	37	34.9%	147	94.2%	128	97.0%
Total Resolved	138	79.8%	188	97.4%	101	95.3%	152	97.4%	128	97.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	35	20.2%	5	2.6%	5	4.7%	4	2.6%	4	3.0%
Number of Loans Sold	173	100.0%	193	100.0%	106	100.0%	156	100.0%	132	100.0%

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

HVLS 2019-1: POOL LEVEL DATA – Metrics

Appendix D-3: Status of Loans Sold in HVLS 2019-1 by Pool (606 – 609)

Category	606		607		609	
	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED						
Resolved Non-REO						
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%
Short Payoff	1	0.8%	0	0.0%	0	0.0%
Short Sale	2	1.6%	0	0.0%	2	10.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	2	1.6%	0	0.0%	0	0.0%
Total Resolved Non-REO	5	3.9%	0	0.0%	2	10.0%
Resolved REO						
Foreclosure	120	93.8%	9	75.0%	16	80.0%
Deed in Lieu	3	2.3%	0	0.0%	0	0.0%
Total Resolved REO	123	96.1%	9	75.0%	16	80.0%
Total Resolved	128	100.0%	9	75.0%	18	90.0%
NOT RESOLVED						
Total Not Resolved (In Delinquent Servicing)	0	0.0%	3	25.0%	2	10.0%
Number of Loans Sold	128	100.0%	12	100.0%	20	100.0%

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

HVLS 2019-1: POOL LEVEL DATA – Metrics

APPENDIX D-4: Final REO Property Outcome Sold in HVLS 2019-1 by Pool (601 – 609)

Category	601		602		603		604		605	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	45	40.2%	32	18.4%	6	18.2%	87	59.6%	87	68.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	62	55.4%	133	76.4%	4	12.1%	59	40.4%	39	30.5%
Final Property Outcome Not Reported	5	4.5%	9	5.2%	23	69.7%	0	0.0%	2	1.6%
Total Final REO Property Outcomes	112	100.0%	174	100.0%	33	100.0%	146	100.0%	128	100.0%

Category	606		607		609	
	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES						
Sold to an Owner Occupant	29	23.6%	1	14.3%	7	43.8%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	84	68.3%	5	71.4%	6	37.5%
Final Property Outcome Not Reported	10	8.1%	1	14.3%	3	18.8%
Total Final REO Property Outcomes	123	100.0%	7	100.0%	16	100.0%

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, 6.3% of loans had not yet been resolved. For those loans that had resolved 72.4% were resolved through REO.

Sale Date	July 24, 2019	Geography	Percentage of Total
Months from Sale to Reporting Date	53	Florida	9%
Loans Sold	1,375	Texas	8%
ULB	\$310.0M	California	6%
Aggregate Sales Price	\$135.5 M	Virginia	6%
Number of Purchasers	6	New York	4%
		Other	67%

Purchasers	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	395	29%
Rushmore Loan Management Services LLC	279	20%
VWH Capital Management, LP	234	17%
Seattle Bank, LLC	186	13%
Home Preservation Partnership, LLC (Non-Profit)	142	10%
Hogar Hispano, Inc. (Non-Profit)	139	10%

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

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	14	1.0%
Short Payoff	4	0.3%
Short Sale	119	8.7%
Loans Sold at Foreclosure to a Third Party	144	10.5%
Charge-Offs	11	0.8%
Total Resolved Non-REO	292	21.2%
Resolved REO		
Foreclosure	965	70.2%
Deed in Lieu	31	2.3%
Total Resolved REO	996	72.4%
Total Resolved	1,288	93.7%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	87	6.3%
Number of Loans Sold	1,375	100.0%

APPENDIX E-2: Final REO Property Outcome Sold in HVLS 2019-2

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	471	48.0%
Sold to a Nonprofit	1	0.1%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	415	42.3%
Final Property Outcome Not Reported	94	9.6%
Total Final REO Property Outcomes	981	100.0%

The difference between Total Resolved REO shown in Appendix E-1 (996) and Total Final REO Property Outcomes in E-2 (981) are the properties held in the Purchasers' inventory (15) but not yet sold or gifted.

HVLS 2019-2: POOL LEVEL DATA – Metrics

Appendix E-3: Status of Loans Sold in HVLS 2019-2 by Pool (610 – 614)

Category	610		611		612		613		614	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	5	1.8%	3	0.8%	3	1.6%	0	0.0%	0	0.0%
Short Payoff	0	0.0%	2	0.5%	2	1.1%	0	0.0%	0	0.0%
Short Sale	92	33.0%	14	3.5%	4	2.2%	2	0.9%	5	3.6%
Loans Sold at Foreclosure to a Third Party	0	0.0%	138	34.9%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	10	4.3%	0	0.0%
Total Resolved Non-REO	97	34.8%	157	39.7%	9	4.8%	12	5.1%	5	3.6%
Resolved REO										
Foreclosure	131	47.0%	202	51.1%	175	94.1%	222	94.9%	126	90.6%
Deed in Lieu	4	1.4%	22	5.6%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	135	48.4%	224	56.7%	175	94.1%	222	94.9%	126	90.6%
Total Resolved	232	83.2%	381	96.5%	184	98.9%	234	100.0%	131	94.2%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	47	16.8%	14	3.5%	2	1.1%	0	0.0%	8	5.8%
Number of Loans Sold	279	100.0%	395	100.0%	186	100.0%	234	100.0%	139	100.0%

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

HVLS 2019-2: POOL LEVEL DATA – Metrics

Appendix E-3: Status of Loans Sold in HVLS 2019-2 by Pool (616 – 620)

Category	616		617		618		619		620	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	2	4.7%	1	4.8%	0	0.0%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	1	2.7%	0	0.0%	0	0.0%	1	3.6%	0	0.0%
Loans Sold at Foreclosure to a Third Party	5	13.5%	1	2.3%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	1	2.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	7	18.9%	3	7.0%	1	4.8%	1	3.6%	0	0.0%
Resolved REO										
Foreclosure	14	37.8%	37	86.0%	20	95.2%	27	96.4%	11	84.6%
Deed in Lieu	4	10.8%	1	2.3%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	18	48.6%	38	88.4%	20	95.2%	27	96.4%	11	84.6%
Total Resolved	25	67.6%	41	95.3%	21	100.0%	28	100.0%	11	84.6%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	12	32.4%	2	4.7%	0	0.0%	0	0.0%	2	15.4%
Number of Loans Sold	37	100.0%	43	100.0%	21	100.0%	28	100.0%	13	100.0%

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

HVLS 2019-2: POOL LEVEL DATA – Metrics

APPENDIX E-4: Final REO Property Outcome Sold in HVLS 2019-2 by Pool (610 – 620)

Category	610		611		612		613		614	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	56	41.5%	131	59.3%	59	34.1%	148	67.0%	53	44.9%
Sold to a Nonprofit	1	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	45	33.3%	90	40.7%	97	56.1%	73	33.0%	65	55.1%
Final Property Outcome Not Reported	33	24.4%	0	0.0%	17	9.8%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	135	100.0%	221	100.0%	173	100.0%	221	100.0%	118	100.0%

Category	616		617		618		619		620	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	6	4.4%	8	3.6%	4	2.3%	4	1.8%	2	1.7%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	6	4.4%	12	5.4%	10	5.8%	15	6.8%	2	1.7%
Final Property Outcome Not Reported	5	3.7%	18	8.1%	6	3.5%	8	3.6%	7	5.9%
Total Final REO Property Outcomes	17	12.6%	38	17.2%	20	11.6%	27	12.2%	11	9.3%

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

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, 14.4% of loans had not yet been resolved. For those loans that had resolved 56.1% were resolved through REO.

Sale Date	June 24, 2020	Geography	Percentage of Total
Months from Sale to Reporting Date	42	Florida	18%
Loans Sold	627	Georgia	7%
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
GITSIT Solutions, LLC	390	62%
Hogar Hispano, Inc. (Non-Profit)	115	18%
The Corona Group/ Community Development Fund	71	11%
Western Run Capital Management, LLC (Non-Profit)	33	5%
Home Preservation Partnership, LLC (Non-Profit)	18	3%

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

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	8	1.3%
Short Payoff	6	1.0%
Short Sale	39	6.2%
Loans Sold at Foreclosure to a Third Party	132	21.1%
Charge-Offs	0	0.0%
Total Resolved Non-REO	185	29.5%
Resolved REO		
Foreclosure	280	44.7%
Deed in Lieu	72	11.5%
Total Resolved REO	352	56.1%
Total Resolved	537	85.6%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	90	14.4%
Number of Loans Sold	627	100.0%

APPENDIX F-2: Final REO Property Outcome Sold in HVLS 2020-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	147	43.2%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	176	51.8%
Final Property Outcome Not Reported	17	5.0%
Total Final REO Property Outcomes	340	100.0%

The difference between Total Resolved REO shown in Appendix F-1 (352) and Total Final REO Property Outcomes in F-2 (340) are the properties held in the Purchasers' inventory (12) but not yet sold or gifted.

HVLS 2020-1: POOL LEVEL DATA – Metrics

Appendix F-3: Status of Loans Sold in HVLS 2020-1 by Pool (621 – 625)

Category	621		622		623		624		625	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	1	1.1%	3	4.2%	1	0.6%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	6	5.2%
Short Sale	21	17.5%	7	7.9%	0	0.0%	5	2.9%	0	0.0%
Loans Sold at Foreclosure to a Third Party	4	3.3%	13	14.6%	44	62.0%	70	40.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	25	20.8%	21	23.6%	47	66.2%	76	43.4%	6	5.2%
Resolved REO										
Foreclosure	22	18.3%	35	39.3%	11	15.5%	73	41.7%	108	93.9%
Deed in Lieu	38	31.7%	16	18.0%	1	1.4%	8	4.6%	1	0.9%
Total Resolved REO	60	50.0%	51	57.3%	12	16.9%	81	46.3%	109	94.8%
Total Resolved	85	70.8%	72	80.9%	59	83.1%	157	89.7%	115	100.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	35	29.2%	17	19.1%	12	16.9%	18	10.3%	0	0.0%
Number of Loans Sold	120	100.0%	89	100.0%	71	100.0%	175	100.0%	115	100.0%

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

HVLS 2020-1: POOL LEVEL DATA – Metrics

Appendix F-3: Status of Loans Sold in HVLS 2020-1 by Pool (626 – 630)

Category	626		627		628		629		630	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%	3	33.3%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	6	42.9%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	5.6%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	6	42.9%	0	0.0%	3	33.3%	1	5.6%
Resolved REO										
Foreclosure	0	0.0%	0	0.0%	10	100.0%	6	66.7%	15	83.3%
Deed in Lieu	0	0.0%	8	57.1%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	0	0.0%	8	57.1%	10	100.0%	6	66.7%	15	83.3%
Total Resolved	0	0.0%	14	100.0%	10	100.0%	9	100.0%	16	88.9%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	6	100.0%	0	0.0%	0	0.0%	0	0.0%	2	11.1%
Number of Loans Sold	6	100.0%	14	100.0%	10	100.0%	9	100.0%	18	100.0%

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 2020-1: POOL LEVEL DATA – Metrics

APPENDIX F-4: Final REO Property Outcome Sold in HVLS 2020-1 by Pool (621 – 630)

Category	621		622		623		624		625	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	29	52.7%	19	40.4%	0	0.0%	33	40.7%	42	38.9%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	25	45.5%	28	59.6%	0	0.0%	48	59.3%	66	61.1%
Final Property Outcome Not Reported	1	1.8%	0	0.0%	12	100.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	55	100.0%	47	100.0%	12	100.0%	81	100.0%	108	100.0%

	626		627		628		629		630	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	0	0.0%	6	12.8%	9	75.0%	1	1.2%	8	7.4%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	2	4.3%	1	8.3%	1	1.2%	5	4.6%
Final Property Outcome Not Reported	0	0.0%	0	0.0%	0	0.0%	3	3.7%	1	0.9%
Total Final REO Property Outcomes	0	0.0%	8	17.0%	10	83.3%	5	6.2%	14	13.0%

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 2022-1, 28.1% of loans had not yet been resolved. For those loans that had resolved 55.8% were resolved through REO.

Sale Date	December 1, 2021	Geography	Percentage of Total
Months from Sale to Reporting Date	24	Florida	9%
Loans Sold	1,590	New York	9%
ULB	\$394.3M	Texas	7%
Aggregate Sales Price	\$211.4M	New Jersey	6%
Number of Purchasers	13	Illinois	4%
		Other	66%

Purchasers	Number of Loans	Percentage of Total
Waterfall Victoria Master Fund Ltd	398	25%
GITSIT Solutions, LLC	391	25%
Western Run Capital Management, LLC (Non-Profit)	182	11%
Hogar Hispano- 1, Inc. (Non-Profit)	166	10%
Hogar Hispano, Inc. (Non-Profit)	164	10%
Home Preservation Partnership, LLC(Non-Profit)	127	8%
Skid Row Housing Trust (Non-Profit)	43	3%
SafeGuard Misty Realty Group LLC (Non-Profit)	33	2%
NCP SSNS I LLC (Non-profit)	29	2%
Southside NSP 2018-1 REO LLC (Non-Profit)	27	2%
RDMO SSNS I LLC (Non-profit)	19	1%
American Built Communities. Inc. (Non-Profit)	10	1%
National Faith Homebuyers (Non-Profit)	1	0%

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

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	30	1.9%
Short Payoff	12	0.8%
Short Sale	126	7.9%
Loans Sold at Foreclosure to a Third Party	81	5.1%
Charge-Offs	7	0.4%
Total Resolved Non-REO	256	16.1%
Resolved REO		
Foreclosure	808	50.8%
Deed in Lieu	79	5.0%
Total Resolved REO	887	55.8%
Total Resolved	1,143	71.9%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	447	28.1%
Number of Loans Sold	1,590	100.0%

APPENDIX G-2: Final REO Property Outcome Sold in HVLS 2022-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	313	42.9%
Sold to a Nonprofit	7	1.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	400	54.9%
Final Property Outcome Not Reported	9	1.2%
Total Final REO Property Outcomes	729	100.0%

The difference between Total Resolved REO shown in Appendix G-1 (887) and Total Final REO Property Outcomes in G-2 (729) are the properties held in the Purchasers' inventory (158) but not yet sold or gifted.

HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-3: Status of Loans Sold in HVLS 2022-1 by Pool (631 – 635)

Category	631		632		633		634		635	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	2	0.9%	0	0.0%	2	2.7%	1	0.4%	3	4.2%
Short Payoff	4	1.8%	2	1.2%	1	1.4%	2	0.8%	2	2.8%
Short Sale	51	23.1%	27	15.9%	1	1.4%	2	0.8%	1	1.4%
Loans Sold at Foreclosure to a Third Party	4	1.8%	16	9.4%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	7	2.8%	0	0.0%
Total Resolved Non-REO	61	27.6%	45	26.5%	4	5.5%	12	4.7%	6	8.5%
Resolved REO										
Foreclosure	11	5.0%	22	12.9%	55	75.3%	231	90.9%	56	78.9%
Deed in Lieu	33	14.9%	8	4.7%	0	0.0%	0	0.0%	2	2.8%
Total Resolved REO	44	19.9%	30	17.6%	55	75.3%	231	90.9%	58	81.7%
Total Resolved	105	47.5%	75	44.1%	59	80.8%	243	95.7%	64	90.1%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	116	52.5%	95	55.9%	14	19.2%	11	4.3%	7	9.9%
Number of Loans Sold	221	100.0%	170	100.0%	73	100.0%	254	100.0%	71	100.0%

HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-3: Status of Loans Sold in HVLS 2022-1 by Pool (636 – 703)

Category	636		637		701		702		703	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	0	0.0%	1	0.6%	4	3.1%	1	3.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%	23	14.7%	1	0.8%	1	3.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	16	10.3%	18	14.2%	9	27.3%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	0	0.0%	40	25.6%	23	18.1%	11	33.3%
Resolved REO										
Foreclosure	7	87.5%	0	0.0%	42	26.9%	58	45.7%	14	42.4%
Deed in Lieu	0	0.0%	0	0.0%	2	1.3%	3	2.4%	2	6.1%
Total Resolved REO	7	87.5%	0	0.0%	44	28.2%	61	48.0%	16	48.5%
Total Resolved	7	87.5%	0	0.0%	84	53.8%	84	66.1%	27	81.8%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	1	12.5%	1	100.0%	72	46.2%	43	33.9%	6	18.2%
Number of Loans Sold	8	100.0%	1	100.0%	156	100.0%	127	100.0%	33	100.0%

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

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

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

HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-3: Status of Loans Sold in HVLS 2022-1 by Pool (704 – 708)

Category	704		705		706		707		708	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	0	0.0%	1	3.4%	1	0.6%	5	2.7%
Short Payoff	1	3.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	7	36.8%	9	31.0%	1	0.6%	2	1.1%
Loans Sold at Foreclosure to a Third Party	5	18.5%	0	0.0%	0	0.0%	10	6.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	6	22.2%	7	36.8%	10	34.5%	12	7.2%	7	3.8%
Resolved REO										
Foreclosure	14	51.9%	12	63.2%	10	34.5%	87	52.4%	149	81.9%
Deed in Lieu	2	7.4%	0	0.0%	1	3.4%	6	3.6%	20	11.0%
Total Resolved REO	16	59.3%	12	63.2%	11	37.9%	93	56.0%	169	92.9%
Total Resolved	22	81.5%	19	100.0%	21	72.4%	105	63.3%	176	96.7%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	5	18.5%	0	0.0%	8	27.6%	61	36.7%	6	3.3%
Number of Loans Sold	27	100.0%	19	100.0%	29	100.0%	166	100.0%	182	100.0%

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

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

HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-3: Status of Loans Sold in HVLS 2022-1 by Pool (709 – 710)

Category	709		710	
	Count	Percentage	Count	Percentage
RESOLVED				
Resolved Non-REO				
Paid-in-Full	7	16.3%	2	20.0%
Short Payoff	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	3	30.0%
Charge-Offs	0	0.0%	0	0.0%
Total Resolved Non-REO	7	16.3%	5	50.0%
Resolved REO				
Foreclosure	35	81.4%	5	50.0%
Deed in Lieu	0	0.0%	0	0.0%
Total Resolved REO	35	81.4%	5	50.0%
Total Resolved	42	97.7%	10	100.0%
NOT RESOLVED				
Total Not Resolved (In Delinquent Servicing)	1	2.3%	0	0.0%
Number of Loans Sold	43	100.0%	10	100.0%

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 2022-1: POOL LEVEL DATA – Metrics

APPENDIX G-4: Final REO Property Outcome Sold in HVLS 2022-1 by Pool (631 – 703)

Category	631		632		633		634		635	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	26	61.9%	17	58.6%	14	31.1%	62	28.4%	14	27.5%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	16	38.1%	12	41.4%	31	68.9%	156	71.6%	37	72.5%
Final Property Outcome Not Reported	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	42	100.0%	29	100.0%	45	100.0%	218	100.0%	51	100.0%

Category	636		637		701		702		703	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	1	100.0%	0	0.0%	17	54.8%	21	60.0%	1	100.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	0	0.0%	13	41.9%	14	40.0%	0	0.0%
Final Property Outcome Not Reported	0	0.0%	0	0.0%	1	3.2%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	1	100.0%	0	0.0%	31	100.0%	35	100.0%	1	100.0%

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

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

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

HVLS 2022-1: POOL LEVEL DATA – Metrics

APPENDIX G-4: Final REO Property Outcome Sold in HVLS 2022-1 by Pool (704 – 710)

	704		705		706		707		708	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	3	18.8%	1	11.1%	6	85.7%	32	61.5%	88	56.8%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	7	13.5%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	13	81.3%	0	0.0%	1	14.3%	13	25.0%	67	43.2%
Final Property Outcome Not Reported	0	0.0%	8	88.9%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	16	100.0%	9	100.0%	7	100.0%	52	100.0%	155	100.0%

	709		710	
	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES				
Sold to an Owner Occupant	10	31.3%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%
Sold to an Investor	22	68.8%	5	100.0%
Final Property Outcome Not Reported	0	0.0%	0	0.0%
Total Final REO Property Outcomes	32	100.0%	5	100.0%

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

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, 36.8% of loans had not yet been resolved. For those loans that had resolved 45.4% were resolved through REO.

Sale Date	June 8, 2022	Geography	Percentage of Total
Months from Sale to Reporting Date	18	Florida	14%
Loans Sold	691	Texas	9%
ULB	\$188.7M	Virginia	8%
Aggregate Sales Price	\$131.6M	Maryland	6%
Number of Purchasers	6	Tennessee	5%
		Other	57%

Purchasers	Number of Loans	Percentage of Total
Home Preservation Partnership, LLC (Non-Profit)	380	55%
RM ACQ, LLC (Non-Profit)	160	23%
Hogar Hispano, Inc. (Non-Profit)	82	12%
Skid Row Housing Trust (Non-Profit)	58	8%
Western Run Capital Management, LLC (Non-Profit)	6	1%
Land Quest Enterprise, LLC (Non-Profit)	5	1%

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

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	13	1.9%
Short Payoff	0	0.0%
Short Sale	9	1.3%
Loans Sold at Foreclosure to a Third Party	101	14.6%
Charge-Offs	0	0.0%
Total Resolved Non-REO	123	17.8%
Resolved REO		
Foreclosure	302	43.7%
Deed in Lieu	12	1.7%
Total Resolved REO	314	45.4%
Total Resolved	437	63.2%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	254	36.8%
Number of Loans Sold	691	100.0%

APPENDIX H-2: Final REO Property Outcome Sold in HVLS 2022-2 Part 1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	51	53.7%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	44	46.3%
Final Property Outcome Not Reported	0	0.0%
Total Final REO Property Outcomes	95	100.0%

The difference between Total Resolved REO shown in Appendix H-1 (314) and Total Final REO Property Outcomes in H-2 (95) are the properties held in the Purchasers' inventory (219) but not yet sold or gifted.

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

Appendix H-3: Status of Loans Sold in HVLS 2022-2 Part 1 by Pool (712 – 716)

Category	712		713		714		715		716	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	6	3.8%	3	5.2%	1	1.6%	0	0.0%	1	20.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%	0	0.0%	6	28.6%	0	0.0%
Loans Sold at Foreclosure to a Third Party	45	28.1%	9	15.5%	2	3.3%	1	4.8%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	51	31.9%	12	20.7%	3	4.9%	7	33.3%	1	20.0%
Resolved REO										
Foreclosure	60	37.5%	29	50.0%	47	77.0%	9	42.9%	3	60.0%
Deed in Lieu	1	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	61	38.1%	29	50.0%	47	77.0%	9	42.9%	3	60.0%
Total Resolved	112	70.0%	41	70.7%	50	82.0%	16	76.2%	4	80.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	48	30.0%	17	29.3%	11	18.0%	5	23.8%	1	20.0%
Number of Loans Sold	160	100.0%	58	100.0%	61	100.0%	21	100.0%	5	100.0%

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-3: Status of Loans Sold in HVLS 2022-2 Part 1 by Pool (717 – 718)

Category	717		718	
	Count	Percentage	Count	Percentage
RESOLVED				
Resolved Non-REO				
Paid-in-Full	0	0.0%	2	0.5%
Short Payoff	0	0.0%	0	0.0%
Short Sale	0	0.0%	3	0.8%
Loans Sold at Foreclosure to a Third Party	0	0.0%	44	11.6%
Charge-Offs	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	49	12.9%
Resolved REO				
Foreclosure	6	100.0%	148	38.9%
Deed in Lieu	0	0.0%	11	2.9%
Total Resolved REO	6	100.0%	159	41.8%
Total Resolved	6	100.0%	208	54.7%
NOT RESOLVED				
Total Not Resolved (In Delinquent Servicing)	0	0.0%	172	45.3%
Number of Loans Sold	6	100.0%	380	100.0%

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 1: POOL LEVEL DATA – Metrics

APPENDIX H-4: Final REO Property Outcome Sold in HVLS 2022-2 Part 1 by Pool (712 – 718)

Category	712		713		714		715		716	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	12	52.2%	6	42.9%	8	57.1%	0	0.0%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	11	47.8%	8	57.1%	6	42.9%	0	0.0%	0	0.0%
Final Property Outcome Not Reported	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	23	100.0%	14	100.0%	14	100.0%	0	0.0%	0	0.0%

Category	717		718	
	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES				
Sold to an Owner Occupant	2	50.0%	23	57.5%
Sold to a Nonprofit	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%
Sold to an Investor	2	50.0%	17	42.5%
Final Property Outcome Not Reported	0	0.0%	0	0.0%
Total Final REO Property Outcomes	4	100.0%	40	100.0%

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

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, 48.7% of loans had not yet been resolved. For those loans that had resolved 24.0% were resolved through REO.

Sale Date	July 27, 2022	Geography	Percentage of Total
Months from Sale to Reporting Date	17	Texas	10%
Loans Sold	671	Puerto Rico	7%
ULB	\$137.5M	Florida	6%
Aggregate Sales Price	\$84.9M	New Jersey	6%
Number of Purchasers	13	Pennsylvania	6%
		Other	66%

Purchasers	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	380	57%
VWH Capital Management, LP	94	14%
Skid Row Housing Trust (Non-Profit)	54	8%
The Corona Group/ Community Development Fund	25	4%
LL Funds Administrative Agent, LLC (Non-Profit)	22	3%
Western Run Capital Management, LLC (Non-Profit)	20	3%
Home Independence LLC (Non-Profit)	19	3%
Home Preservation Partnership, LLC (Non-Profit)	16	2%
SafeGuard Misty Realty Group LLC (Non-Profit)	11	2%
Marigold, Iris and Yarrow Financial, LLC (Non-Profit)	9	1%
The Ogunsola Foundation, Inc (Non-Profit)	8	1%
Southside NSP 2018-1 REO LLC (Non-Profit)	7	1%
NAAC 2022-2 LLC (Non-Profit)	6	1%

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

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	23	3.4%
Short Payoff	7	1.0%
Short Sale	59	8.8%
Loans Sold at Foreclosure to a Third Party	94	14.0%
Charge-Offs	0	0.0%
Total Resolved Non-REO	183	27.3%
Resolved REO		
Foreclosure	138	20.6%
Deed in Lieu	23	3.4%
Total Resolved REO	161	24.0%
Total Resolved	344	51.3%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	327	48.7%
Number of Loans Sold	671	100.0%

APPENDIX I-2: Final REO Property Outcome Sold in HVLS 2022-2 Part 2

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	75	65.8%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	36	31.6%
Final Property Outcome Not Reported	3	2.6%
Total Final REO Property Outcomes	114	100.0%

The difference between Total Resolved REO shown in Appendix I-1 (161) and Total Final REO Property Outcomes in I-2 (114) are the properties held in the Purchasers' inventory (47) but not yet sold or gifted.

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

Appendix I-3: Status of Loans Sold in HVLS 2022-2 Part 2 by Pool (720 – 724)

Category	720		721		722		723		724	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%	0	0.0%	3	12.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	2	18.2%	2	12.5%	7	28.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	0	0.0%	2	18.2%	2	12.5%	10	40.0%
Resolved REO										
Foreclosure	0	0.0%	13	24.1%	4	36.4%	1	6.3%	2	8.0%
Deed in Lieu	0	0.0%	0	0.0%	1	9.1%	0	0.0%	0	0.0%
Total Resolved REO	0	0.0%	13	24.1%	5	45.5%	1	6.3%	2	8.0%
Total Resolved	0	0.0%	13	24.1%	7	63.6%	3	18.8%	12	48.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	8	100.0%	41	75.9%	4	36.4%	13	81.3%	13	52.0%
Number of Loans Sold	8	100.0%	54	100.0%	11	100.0%	16	100.0%	25	100.0%

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-3: Status of Loans Sold in HVLS 2022-2 Part 2 by Pool (725 – 729)

Category	725		726		727		728		729	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	1	11.1%	0	0.0%	2	9.1%	8	2.1%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	6	1.6%
Short Sale	0	0.0%	0	0.0%	0	0.0%	4	18.2%	55	14.5%
Loans Sold at Foreclosure to a Third Party	0	0.0%	8	88.9%	0	0.0%	1	4.5%	37	9.7%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	9	100.0%	0	0.0%	7	31.8%	106	27.9%
Resolved REO										
Foreclosure	9	45.0%	0	0.0%	0	0.0%	2	9.1%	75	19.7%
Deed in Lieu	3	15.0%	0	0.0%	0	0.0%	0	0.0%	19	5.0%
Total Resolved REO	12	60.0%	0	0.0%	0	0.0%	2	9.1%	94	24.7%
Total Resolved	12	60.0%	9	100.0%	0	0.0%	9	40.9%	200	52.6%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	8	40.0%	0	0.0%	7	100.0%	13	59.1%	180	47.4%
Number of Loans Sold	20	100.0%	9	100.0%	7	100.0%	22	100.0%	380	100.0%

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-3: Status of Loans Sold in HVLS 2022-2 Part 2 by Pool (730 – 732)

Category	730		731		732	
	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED						
Resolved Non-REO						
Paid-in-Full	3	15.8%	0	0.0%	6	6.4%
Short Payoff	0	0.0%	0	0.0%	1	1.1%
Short Sale	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	4	21.1%	2	33.3%	31	33.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	7	36.8%	2	33.3%	38	40.4%
Resolved REO						
Foreclosure	6	31.6%	3	50.0%	23	24.5%
Deed in Lieu	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	6	31.6%	3	50.0%	23	24.5%
Total Resolved	13	68.4%	5	83.3%	61	64.9%
NOT RESOLVED						
Total Not Resolved (In Delinquent Servicing)	6	31.6%	1	16.7%	33	35.1%
Number of Loans Sold	19	100.0%	6	100.0%	94	100.0%

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

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

APPENDIX I-4: Final REO Property Outcome Sold in HVLS 2022-2 Part 2 by Pool (720 – 729)

Category	720		721		722		723		724	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	0	0.0%	1	100.0%	0	0.0%	1	100.0%	1	100.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Final Property Outcome Not Reported	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	1	100.0%	0	0.0%	1	100.0%	1	100.0%

Category	725		726		727		728		729	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	3	33.3%	0	0.0%	0	0.0%	1	100.0%	66	72.5%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	6	66.7%	0	0.0%	0	0.0%	0	0.0%	23	25.3%
Final Property Outcome Not Reported	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	2.2%
Total Final REO Property Outcomes	9	100.0%	0	0.0%	0	0.0%	1	100.0%	91	100.0%

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

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-4: Final REO Property Outcome Sold in HVLS 2022-2 Part 2 by Pool (730 – 732)

Category	730		731		732	
	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES						
Sold to an Owner Occupant	0	0.0%	1	50.0%	1	16.7%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	2	100.0%	0	0.0%	5	83.3%
Final Property Outcome Not Reported	0	0.0%	1	50.0%	0	0.0%
Total Final REO Property Outcomes	2	100.0%	2	100.0%	6	100.0%

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

HVLS 2023-1

HVLS 2023-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2022-3-1, 84.6% of loans had not yet been resolved. For those loans that had resolved 10.4% were resolved through REO.

Sale Date	May 23, 2023	Geography	Percentage of Total
Months from Sale to Reporting Date	7	Florida	11%
Loans Sold	1,138	California	10%
ULB	\$299.1 M	Louisiana	6%
Aggregate Sales Price	\$175.8 M	Texas	6%
Number of Purchasers	13	Connecticut	6%
		Other	61%

Purchasers	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	287	25%
Anders Capital Group	167	15%
RMH 2023-1 LLC (Non- Profit)	125	11%
VRMTG ACQ, LLC	108	9%
American Built Communities. Inc. (Non-Profit)	107	9%
Seattle Bank, LLC	103	9%
HECM Resi 2023-1 LLC (Non-Profit)	61	5%
"Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc. (Non-Profit)"	61	5%
Hogar Hispano, Inc. (Non-Profit)	52	5%
Headlands Foundation (Non-Profit)	36	3%
SafeGuard Credit Counseling Services Inc. (Non-Profit)	17	1%
The Ogunsola Foundation, Inc (Non-Profit)	9	1%
ARK	5	0%

APPENDIX J-1: Status of Loans Sold in HVLS 2023-1

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	3	0.3%
Short Payoff	0	0.0%
Short Sale	20	1.8%
Loans Sold at Foreclosure to a Third Party	34	3.0%
Charge-Offs	0	0.0%
Total Resolved Non-REO	57	5.0%
Resolved REO		
Foreclosure	103	9.1%
Deed in Lieu	15	1.3%
Total Resolved REO	118	10.4%
Total Resolved	175	15.4%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	963	84.6%
Number of Loans Sold	1,138	100.0%

APPENDIX J-2: Final REO Property Outcome Sold in HVLS 2023-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	6	50.0%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	4	33.3%
Final Property Outcome Not Reported	2	16.7%
Total Final REO Property Outcomes	12	100.0%

The difference between Total Resolved REO shown in Appendix J-1 (118) and Total Final REO Property Outcomes in J-2 (12) are the properties held in the Purchasers' inventory (106) but not yet sold or gifted.

HVLS 2023-1: POOL LEVEL DATA – Metrics

Appendix J-3: Status of Loans Sold in HVLS 2023-1 by Pool (740 – 744)

Category	740		741		742		743		744	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	1.9%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	20	7.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	17	5.9%	2	1.2%	0	0.0%	7	6.5%	2	1.9%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	37	12.9%	2	1.2%	0	0.0%	7	6.5%	4	3.9%
Resolved REO										
Foreclosure	33	11.5%	18	10.8%	6	4.8%	6	5.6%	22	21.4%
Deed in Lieu	6	2.1%	1	0.6%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	39	13.6%	19	11.4%	6	4.8%	6	5.6%	22	21.4%
Total Resolved	76	26.5%	21	12.6%	6	4.8%	13	12.0%	26	25.2%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	211	73.5%	146	87.4%	119	95.2%	95	88.0%	77	74.8%
Number of Loans Sold	287	100.0%	167	100.0%	125	100.0%	108	100.0%	103	100.0%

Pool 742 was purchased by RMH 2023-1 LLC, a non-profit organization

HVLS 2023-1: POOL LEVEL DATA – Metrics

Appendix J-3: Status of Loans Sold in HVLS 2023-1 by Pool (745 – 749)

Category	745		746		747		748		749	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	1	1.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	1	1.2%	2	3.3%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	2	2.4%	2	3.3%	0	0.0%	0	0.0%	0	0.0%
Resolved REO										
Foreclosure	1	1.2%	13	21.3%	0	0.0%	0	0.0%	0	0.0%
Deed in Lieu	1	1.2%	0	0.0%	6	9.8%	0	0.0%	0	0.0%
Total Resolved REO	2	2.4%	13	21.3%	6	9.8%	0	0.0%	0	0.0%
Total Resolved	4	4.9%	15	24.6%	6	9.8%	0	0.0%	0	0.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	78	95.1%	46	75.4%	55	90.2%	52	100.0%	36	100.0%
Number of Loans Sold	82	100.0%	61	100.0%	61	100.0%	52	100.0%	36	100.0%

Pool 745 was purchased by American Built Communities, Inc, LLC a non-profit organization

Pool 746 was purchased by HECM Resi 2023-1 LLC, a non-profit organization

Pool 747 was purchased by Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc., a non-profit organization

Pool 748 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 749 was purchased by Headlands Foundation, a non-profit organization

HVLS 2023-1: POOL LEVEL DATA – Metrics

Appendix J-3: Status of Loans Sold in HVLS 2023-1 by Pool (750 – 753)

Category	750		751		752		753	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED								
Resolved Non-REO								
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	3	17.6%	0	0.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	3	17.6%	0	0.0%	0	0.0%
Resolved REO								
Foreclosure	0	0.0%	0	0.0%	0	0.0%	4	80.0%
Deed in Lieu	0	0.0%	1	5.9%	0	0.0%	0	0.0%
Total Resolved REO	0	0.0%	1	5.9%	0	0.0%	4	80.0%
Total Resolved	0	0.0%	4	23.5%	0	0.0%	4	80.0%
NOT RESOLVED								
Total Not Resolved (In Delinquent Servicing)	25	100.0%	13	76.5%	9	100.0%	1	20.0%
Number of Loans Sold	25	100.0%	17	100.0%	9	100.0%	5	100.0%

Pool 750 was purchased by American Built Communities, Inc, LLC a non-profit organization
 Pool 751 was purchased by SafeGuard Credit Counseling Services Inc., a non-profit organization
 Pool 752 was purchased by The Oguniola Foundation, Inc, a non-profit organization
 Pool 753 was purchased by ARK, a non-profit organization

HVLS 2023-1: POOL LEVEL DATA – Metrics

APPENDIX J-4: Final REO Property Outcome Sold in HVLS 2023-1 by Pool (740 – 749)

Category	740		741		742		743		744	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	6	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	3	100.0%	1	100.0%	0	0.0%	0	0.0%
Final Property Outcome Not Reported	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	6	100.0%	3	100.0%	1	100.0%	0	0.0%	0	0.0%

Category	745		746		747		748		749	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Final Property Outcome Not Reported	0	0.0%	0	0.0%	2	100.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	0	0.0%	2	100.0%	0	0.0%	0	0.0%

Pool 742 was purchased by RMH 2023-1 LLC, a non-profit organization

Pool 745 was purchased by American Built Communities, Inc, LLC a non-profit organization

Pool 746 was purchased by HECM Resi 2023-1 LLC, a non-profit organization

Pool 747 was purchased by Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc., a non-profit organization

Pool 748 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 749 was purchased by Headlands Foundation, a non-profit organization

HVLS 2023-1: POOL LEVEL DATA – Metrics

APPENDIX J-4: Final REO Property Outcome Sold in HVLS 2023-1 by Pool (750 – 753)

Category	750		751		752		753	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES								
Sold to an Owner Occupant	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Final Property Outcome Not Reported	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Pool 750 was purchased by American Built Communities, Inc, LLC a non-profit organization

Pool 751 was purchased by SafeGuard Credit Counseling Services Inc., a non-profit organization

Pool 752 was purchased by The Ogunsola Foundation, Inc, a non-profit organization

Pool 753 was purchased by ARK, a non-profit organization

GLOSSARY OF TERMS

Term	Definition
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.
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.
Loans Sold at Foreclosure to a Third Party	Purchaser at foreclosure auction was a third party.
Charge-Offs	The Purchaser has written off the mortgage as uncollectible or bad debt.
Foreclosure	The Purchaser 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.
Deed in Lieu	The property is willingly conveyed to the Purchaser in lieu of undergoing foreclosure proceedings.
Total Not Resolved (In Delinquent Servicing)	Loans that the Purchaser continues to actively service.
Sold to an Owner Occupant	Sold to Owner Occupant
Sold to a Nonprofit	Sold to a Nonprofit Organization
Sold to a Unit of Local Government	Sold to a unit of federal, state, or local government agency
Gifted to Land Bank, ULG or Nonprofit	Property was gifted to Land Bank or unit of federal, state, or local government.
Gift	Property was gifted to another entity.
Sold to an Investor	Sold to a third party that is neither a non-owner occupant, nonprofit organization, nor unit of federal, state or local government.