



OFFICE OF HOUSING

OFFICE OF ASSET SALES

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Report to the Commissioner on Post Sale Report Library

September 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 September 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 7/01/2024. They include data on status outcomes, purchasers and geographic information on the loans included in each transaction.

Note that the data provided below excludes 398 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	92	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%
Property Outcome Unknown	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%
Property Outcome Unknown	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	85	Florida	14%
Loans Sold	805	Texas	11%
ULB	\$158.7 M	California	8%
Aggregate Sales Price	\$64.4 M	Illinois	5%
Number of Purchasers	4	New Jersey	5%
		Other	58%

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	202	34.1%
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	244	41.1%
Property Outcome Unknown	145	24.5%
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%	0	0.0%
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%	0	0.0%
Property Outcome Unknown	2	1.2%	2	1.5%	3	1.9%	22	100.0%	116	100.0%
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, 6.7% of loans had not yet been resolved. For those loans that had resolved 57.5% 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	April 11, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	75	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	4	0.8%
Short Payoff	2	0.4%
Short Sale	14	2.7%
Loans Sold at Foreclosure to a Third Party	162	31.7%
Charge-Offs	1	0.2%
Total Resolved Non-REO	183	35.8%
Resolved REO		
Foreclosure	266	52.1%
Deed in Lieu	28	5.5%
Total Resolved REO	294	57.5%
Total Resolved	477	93.3%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	34	6.7%
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	66	22.7%
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	53	18.2%
Property Outcome Unknown	172	59.1%
Total Final REO Property Outcomes	291	100.0%

The difference between Total Resolved REO shown in Appendix C-1 (294) and Total Final REO Property Outcomes in C-2 (291) are the properties held in the Purchasers' inventory (3) 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	1	0.6%	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	13	7.6%	0	0.0%	1	0.5%	0	0.0%
Loans Sold at Foreclosure to a Third Party	30	17.4%	36	45.6%	74	37.8%	22	34.4%
Charge-Offs	1	0.6%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	47	27.3%	39	49.4%	75	38.3%	22	34.4%
Resolved REO								
Foreclosure	95	55.2%	37	46.8%	99	50.5%	35	54.7%
Deed in Lieu	26	15.1%	0	0.0%	2	1.0%	0	0.0%
Total Resolved REO	121	70.3%	37	46.8%	101	51.5%	35	54.7%
Total Resolved	168	97.7%	76	96.2%	176	89.8%	57	89.1%
NOT RESOLVED								
Total Not Resolved (In Delinquent Servicing)	4	2.3%	3	3.8%	20	10.2%	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	66	55.5%	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	53	44.5%	0	0.0%	0	0.0%	0	0.0%
Property Outcome Unknown	0	0.0%	37	100.0%	100	100.0%	35	100.0%
Total Final REO Property Outcomes	119	100.0%	37	100.0%	100	100.0%	35	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	67	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	207	28.0%
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	353	47.8%
Property Outcome Unknown	179	24.2%
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%	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	62	55.4%	133	76.4%	4	12.1%	59	40.4%	0	0.0%
Property Outcome Unknown	5	4.5%	9	5.2%	23	69.7%	0	0.0%	128	100.0%
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%
Property Outcome Unknown	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. The required post-sale reporting period has expired for this sale.

Sale Date	July 24, 2019	Geography	Percentage of Total
Months from Sale to Reporting Date	60	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	14%
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		0.0%
Foreclosure	964	70.1%
Deed in Lieu	32	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	418	42.6%
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	351	35.8%
Property Outcome Unknown	211	21.5%
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%	125	89.9%
Deed in Lieu	4	1.4%	22	5.6%	0	0.0%	0	0.0%	1	0.7%
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	66.7%	0	0.0%
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%	74	33.3%	0	0.0%
Property Outcome Unknown	33	24.4%	0	0.0%	17	9.8%	0	0.0%	117	100.0%
Total Final REO Property Outcomes	135	100.0%	221	100.0%	173	100.0%	222	100.0%	117	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	35.3%	8	21.1%	4	20.0%	4	14.8%	2	18.2%
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	35.3%	12	31.6%	10	50.0%	15	55.6%	2	18.2%
Property Outcome Unknown	5	29.4%	18	47.4%	6	30.0%	8	29.6%	7	63.6%
Total Final REO Property Outcomes	17	100.0%	38	100.0%	20	100.0%	27	100.0%	11	100.0%

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, 14.5% of loans had not yet been resolved. For those loans that had resolved 55.7% were resolved through REO.

Sale Date	June 24, 2020	Geography	Percentage of Total
Months from Sale to Reporting Date	49	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	134	21.4%
Charge-Offs	0	0.0%
Total Resolved Non-REO	187	29.8%
Resolved REO		0.0%
Foreclosure	277	44.2%
Deed in Lieu	72	11.5%
Total Resolved REO	349	55.7%
Total Resolved	536	85.5%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	91	14.5%
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	110	33.0%
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	119	35.7%
Property Outcome Unknown	104	31.2%
Total Final REO Property Outcomes	333	100.0%

The difference between Total Resolved REO shown in Appendix F-1 (349) and Total Final REO Property Outcomes in F-2 (333) are the properties held in the Purchasers' inventory (16) 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	5	4.2%	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	26	21.7%	21	23.6%	47	66.2%	76	43.4%	6	5.2%
Resolved REO										
Foreclosure	21	17.5%	35	39.3%	11	15.5%	73	41.7%	106	92.2%
Deed in Lieu	38	31.7%	16	18.0%	1	1.4%	8	4.6%	1	0.9%
Total Resolved REO	59	49.2%	51	57.3%	12	16.9%	81	46.3%	107	93.0%
Total Resolved	85	70.8%	72	80.9%	59	83.1%	157	89.7%	113	98.3%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	35	29.2%	17	19.1%	12	16.9%	18	10.3%	2	1.7%
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%	2	11.1%
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%	2	11.1%
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%	17	94.4%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	6	100.0%	0	0.0%	0	0.0%	0	0.0%	1	5.6%
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	53.7%	19	40.4%	3	25.0%	33	40.7%	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	25	46.3%	28	59.6%	9	75.0%	48	59.3%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	101	100.0%
Total Final REO Property Outcomes	54	100.0%	47	100.0%	12	100.0%	81	100.0%	101	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	75.0%	9	90.0%	1	20.0%	10	66.7%
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	0	0.0%	2	25.0%	1	10.0%	1	20.0%	5	33.3%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	3	60.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	8	100.0%	10	100.0%	5	100.0%	16	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 2022-1

HVLS 2022-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2022-1, 22.2% of loans had not yet been resolved. For those loans that had resolved 59.4% were resolved through REO.

Sale Date	December 1, 2021	Geography	Percentage of Total
Months from Sale to Reporting Date	31	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	397	25%
GITSIT Solutions, LLC	391	25%
Western Run Capital Management, LLC (Non-Profit)	182	11%
Hogar Hispano- 1, Inc. (Non-Profit)	169	11%
Hogar Hispano, Inc. (Non-Profit)	164	10%
Home Preservation Partnership, LLC(Non-Profit)	125	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	32	2.0%
Short Payoff	14	0.9%
Short Sale	145	9.1%
Loans Sold at Foreclosure to a Third Party	93	5.8%
Charge-Offs	8	0.5%
Total Resolved Non-REO	292	18.4%
Resolved REO		
Foreclosure	867	54.5%
Deed in Lieu	78	4.9%
Total Resolved REO	945	59.4%
Total Resolved	1,237	77.8%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	353	22.2%
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	404	45.9%
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	449	51.0%
Property Outcome Unknown	28	3.2%
Total Final REO Property Outcomes	881	100.0%

The difference between Total Resolved REO shown in Appendix G-1 (945) and Total Final REO Property Outcomes in G-2 (881) are the properties held in the Purchasers' inventory (64) 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	4.3%
Short Payoff	4	1.8%	2	1.2%	1	1.4%	2	0.8%	2	2.9%
Short Sale	55	24.9%	27	15.9%	2	2.7%	2	0.8%	1	1.4%
Loans Sold at Foreclosure to a Third Party	8	3.6%	16	9.4%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	0	0.0%	1	0.6%	0	0.0%	7	2.8%	0	0.0%
Total Resolved Non-REO	69	31.2%	46	27.1%	5	6.8%	12	4.7%	6	8.6%
Resolved REO										
Foreclosure	18	8.1%	22	12.9%	64	87.7%	238	93.7%	59	84.3%
Deed in Lieu	37	16.7%	9	5.3%	0	0.0%	0	0.0%	2	2.9%
Total Resolved REO	55	24.9%	31	18.2%	64	87.7%	238	93.7%	61	87.1%
Total Resolved	124	56.1%	77	45.3%	69	94.5%	250	98.4%	67	95.7%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	97	43.9%	93	54.7%	4	5.5%	4	1.6%	3	4.3%
Number of Loans Sold	221	100.0%	170	100.0%	73	100.0%	254	100.0%	70	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	3.2%	1	3.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	1	0.8%	1	3.0%
Short Sale	0	0.0%	0	0.0%	27	17.3%	0	0.0%	1	3.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	24	15.4%	26	20.8%	11	33.3%
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%	52	33.3%	31	24.8%	14	42.4%
Resolved REO										
Foreclosure	7	87.5%	0	0.0%	48	30.8%	72	57.6%	14	42.4%
Deed in Lieu	0	0.0%	0	0.0%	2	1.3%	2	1.6%	2	6.1%
Total Resolved REO	7	87.5%	0	0.0%	50	32.1%	74	59.2%	16	48.5%
Total Resolved	7	87.5%	0	0.0%	102	65.4%	105	84.0%	30	90.9%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	1	12.5%	1	100.0%	54	34.6%	20	16.0%	3	9.1%
Number of Loans Sold	8	100.0%	1	100.0%	156	100.0%	125	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%	2	6.9%	2	1.2%	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%	13	44.8%	8	4.7%	2	1.1%
Loans Sold at Foreclosure to a Third Party	5	18.5%	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%	0	0.0%
Total Resolved Non-REO	6	22.2%	7	36.8%	15	51.7%	10	5.9%	7	3.8%
Resolved REO										
Foreclosure	15	55.6%	12	63.2%	11	37.9%	92	54.4%	154	84.6%
Deed in Lieu	2	7.4%	0	0.0%	1	3.4%	1	0.6%	20	11.0%
Total Resolved REO	17	63.0%	12	63.2%	12	41.4%	93	55.0%	174	95.6%
Total Resolved	23	85.2%	19	100.0%	27	93.1%	103	60.9%	181	99.5%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	4	14.8%	0	0.0%	2	6.9%	66	39.1%	1	0.5%
Number of Loans Sold	27	100.0%	19	100.0%	29	100.0%	169	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	36	83.7%	5	50.0%
Deed in Lieu	0	0.0%	0	0.0%
Total Resolved REO	36	83.7%	5	50.0%
Total Resolved	43	100.0%	10	100.0%
NOT RESOLVED				
Total Not Resolved (In Delinquent Servicing)	0	0.0%	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	32	64.0%	18	60.0%	20	35.1%	67	29.1%	15	25.9%
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	18	36.0%	12	40.0%	37	64.9%	163	70.9%	43	74.1%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	50	100.0%	30	100.0%	57	100.0%	230	100.0%	58	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	3	75.0%	0	0.0%	7	15.9%	31	55.4%	14	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	1	25.0%	0	0.0%	17	38.6%	25	44.6%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	20	45.5%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	4	100.0%	0	0.0%	44	100.0%	56	100.0%	14	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	17.6%	4	33.3%	8	88.9%	75	80.6%	97	57.1%
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	14	82.4%	0	0.0%	1	11.1%	18	19.4%	73	42.9%
Property Outcome Unknown	0	0.0%	8	66.7%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	17	100.0%	12	100.0%	9	100.0%	93	100.0%	170	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%
Property Outcome Unknown	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, 18.3% of loans had not yet been resolved. For those loans that had resolved 58.8% were resolved through REO.

Sale Date	June 8, 2022	Geography	Percentage of Total
Months from Sale to Reporting Date	25	Florida	14%
Loans Sold	689	Texas	9%
ULB	\$187.7M	Virginia	8%
Aggregate Sales Price	\$131.1M	Maryland	6%
Number of Purchasers	6	Tennessee	5%
		Other	57%

Purchasers	Number of Loans	Percentage of Total
Home Preservation Partnership, LLC (Non-Profit)	378	55%
RM ACQ, LLC (Non-Profit)	160	23%
CAG National Fund (Non-Profit)	61	9%
Skid Row Housing Trust (Non-Profit)	58	8%
HHI Community Investment Fund (Non-Profit)	21	3%
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	20	2.9%
Short Payoff	0	0.0%
Short Sale	14	2.0%
Loans Sold at Foreclosure to a Third Party	124	18.0%
Charge-Offs	0	0.0%
Total Resolved Non-REO	158	22.9%
Resolved REO		
Foreclosure	382	55.4%
Deed in Lieu	23	3.3%
Total Resolved REO	405	58.8%
Total Resolved	563	81.7%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	126	18.3%
Number of Loans Sold	689	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	167	59.0%
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	116	41.0%
Property Outcome Unknown	0	0.0%
Total Final REO Property Outcomes	283	100.0%

The difference between Total Resolved REO shown in Appendix H-1 (405) and Total Final REO Property Outcomes in H-2 (283) are the properties held in the Purchasers' inventory (406) 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	9	5.6%	3	5.2%	2	3.3%	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%	2	3.3%	6	28.6%	0	0.0%
Loans Sold at Foreclosure to a Third Party	57	35.6%	9	15.5%	1	1.6%	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	66	41.3%	12	20.7%	5	8.2%	7	33.3%	1	20.0%
Resolved REO										
Foreclosure	77	48.1%	37	63.8%	43	70.5%	11	52.4%	3	60.0%
Deed in Lieu	1	0.6%	0	0.0%	0	0.0%	1	4.8%	0	0.0%
Total Resolved REO	78	48.8%	37	63.8%	43	70.5%	12	57.1%	3	60.0%
Total Resolved	144	90.0%	49	84.5%	48	78.7%	19	90.5%	4	80.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	16	10.0%	9	15.5%	13	21.3%	2	9.5%	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 CAG National Fund, LLC, a non-profit organization

Pool 715 was purchased by HHI Community Investment Fund, 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%	5	1.3%
Short Payoff	0	0.0%	0	0.0%
Short Sale	0	0.0%	6	1.6%
Loans Sold at Foreclosure to a Third Party	0	0.0%	56	14.8%
Charge-Offs	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	67	17.7%
Resolved REO				
Foreclosure	6	100.0%	205	54.2%
Deed in Lieu	0	0.0%	21	5.6%
Total Resolved REO	6	100.0%	226	59.8%
Total Resolved	6	100.0%	293	77.5%
NOT RESOLVED				
Total Not Resolved (In Delinquent Servicing)	0	0.0%	85	22.5%
Number of Loans Sold	6	100.0%	378	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	28	59.6%	19	61.3%	35	81.4%	3	50.0%	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	19	40.4%	12	38.7%	8	18.6%	3	50.0%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	47	100.0%	31	100.0%	43	100.0%	6	100.0%	0	0.0%

Category	717		718	
	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES				
Sold to an Owner Occupant	3	50.0%	79	52.7%
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	3	50.0%	71	47.3%
Property Outcome Unknown	0	0.0%	0	0.0%
Total Final REO Property Outcomes	6	100.0%	150	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, 28.7% of loans had not yet been resolved. For those loans that had resolved 37.4% were resolved through REO.

Sale Date	July 27, 2022	Geography	Percentage of Total
Months from Sale to Reporting Date	24	Texas	10%
Loans Sold	669	Puerto Rico	7%
ULB	\$136.2M	Florida	6%
Aggregate Sales Price	\$83.7M	New Jersey	6%
Number of Purchasers	13	Pennsylvania	6%
		Other	66%

Purchasers	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	379	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)	15	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	31	4.6%
Short Payoff	9	1.3%
Short Sale	77	11.5%
Loans Sold at Foreclosure to a Third Party	110	16.4%
Charge-Offs	0	0.0%
Total Resolved Non-REO	227	33.9%
Resolved REO		
Foreclosure	213	31.8%
Deed in Lieu	37	5.5%
Total Resolved REO	250	37.4%
Total Resolved	477	71.3%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	192	28.7%
Number of Loans Sold	669	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	132	70.6%
Sold to a Nonprofit	1	0.5%
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	53	28.3%
Property Outcome Unknown	1	0.5%
Total Final REO Property Outcomes	187	100.0%

The difference between Total Resolved REO shown in Appendix I-1 (250) and Total Final REO Property Outcomes in I-2 (187) are the properties held in the Purchasers' inventory (63) 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%	1	1.9%	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%	3	27.3%	3	20.0%	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%	1	1.9%	3	27.3%	3	20.0%	10	40.0%
Resolved REO										
Foreclosure	0	0.0%	39	72.2%	4	36.4%	3	20.0%	6	24.0%
Deed in Lieu	0	0.0%	0	0.0%	1	9.1%	0	0.0%	0	0.0%
Total Resolved REO	0	0.0%	39	72.2%	5	45.5%	3	20.0%	6	24.0%
Total Resolved	0	0.0%	40	74.1%	8	72.7%	6	40.0%	16	64.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	8	100.0%	14	25.9%	3	27.3%	9	60.0%	9	36.0%
Number of Loans Sold	8	100.0%	54	100.0%	11	100.0%	15	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%	3	42.9%	2	9.1%	8	2.1%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	8	2.1%
Short Sale	0	0.0%	0	0.0%	0	0.0%	5	22.7%	72	19.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	8	88.9%	0	0.0%	3	13.6%	39	10.3%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	9	100.0%	3	42.9%	10	45.5%	127	33.5%
Resolved REO										
Foreclosure	14	70.0%	0	0.0%	1	14.3%	6	27.3%	103	27.2%
Deed in Lieu	3	15.0%	0	0.0%	1	14.3%	2	9.1%	30	7.9%
Total Resolved REO	17	85.0%	0	0.0%	2	28.6%	8	36.4%	133	35.1%
Total Resolved	17	85.0%	9	100.0%	5	71.4%	18	81.8%	260	68.6%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	3	15.0%	0	0.0%	2	28.6%	4	18.2%	119	31.4%
Number of Loans Sold	20	100.0%	9	100.0%	7	100.0%	22	100.0%	379	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%	10	10.6%
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	5	26.3%	3	50.0%	39	41.5%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	8	42.1%	3	50.0%	50	53.2%
Resolved REO						
Foreclosure	9	47.4%	3	50.0%	25	26.6%
Deed in Lieu	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	9	47.4%	3	50.0%	25	26.6%
Total Resolved	17	89.5%	6	100.0%	75	79.8%
NOT RESOLVED						
Total Not Resolved (In Delinquent Servicing)	2	10.5%	0	0.0%	19	20.2%
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%	14	100.0%	3	75.0%	1	100.0%	2	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%
Property Outcome Unknown	0	0.0%	0	0.0%	1	25.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	14	100.0%	4	100.0%	1	100.0%	2	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	7	50.0%	0	0.0%	0	0.0%	3	75.0%	87	73.1%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.8%
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	7	50.0%	0	0.0%	0	0.0%	1	25.0%	31	26.1%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	14	100.0%	0	0.0%	0	0.0%	4	100.0%	119	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	2	28.6%	2	100.0%	11	55.0%
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	5	71.4%	0	0.0%	9	45.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	7	100.0%	2	100.0%	20	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 2023-1, 46.0% of loans had not yet been resolved. For those loans that had resolved 35.6% were resolved through REO.

Sale Date	May 23, 2023	Geography	Percentage of Total
Months from Sale to Reporting Date	14	Florida	11%
Loans Sold	1,134	California	10%
ULB	\$297.6 M	Louisiana	6%
Aggregate Sales Price	\$174.8 M	Texas	6%
Number of Purchasers	13	Connecticut	6%
		Other	61%

Purchasers	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	286	25%
Anders Capital Group	167	15%
RMH 2023-1 LLC (Non- Profit)	125	11%
VRMTG ACQ, LLC	107	9%
American Built Communities. Inc. (Non-Profit)	107	9%
Seattle Bank, LLC	102	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)	8	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	10	0.9%
Short Payoff	0	0.0%
Short Sale	56	4.9%
Loans Sold at Foreclosure to a Third Party	142	12.5%
Charge-Offs	0	0.0%
Total Resolved Non-REO	208	18.3%
Resolved REO		
Foreclosure	340	30.0%
Deed in Lieu	64	5.6%
Total Resolved REO	404	35.6%
Total Resolved	612	54.0%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	522	46.0%
Number of Loans Sold	1,134	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	114	60.6%
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	74	39.4%
Property Outcome Unknown	0	0.0%
Total Final REO Property Outcomes	188	100.0%

The difference between Total Resolved REO shown in Appendix J-1 (404) and Total Final REO Property Outcomes in J-2 (188) are the properties held in the Purchasers' inventory (216) 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%	1	0.8%	0	0.0%	2	2.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	45	15.7%	9	5.4%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	28	9.8%	20	12.0%	0	0.0%	26	24.3%	29	28.4%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	73	25.5%	29	17.4%	1	0.8%	26	24.3%	31	30.4%
Resolved REO										
Foreclosure	67	23.4%	69	41.3%	53	42.4%	21	19.6%	50	49.0%
Deed in Lieu	32	11.2%	6	3.6%	1	0.8%	0	0.0%	1	1.0%
Total Resolved REO	99	34.6%	75	44.9%	54	43.2%	21	19.6%	51	50.0%
Total Resolved	172	60.1%	104	62.3%	55	44.0%	47	43.9%	82	80.4%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	114	39.9%	63	37.7%	70	56.0%	60	56.1%	20	19.6%
Number of Loans Sold	286	100.0%	167	100.0%	125	100.0%	107	100.0%	102	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	4	4.9%	0	0.0%	0	0.0%	1	1.9%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	1	1.2%	1	1.6%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	6	7.3%	24	39.3%	0	0.0%	0	0.0%	4	11.1%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	11	13.4%	25	41.0%	0	0.0%	1	1.9%	4	11.1%
Resolved REO										
Foreclosure	44	53.7%	19	31.1%	0	0.0%	0	0.0%	2	5.6%
Deed in Lieu	2	2.4%	1	1.6%	20	32.8%	0	0.0%	0	0.0%
Total Resolved REO	46	56.1%	20	32.8%	20	32.8%	0	0.0%	2	5.6%
Total Resolved	57	69.5%	45	73.8%	20	32.8%	1	1.9%	6	16.7%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	25	30.5%	16	26.2%	41	67.2%	51	98.1%	30	83.3%
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%	2	11.8%	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%	5	29.4%	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%	7	41.2%	0	0.0%	0	0.0%
Resolved REO								
Foreclosure	8	32.0%	2	11.8%	0	0.0%	5	100.0%
Deed in Lieu	0	0.0%	1	5.9%	0	0.0%	0	0.0%
Total Resolved REO	8	32.0%	3	17.6%	0	0.0%	5	100.0%
Total Resolved	8	32.0%	10	58.8%	0	0.0%	5	100.0%
NOT RESOLVED								
Total Not Resolved (In Delinquent Servicing)	17	68.0%	7	41.2%	8	100.0%	0	0.0%
Number of Loans Sold	25	100.0%	17	100.0%	8	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 Ogunsola 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	35	59.3%	11	42.3%	14	48.3%	5	100.0%	13	56.5%
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	24	40.7%	15	57.7%	15	51.7%	0	0.0%	10	43.5%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	59	100.0%	26	100.0%	29	100.0%	5	100.0%	23	100.0%

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	14	82.4%	5	62.5%	13	92.9%	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	3	17.6%	3	37.5%	1	7.1%	0	0.0%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	17	100.0%	8	100.0%	14	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	2	100.0%	1	100.0%	0	0.0%	1	25.0%
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%	3	75.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	2	100.0%	1	100.0%	0	0.0%	4	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 Ogunsola Foundation, Inc, a non-profit organization

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

HVLS 2024-1

HVLS 2024-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2024-1, 83.7% of loans had not yet been resolved. For those loans that had resolved 10.9% were resolved through REO.

Sale Date	December 05, 2023	Geography	Percentage of Total
Months from Sale to Reporting Date	7	Florida	26%
Loans Sold	1,483	Illinois	12%
ULB	\$230.6 M	Alabama	7%
Aggregate Sales Price	\$371.3 M	Maryland	7%
Number of Purchasers	13	Georgia	6%
		Other	41%

Purchasers	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	415	28%
Seattle Bank, LLC	290	20%
RMH 2023-1 LLC (Non-Profit)	212	14%
Anders Capital Group	141	10%
VWH Capital Management, LP	133	9%
Springboard CDFI (Non-Profit)	80	5%
Headlands Foundation	50	3%
CAG National Fund (Non-Profit)	39	3%
Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc. (Non-Profit)	38	3%
American Built Communities. Inc. (Non-Profit)	36	2%
National Faith Homebuyers (Non-Profit)	22	1%
Odessa Housing Finance Corporation (Non-Profit)	16	1%
The Ogunsola Foundation (Non-Profit)	11	1%

APPENDIX K-1: Status of Loans Sold in HVLS 2024-1

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	5	0.3%
Short Payoff	1	0.1%
Short Sale	27	1.8%
Loans Sold at Foreclosure to a Third Party	47	3.2%
Charge-Offs	0	0.0%
Total Resolved Non-REO	80	5.4%
Resolved REO		
Foreclosure	139	9.4%
Deed in Lieu	22	1.5%
Total Resolved REO	161	10.9%
Total Resolved	241	16.3%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	1,242	83.7%
Number of Loans Sold	1,483	100.0%

APPENDIX K-2: Final REO Property Outcome Sold in HVLS 2024-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	6	100.0%
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	0	0.0%
Property Outcome Unknown	0	0.0%
Total Final REO Property Outcomes	6	100.0%

The difference between Total Resolved REO shown in Appendix K-1 (161) and Total Final REO Property Outcomes in K-2 (6) are the properties held in the Purchasers' inventory (155) but not yet sold or gifted.

HVLS 2024-1: POOL LEVEL DATA – Metrics

Appendix K-3: Status of Loans Sold in HVLS 2024-1 by Pool (760 – 764)

Category	760		761		762		763		764	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	1	0.2%	0	0.0%	2	0.9%	0	0.0%	2	1.5%
Short Payoff	1	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	23	5.5%	0	0.0%	1	0.5%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	22	5.3%	8	2.8%	4	1.9%	2	1.4%	4	3.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	47	11.3%	8	2.8%	7	3.3%	2	1.4%	6	4.5%
Resolved REO		0.0%		0.0%		0.0%	0	0.0%	0	0.0%
Foreclosure	58	14.0%	27	9.3%	17	8.0%	11	7.8%	7	5.3%
Deed in Lieu	10	2.4%	1	0.3%	1	0.5%	0	0.0%	0	0.0%
Total Resolved REO	68	16.4%	28	9.7%	18	8.5%	11	7.8%	7	5.3%
Total Resolved	115	27.7%	36	12.4%	25	11.8%	13	9.2%	13	9.8%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	300	72.3%	254	87.6%	187	88.2%	128	90.8%	120	90.2%
Number of Loans Sold	415	100.0%	290	100.0%	212	100.0%	141	100.0%	133	100.0%

Pool 762 was purchased by RMH 2023-1 LLC, a non-profit organization

HVLS 2024-1: POOL LEVEL DATA – Metrics

Appendix K-3: Status of Loans Sold in HVLS 2024-1 by Pool (765 – 769)

Category	765		766		767		768		769	
	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%	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%	2	4.0%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	5	10.0%	0	0.0%	0	0.0%	2	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%	7	14.0%	0	0.0%	0	0.0%	2	5.6%
Resolved REO										
Foreclosure	0	0.0%	10	20.0%	0	0.0%	0	0.0%	9	25.0%
Deed in Lieu	0	0.0%	0	0.0%	0	0.0%	7	18.4%	0	0.0%
Total Resolved REO	0	0.0%	10	20.0%	0	0.0%	7	18.4%	9	25.0%
Total Resolved	0	0.0%	17	34.0%	0	0.0%	7	18.4%	11	30.6%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	80	100.0%	33	66.0%	39	100.0%	31	81.6%	25	69.4%
Number of Loans Sold	80	100.0%	50	100.0%	39	100.0%	38	100.0%	36	100.0%

Pool 765 was purchased by Springboard CDFI, a non-profit organization

Pool 767 was purchased by CAG National Fund, a non-profit organization

Pool 768 was purchased by Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc., a non-profit organization

Pool 769 was purchased by American Built Communities, Inc, a non-profit organization

HVLS 2024-1: POOL LEVEL DATA – Metrics

Appendix K-3: Status of Loans Sold in HVLS 2024-1 by Pool (770 – 772)

Category	770		771		772	
	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED						
Resolved Non-REO						
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	1	6.3%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	1	6.3%	0	0.0%
Resolved REO						
Foreclosure	0	0.0%	0	0.0%	0	0.0%
Deed in Lieu	0	0.0%	3	18.8%	0	0.0%
Total Resolved REO	0	0.0%	3	18.8%	0	0.0%
Total Resolved	0	0.0%	4	25.0%	0	0.0%
NOT RESOLVED						
Total Not Resolved (In Delinquent Servicing)	22	100.0%	12	75.0%	11	100.0%
Number of Loans Sold	22	100.0%	16	100.0%	11	100.0%

Pool 770 was purchased by National Faith Homebuyers, LLC a non-profit organization

Pool 771 was purchased by Odessa Housing Finance Corporation, a non-profit organization

HVLS 2024-1: POOL LEVEL DATA – Metrics

APPENDIX K-4: Final REO Property Outcome Sold in HVLS 2024-1 by Pool (760 – 769)

Category	760		761		762		763		764	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	5	100.0%	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%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	5	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Category	765		766		767		768		769	
	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%
Property Outcome Unknown	0	0.0%	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%	0	0.0%

Pool 762 was purchased by RMH 2023-1 LLC, a non-profit organization

Pool 765 was purchased by Springboard CDFI, a non-profit organization

Pool 767 was purchased by CAG National Fund, a non-profit organization

Pool 768 was purchased by Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc., a non-profit organization

Pool 769 was purchased by American Built Communities, Inc, a non-profit organization

HVLS 2024-1: POOL LEVEL DATA – Metrics

APPENDIX K-4: Final REO Property Outcome Sold in HVLS 2024-1 by Pool (770 – 772)

Category	770		771		772	
	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES						
Sold to an Owner Occupant	0	0.0%	1	100.0%	0	0.0%
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	0	0.0%	0	0.0%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	1	100.0%	0	0.0%

Pool 770 was purchased by National Faith Homebuyers, LLC a non-profit organization

Pool 771 was purchased by Odessa Housing Finance Corporation, a non-profit organization

Pool 772 was purchased by The Ogunsola Foundation, 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.