HOMEOWNERSHIP LOAN PORTFOLIO DELINQUENCY, REO AND SHORT SALE REPORT

March 31, 2023

Reconciled Loan Delinquency Summary All Active Loans By Insurance Type

DELINQUENCY RATIOS - % of Loan Count Loan % of Loan Loan Loan Totals Count **Balance** Count 30-Day Count Count 90(+) Day Count **Balance** 60-Day **Federal Guaranty** 3062 \$183,785,461.90 186 6.07% **FHA** 38.49% 92 3.00% 23 0.75% 71 2.32% VA 51 \$2,113,917.60 0.44% 2 3.92% 1.96% 1.96% 4 7.84% RHS 48 \$5,682,351.71 1.19% 2.08% 2.08% Conventional Loans with MI 0.00 0.00 0.00 MI with Reinsurance 0.00 0.00 0.00 0.00 0.00 0.00 No Reinsurance 138 \$28,655,384.40 6.00% 5 3.62% 4.35% 12 8.70% 23 16.67% without MI Originated with no MI 1430 \$153,020,818.48 32.05% 19 1.33% 7 0.49% 34 2.38% 60 4.20% MI Cancelled* 821 \$104,222,038.58 21.83% 14 1.71% 2 0.24% 20 2.44% 36 4.38% **Total CalHFA** 5550 \$477,479,972.67 100.00% 132 2.38% 40 0.72% 138 2.49% 310 5.59%

Weighted Average of Conventional Loans:

Note: In accordance with CalHFA's policy, no trustee sale is permitted between December 15 and January 5 of any year without CalHFA's prior written approval.

Reconciled Loan Delinquency Summary All Active Loans By Loan Type

1.59%

15

0.63%

DELINQUENCY RATIOS - % of Loan Count

66

2.76%

119

4.98%

1													
	Loan		% of	Loan		Loan		Loan		Totals			
Ì	Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%		
30-yr level amort													
FHA	3062	\$183,785,461.90	38.49%	92	2 3.00%	23	3 0.75%	71	1 2.32%	186	6.07%		
VA	51	\$2,113,917.60	0.44%	2	2 3.92%	1	1 1.96%	1	1 1.96%	4	7.84%		
RHS	48	\$5,682,351.71	1.19%			1	1 2.08%			1	2.08%		
With MI	27	\$5,909,504.12	1.24%	1	1 3.70%	1	1 3.70%	4	4 14.81%	6	22.22%		
Without MI	1959	\$204,772,334.51	42.89%	27	7 1.38%	6	0.31%	44	4 2.25%	77	3.93%		
40-yr level amort													
With MI	27	\$5,558,039.90	1.16%	1	1 3.70%	1	1 3.70%	1	1 3.70%	3	11.11%		
Without MI	89	\$14,153,359.97	2.96%			2	2 2.25%	4	4.49%	6	6.74%		
*5-yr IOP, 30-yr amort											ļ		
With MI	84	\$17,187,840.38	3.60%	?	3 3.57%	4	4 4.76%	7	7 8.33%	14	16.67%		
Without MI	203	\$38,317,162.58	8.02%	6	6 2.96%	1	1 0.49%	6	2.96%	13	6.40%		
	5550	\$477,479,972.67	100.00%	132	2 2.38%	40	0.72%	138	3 2.49%	310	5.59%		
	Weighted	d Average of Convention	nal Loans:	38	8 0.015906	15	5 0.00628	66	6 0.02763	119	0.04981		

^{*}All IOP loans were converted to fixed (amortizing) loans.

^{*}Cancelled per Federal Homeowner Protection Act of 1998, which grants the option to cancel the MI with 20% equity.

March 31, 2023

Reconciled Loan Delinquency Summary All Active Loans By Servicer

			DELINQUENCY RATIOS - % of Loan Count									
Loan		% of	Loan		Loan		Loan		Total			
Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%		
c												
1608	\$208,174,018.10	43.60%	29	1.80%	11	0.68%	48	8 2.99%	88	5.47%		
1079	\$83,422,401.09	17.47%	26	2.41%	11	1 1.02%	30	0 2.78%	67	6.21%		
2687	\$291,596,419.19	61.07%	55	2.05%	22	2 0.82%	78	8 2.90%	155	5.77%		
				_				_				
499	\$54,401,635.83	11.39%	3	3 0.60%	2	2 0.40%	ć	9 1.80%	14	2.81%		
975	\$58,786,258.65	12.31%	25	2.56%	3	3 0.31%	3	8 0.82%	36	3.69%		
1474	\$113,187,894.48	23.71%	28	3 1.90%	5	5 0.34%	17	7 1.15%	50	3.39%		
Λ												
174	\$16,090,173.61	3.37%	3	3 1.72%	1	1 0.57%	7	7 4.02%	11	6.32%		
563	\$25,964,890.69	5.44%	20	3.55%	Δ	4 0.71%	17	7 3.02%	41	7.28%		
737	\$42,055,064.30	8.81%	23	3.12%	5	5 0.68%	24	4 3.26%	52	7.06%		
108	\$7,232,413.92	1.51%	3	3 2.78%	1	1 0.93%	2	2 1.85%	6	5.56%		
544	\$23,408,180.78	4.90%	23	3 4.23%	7	7 1.29%	17	7 3.13%	47	8.64%		
652	\$30,640,594.70	6.42%	26	3.99%	9	3 1.23%	19	9 2.91%	53	8.13%		
5550	\$477,479,972.67	100.00%	132	2.38%	40	0.72%	138	8 2.49%	310	5.59%		
C	1608 1079 2687 499 975 1474 563 737 108 544 652	Count Balance 1608 \$208,174,018.10 1079 \$83,422,401.09 2687 \$291,596,419.19 499 \$54,401,635.83 975 \$58,786,258.65 1474 \$113,187,894.48 174 \$16,090,173.61 563 \$25,964,890.69 737 \$42,055,064.30 108 \$7,232,413.92 544 \$23,408,180.78 652 \$30,640,594.70	Count Balance Balance 1608 \$208,174,018.10 43.60% 1079 \$83,422,401.09 17.47% 2687 \$291,596,419.19 61.07% 499 \$54,401,635.83 11.39% 975 \$58,786,258.65 12.31% 1474 \$113,187,894.48 23.71% 174 \$16,090,173.61 3.37% 563 \$25,964,890.69 5.44% 737 \$42,055,064.30 8.81% 108 \$7,232,413.92 1.51% 544 \$23,408,180.78 4.90% 652 \$30,640,594.70 6.42%	Count Balance Balance Count 1608 \$208,174,018.10 43.60% 29 1079 \$83,422,401.09 17.47% 26 2687 \$291,596,419.19 61.07% 55 499 \$54,401,635.83 11.39% 3 975 \$58,786,258.65 12.31% 25 1474 \$113,187,894.48 23.71% 28 174 \$16,090,173.61 3.37% 3 563 \$25,964,890.69 5.44% 20 737 \$42,055,064.30 8.81% 23 108 \$7,232,413.92 1.51% 3 544 \$23,408,180.78 4.90% 23 652 \$30,640,594.70 6.42% 26	Count Balance Count 30-Day 1608 \$208,174,018.10 43.60% 29 1.80% 1079 \$83,422,401.09 17.47% 26 2.41% 2687 \$291,596,419.19 61.07% 55 2.05% 499 \$54,401,635.83 11.39% 3 0.60% 975 \$58,786,258.65 12.31% 25 2.56% 1474 \$113,187,894.48 23.71% 28 1.90% 174 \$16,090,173.61 3.37% 3 1.72% 563 \$25,964,890.69 5.44% 20 3.55% 737 \$42,055,064.30 8.81% 23 3.12% 108 \$7,232,413.92 1.51% 3 2.78% 544 \$23,408,180.78 4.90% 23 4.23% 652 \$30,640,594.70 6.42% 26 3.99%	Count Balance Count 30-Day Count 1608 \$208,174,018.10 43.60% 29 1.80% 11 1079 \$83,422,401.09 17.47% 26 2.41% 11 2687 \$291,596,419.19 61.07% 55 2.05% 22 499 \$54,401,635.83 11.39% 3 0.60% 2 975 \$58,786,258.65 12.31% 25 2.56% 3 1474 \$113,187,894.48 23.71% 28 1.90% 5 174 \$16,090,173.61 3.37% 3 1.72% 1 563 \$25,964,890.69 5.44% 20 3.55% 4 737 \$42,055,064.30 8.81% 23 3.12% 5 108 \$7,232,413.92 1.51% 3 2.78% 1 544 \$23,408,180.78 4.90% 23 4.23% 7 652 \$30,640,594.70 6.42% 26 3.99% 8	Loan Count Balance Loan Count Loan Count Loan Count Loan Count Loan Count Count 60-Day 1608 \$208,174,018.10 43.60% 29 1.80% 11 0.68% 1079 \$83,422,401.09 17.47% 26 2.41% 11 1.02% 2687 \$291,596,419.19 61.07% 55 2.05% 22 0.82% 499 \$54,401,635.83 11.39% 3 0.60% 2 0.40% 975 \$58,786,258.65 12.31% 25 2.56% 3 0.31% 1474 \$113,187,894.48 23.71% 28 1.90% 5 0.34% 174 \$16,090,173.61 3.37% 3 1.72% 1 0.57% 563 \$25,964,890.69 5.44% 20 3.55% 4 0.71% 737 \$42,055,064.30 8.81% 23 3.12% 5 0.68% 108 \$7,232,413.92 1.51% 3 2.78% 1	Loan % of Balance Loan Loan Count Gount Loan Loan Count Count Count 60-Day Count Count	Loan Loan Loan Loan Count 40-Day Count 90(+) Day 1608 \$208,174,018.10 43.60% 29 1.80% 11 0.68% 48 2.99% 1079 \$83,422,401.09 17.47% 26 2.41% 11 1.02% 30 2.78% 2687 \$291,596,419.19 61.07% 55 2.05% 22 0.82% 78 2.90% 499 \$54,401,635.83 11.39% 3 0.60% 2 0.40% 9 1.80% 975 \$58,786,258.65 12.31% 25 2.56% 3 0.31% 8 0.82% 1474 \$113,187,894.48 23.71% 28 1.90% 5 0.34% 17 1.15% 174 \$16,090,173.61 3.37% 3 1.72% 1 0.57% 7 4.02% 563 \$25,964,890.69 5.44% 20 3.55% 4 0.71% 17 3.02% 737 \$42	Loan Count Balance Count Loan Salance Loan Count Loan Salance Loan Salance Loan Salance Loan Salance Count Salance Total Count Salance 1608 \$208,174,018.10 43.60% 29 1.80% 11 0.68% 48 2.99% 88 1079 \$83,422,401.09 17.47% 26 2.41% 11 1.02% 30 2.78% 67 2687 \$291,596,419.19 61.07% 55 2.05% 22 0.82% 78 2.90% 155 499 \$54,401,635.83 11.39% 3 0.60% 2 0.40% 9 1.80% 14 975 \$58,786,258.65 12.31% 25 2.56% 3 0.31% 8 0.82% 36 1474 \$113,187,894.48 23.71% 28 1.90% 5 0.34% 17 1.15% 50 174 \$16,090,173.61 3.37% 3 1.72% 1 0.57% 7 4.02% 11		

Reconciled Loan Delinquency Summary All Active Loans By County

							DELINQUE	ENCY RAT	TIOS - % of	Loan Cou	unt
	Loan		% of	Loan		Loan		Loan		Total	
	Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%
LOS ANGELES	831	\$89,128,470.49	18.67%	13	1.56%	10	1.20%	20	2.41%	43	5.17%
KERN	467	\$26,667,551.86	5.59%	19	4.07%	1	0.21%	9	1.93%	29	6.21%
FRESNO	445	\$20,702,003.14	4.34%	17	3.82%	2	0.45%	8	1.80%	27	6.07%
TULARE	408	\$19,340,096.08	4.05%	8	1.96%	4	0.98%	11	2.70%	23	5.64%
SAN DIEGO	292	\$34,631,860.17	7.25%	5	1.71%			7	2.40%	12	4.11%
SANTA CLARA	286	\$36,712,707.30	7.69%	5	1.75%	1	0.35%	8	2.80%	14	4.90%
RIVERSIDE	257	\$22,109,844.62	4.63%	6	2.33%	4	1.56%	9	3.50%	19	7.39%
IMPERIAL	244	\$12,854,525.78	2.69%	7	2.87%	1	0.41%	3	1.23%	11	4.51%
SAN BERNARDINO	241	\$22,343,884.02	4.68%	10	4.15%	3	1.24%	4	1.66%	17	7.05%
ALAMEDA	185	\$23,868,563.87	5.00%	2	1.08%			4	2.16%	6	3.24%
ORANGE	168	\$18,081,651.32	3.79%	2	1.19%	1	0.60%	2	1.19%	5	2.98%
SACRAMENTO	165	\$16,691,921.22	3.50%	4	2.42%	4	2.42%	5	3.03%	13	7.88%
BUTTE	155	\$9,798,340.22	2.05%	5	3.23%			2	1.29%	7	4.52%
MONTEREY	149	\$13,287,990.03	2.78%	4	2.68%			1	0.67%	5	3.36%
SONOMA	134	\$16,623,092.89	3.48%	3	2.24%	2	1.49%	3	2.24%	8	5.97%
OTHER COUNTIES	1123	\$94,637,469.66	19.82%	22	1.96%	7	0.62%	42	3.74%	71	6.32%
Total CalHFA	5550	\$477,479,972.67	100.00%	132	2.38%	40	0.72%	138	2.49%	310	5.59%

Real Estate Owned

Calendar Year 2023 (As of March 31, 2023)												
			*	*Trustee Sales Disposition of REO(s)								
	Beginning	Prior	Reverted	Reverted	Total	Repurchased	Market	Repurchased	Market	Total	Ending	UPB
Loan	Balance	Calendar	to CalHFA	to CalHFA	Trustee	by Lender	Sale(s)	by Lender	Sale(s)	Disposition	Balance	of REO's
Туре	# of Loans	Adj.	Jan - Feb	March	Sales	Jan - Feb	Jan - Feb	March	March	of REO(s)	# of Loans	Owned
FHA/RHS/VA	4	0	0	0	0	0		0		0	4	\$ 515,294
Conventiona	5	0	3	0	3		0		0	0	8	1,394,076
Total	9	0	3	0	3	0	0	0	0	0	12	\$ 1,909,370

^{*3}rd party trustee sales are not shown in this table (title to these loans were never transferred to CalHFA). There were thirty nine (39) 3rd party sales in calendar year 2010, twenty two (22) 3rd party sales in calendar year 2011, fourty one (41) 3rd party sales in calendar year 2012, fifty nine (59) 3rd party sales in calendar year 2013, fourty three (43) 3rd party sales in calendar 2014, twenty-four (24) 3rd party sales in calendar 2015, seventeen (17) 3rd party sales in calendar 2016, twenty-four (24) 3rd party sales in calendar 2017, fourteen (14) 3rd party sales in calendar 2018, eighteen (18) 3rd party sales in calendar 2019, five (5) 3rd party sales for calendar 2020, and zero (0) 3rd party sales for calendar 2021. There have been two (2) 3rd party sales for calendar 2023.

2023 Year to Date Composition of 1st Trust Deed Loss (As of March 31, 2023)

		Disp					
	Repurcha sed by	Market	Short	Loan Balance	Principal Write-		umulated REO
Loan Type	Lender	Sales	Sales	at Sales	Offs	& SI	hort Sale Loss
FHA/RHS/VA	0		0	\$ -	(0)	\$	-
Conventional		0	0	-	(0)	\$	247,704,907
	0	0	0	\$ -	(0)	\$	247,704,907