

**SINGLE FAMILY LOAN SALE 2021 DIRECT SALE (NY)**

**Sale Results Summary**

**Sale Date:**

April, 28 2021

**Seller:**

U.S. Department of Housing and Urban Development

Federal Housing Administration

Table of Contents

[1. Pool Offering Summary 2](#_Toc71210254)

[Table 1 Pool Offering Summary 2](#_Toc71210255)

[2. Results Summary 2](#_Toc71210256)

[Table 2 Results Summary 2](#_Toc71210257)

[3. Mortgage Loan Stratifications 2](#_Toc71210258)

[Table 3 SFLS 2021 DS NY Pool 401 3](#_Toc71210259)

[4. Glossary 4](#_Toc71210260)

# Pool Offering Summary

Single Family Loan Sale 2021 Direct Sale (NY) (SFLS 2021 DS NY) featured one pool of mortgage loans collateralized by properties within the State of New York for sale to New York State Mortgage Agency (SONYMA). The purchasing entity is NJCC-NYS Community Restoration Fund II LLC. Table 1 shows the pool sold in the SFLS 2021 DS NY with the aggregate loan count, Unpaid Principal Balance (“UPB”), and Broker Price Opinion (“BPO”) values.

##  Table 1 Pool Offering Summary

|  |  |  |  |
| --- | --- | --- | --- |
| **Pool Number** | **Loan Count** | **UPB Value** | **BPO Value** |
| 401 | 70 | $10,712,571 | $10,326,700 |

# Results Summary

Table 2 below lists the purchaser, sale price percentage of the UPB and sale price percentage of the BPO value for the pool.

## Table 2 Results Summary

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Pool Number** | **Purchaser** | **Loan Count** | **UPB Value** | **Sale Price** **% of UPB** | **Sale Price % of BPO** |
| 401 | NJCC-NYS Community Restoration Fund II LLC  | 70 | $10,712,571 | 39.80% | 41.29% |

# Mortgage Loan Stratifications

Mortgage loan stratifications by property location are reported in Table 3for each loan.

## Table 3 SFLS 2021 DS NY Pool 401

| **Pool 401 By City** | **Loan Count** | **UPB Value** | **% of Portfolio UPB** |
| --- | --- | --- | --- |
| ADAMS CENTER | 1 | $119,938  | 1.12% |
| ALEXANDRA BAY | 1 | $177,701  | 1.66% |
| BALDWINSVILLE | 1 | $73,538  | 0.69% |
| BERNE | 1 | $152,193  | 1.42% |
| BINGHAMTON | 1 | $83,645  | 0.78% |
| BREWSTER | 1 | $348,926  | 3.26% |
| BUFFALO | 2 | $182,006  | 1.70% |
| CADYVILLE | 1 | $148,109  | 1.38% |
| CAMDEN | 1 | $78,748  | 0.74% |
| CAMILLUS | 1 | $157,890  | 1.47% |
| CAMPBELL | 1 | $72,167  | 0.67% |
| CANASTOTA | 1 | $118,763  | 1.11% |
| CANDOR | 1 | $85,234  | 0.80% |
| CASTLETON ON HUDSON | 1 | $143,061  | 1.34% |
| CORAM | 1 | $309,020  | 2.88% |
| CORNWALL ON HUDSON | 1 | $414,090  | 3.87% |
| DOLGEVILLE | 1 | $92,591  | 0.86% |
| DRYDEN | 1 | $174,972  | 1.63% |
| ENDICOTT | 2 | $116,460  | 1.09% |
| FARMINGVILLE | 1 | $267,960  | 2.50% |
| FREEVILLE | 1 | $138,910  | 1.30% |
| FULTON | 1 | $61,095  | 0.57% |
| GLOVERSVILLE | 2 | $154,203  | 1.44% |
| GREENWICH | 1 | $173,322  | 1.62% |
| HANNIBAL | 1 | $182,669  | 1.71% |
| HOOSICK FALLS | 2 | $156,130  | 1.46% |
| HOPEWELL JUNCTION | 1 | $359,111  | 3.35% |
| HURLEYVILLE | 1 | $165,085  | 1.54% |
| JOHNSTOWN | 1 | $161,034  | 1.50% |
| LENOX (CANASTOTA) | 1 | $117,989  | 1.10% |
| LOCKPORT | 1 | $162,356  | 1.52% |
| MIDDLETOWN | 1 | $192,421  | 1.80% |
| MONSEY | 1 | $614,084  | 5.73% |
| MONTICELLO | 1 | $125,895  | 1.18% |
| NEDROW | 1 | $56,198  | 0.52% |
| NEWBURGH | 2 | $410,116  | 3.83% |
| OSWEGO | 1 | $93,506  | 0.87% |
| PHILLIPSPORT | 1 | $218,974  | 2.04% |
| PORT JERVIS | 1 | $288,056  | 2.69% |
| PRESTON HOLLOW | 1 | $82,246  | 0.77% |
| REMSEN | 1 | $66,794  | 0.62% |
| ROCHESTER | 5 | $442,358  | 4.13% |
| ROCK CITY FALLS | 1 | $134,370  | 1.25% |
| ROME | 1 | $75,447  | 0.70% |
| RONKONKOMA | 1 | $317,379  | 2.96% |
| SCHAGHTICOKE | 1 | $176,466  | 1.65% |
| SCHENECTADY | 5 | $681,898  | 6.37% |
| SOLVAY | 1 | $85,698  | 0.80% |
| SOUTH GLENS FALLS | 2 | $269,454  | 2.52% |
| STATEN ISLAND | 2 | $658,919  | 6.15% |
| SYRACUSE | 2 | $121,556  | 1.13% |
| TROY | 1 | $76,517  | 0.71% |
| WARWICK | 1 | $235,039  | 2.19% |
| WATERVLIET | 1 | $140,265  | 1.31% |

# Glossary

**BPO:** Broker Price Opinion, or BPO, is the market value of real estate property, as estimated by a licensed real estate professional. A BPO is not an appraisal; it is value determined based upon sales trends, condition of the property, and recent sales prices of similar properties.

**Unpaid Principal Balance**: Unpaid Principal Balance means, as of the relevant date, the outstanding principal amount due on the Mortgage Loan.