HOMEOWNERSHIP LOAN PORTFOLIO DELINQUENCY, REO AND SHORT SALE REPORT

September 30, 2023

Reconciled Loan Delinquency Summary All Active Loans By Insurance Type

				DELINQUENCY RATIOS - % of Loan Count									
	Loan		% of	Loan		Loan		Loan		Totals			
	Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%		
Federal Guaranty													
FHA	2957	\$171,604,932.02	38.17%	112	3.79%	29	9 0.98%	54	1.83%	195	6.59%		
VA	47	\$1,885,648.02	0.42%	1	2.13%		1 2.13%	1	2.13%	3	6.38%		
RHS	48	\$5,509,155.39	1.23%	2	4.17%					2	4.17%		
Conventional Loans													
with MI													
MI with Reinsurance	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
No Reinsurance	122	\$25,559,568.60	5.68%	6	4.92%	6	6 4.92%	g	7.38%	21	17.21%		
without MI													
Originated with no MI	1390	\$144,725,382.32	32.19%	21	1.51%	11	0.79%	36	2.59%	68	4.89%		
MI Cancelled*	806	\$100,331,171.12	22.31%	19	2.36%	Ę	5 0.62%	18	3 2.23%	42	5.21%		
Total CalHFA	5370	\$449,615,857.47	100.00%	161	3.00%	52	2 0.97%	118	3 2.20%	331	6.16%		
	Weighted .	Average of Convention	al Loans:	46	1.98%	22	2 0.95%	63	3 2.72%	131	5.65%		

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

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						TIOS - % d	% of Loan Count					
1	Loan		% of	Loan		Loan		Loan		Totals		
l	Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%	
30-yr level amort												
FHA	2957	\$171,604,932.02	38.17%	112	3.79%	29	9 0.98%	54	4 1.83%	195	6.59%	
VA	47	\$1,885,648.02	0.42%	1	2.13%	1	1 2.13%		1 2.13%	3	6.38%	
RHS	48	\$5,509,155.39	1.23%	2	4.17%					2	4.17%	
With MI	24	\$5,273,576.18	1.17%			2	2 8.33%		1 4.17%	3	12.50%	
Without MI	1906	\$193,468,539.05	43.03%	33	1.73%	11	1 0.58%	44	4 2.31%	88	4.62%	
40-yr level amort												
With MI	27	\$5,511,677.61	1.23%	1	3.70%	2	2 7.41%		1 3.70%	4	14.81%	
Without MI	87	\$13,673,640.10	3.04%			2	2 2.30%	2	4 4.60%	6	6.90%	
*5-yr IOP, 30-yr amort	L											
With MI	71	\$14,774,314.81	3.29%	5	7.04%	2	2 2.82%	7	7 9.86%	14	19.72%	
Without MI	203	\$37,914,374.29	8.43%	7	3.45%	3	3 1.48%	6	6 2.96%	16	7.88%	
	5370	\$449,615,857.47	100.00%	161	3.00%	52	2 0.97%	118	8 2.20%	331	6.16%	
	Weighted	Average of Conventional	46	0.019845	22	2 0.009491	63	3 0.027179	131	0.056514		

September 30, 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	%			
							1						
1559	\$196,741,558.62	43.76%	28	3 1.80%	19	9 1.22%	50	0 3.21%	97	6.22%			
1050	\$78,880,640.22	17.54%	48	3 4.57%	1?	3 1.24%	26	6 2.48%	87	8.29%			
2609	\$275,622,198.84	61.30%	76	§ 2.91%	32	2 1.23%	76	6 2.91%	184	7.05%			
										I			
487	\$51,832,760.94	11.53%	12	2.46%	2	2 0.41%	Ę	5 1.03%	19	3.90%			
953	\$55,308,118.84	12.30%	29	3.04%	7	7 0.73%	6	6 0.63%	42	4.41%			
1440	\$107,140,879.78	23.83%	41	2.85%	ć	9 0.63%	11	1 0.76%	61	4.24%			
167	\$15,231,158.87	3.39%	5	5 2.99%	1	1 0.60%	F	6 3.59%	12	7.19%			
534	\$23,634,629.00	5.26%	18	3.37%	6	6 1.12%	14	4 2.62%	38	7.12%			
701	\$38,865,787.87	8.64%	23	3.28%	7	7 1.00%	20	0 2.85%	50	7.13%			
105	\$6,810,643.61	1.51%	1	0.95%			2	2 1.90%	3	2.86%			
515	\$21,176,347.37	4.71%	20	3.88%	2	4 0.78%	<u></u> ç	9 1.75%	33	6.41%			
620	\$27,986,990.98	6.22%	21	3.39%	2	4 0.65%	11	1 1.77%	36	5.81%			
5370	\$449,615,857.47	100.00%	161	3.00%	52	2 0.97%	118	8 2.20%	331	6.16%			
	Count 1559 1050 2609 487 953 1440 167 534 701 105 515 620	CountBalance1559\$196,741,558.621050\$78,880,640.222609\$275,622,198.84487\$51,832,760.94953\$55,308,118.841440\$107,140,879.78167\$15,231,158.87534\$23,634,629.00701\$38,865,787.87105\$6,810,643.61515\$21,176,347.37620\$27,986,990.98	Count Balance Balance 1559 \$196,741,558.62 43.76% 1050 \$78,880,640.22 17.54% 2609 \$275,622,198.84 61.30% 487 \$51,832,760.94 11.53% 953 \$55,308,118.84 12.30% 1440 \$107,140,879.78 23.83% 167 \$15,231,158.87 3.39% 534 \$23,634,629.00 5.26% 701 \$38,865,787.87 8.64% 105 \$6,810,643.61 1.51% 515 \$21,176,347.37 4.71% 620 \$27,986,990.98 6.22%	Count Balance Balance Count 1559 \$196,741,558.62 43.76% 28 1050 \$78,880,640.22 17.54% 48 2609 \$275,622,198.84 61.30% 76 487 \$51,832,760.94 11.53% 12 953 \$55,308,118.84 12.30% 29 1440 \$107,140,879.78 23.83% 41 167 \$15,231,158.87 3.39% 5 534 \$23,634,629.00 5.26% 18 701 \$38,865,787.87 8.64% 23 105 \$6,810,643.61 1.51% 1 515 \$21,176,347.37 4.71% 20 620 \$27,986,990.98 6.22% 21	CountBalanceBalanceCount30-Day1559\$196,741,558.6243.76%281.80%1050\$78,880,640.2217.54%484.57%2609\$275,622,198.8461.30%762.91%487\$51,832,760.9411.53%122.46%953\$55,308,118.8412.30%293.04%1440\$107,140,879.7823.83%412.85%167\$15,231,158.873.39%52.99%534\$23,634,629.005.26%183.37%701\$38,865,787.878.64%233.28%105\$6,810,643.611.51%10.95%515\$21,176,347.374.71%203.88%620\$27,986,990.986.22%213.39%	CountBalanceBalanceCount $30-Day$ Count1559\$196,741,558.62 43.76% 28 1.80% 191050\$78,880,640.22 17.54% 48 4.57% 132609\$275,622,198.84 61.30% 76 2.91% 32487\$51,832,760.94 11.53% 12 2.46% 22 953\$55,308,118.84 12.30% 29 3.04% 7 1440\$107,140,879.78 23.83% 41 2.85% 9 167\$15,231,158.87 3.39% 5 2.99% 1 534\$23,634,629.00 5.26% 18 3.37% 66 701\$38,865,787.87 8.64% 23 3.28% 7 105\$6,810,643.61 1.51% 1 0.95% 4620 $$27,986,990.98$ 6.22% 21 3.39% 4	Loan CountBalance% of BalanceLoan CountLoan CountLoan CountCount60-Day1559\$196,741,558.62 43.76% 28 1.80% 19 1.22% 1050\$78,880,640.22 17.54% 48 4.57% 13 1.24% 2609\$275,622,198.84 61.30% 76 2.91% 32 1.23% 487\$51,832,760.94 11.53% 12 2.46% 2 0.41% 953\$55,308,118.84 12.30% 29 3.04% 7 0.73% 1440\$107,140,879.78 23.83% 41 2.85% 9 0.63% 167\$15,231,158.87 3.39% 5 2.99% 1 0.60% 534 \$23,634,629.00 5.26% 18 3.37% 6 1.12% 701\$38,865,787.87 8.64% 23 3.28% 7 1.00% 105\$6,810,643.61 1.51% 1 0.95% 4 0.78% 620 \$27,986,990.98 6.22% 21 3.39% 4 0.65%	Loan Count% of BalanceLoan CountLoan S0-DayLoan CountLoan GountLoan GountLoan Count1559\$196,741,558.62 43.76% 28 1.80% 19 1.22% 501050\$78,880,640.22 17.54% 48 4.57% 13 1.24% 262609\$275,622,198.84 61.30% 76 2.91% 32 1.23% 76 487\$51,832,760.94 11.53% 12 2.46% 2 0.41% 56 953\$55,308,118.84 12.30% 29 3.04% 7 0.73% 66 1440\$107,140,879.78 23.83% 41 2.85% 9 0.63% 11 167\$15,231,158.87 3.39% 5 2.99% 1 0.60% 66 534\$23,634,629.00 5.26% 18 3.37% 6 1.12% 144 701\$38,865,787.87 8.64% 23 3.28% 7 1.00% 20 105\$6,810,643.61 1.51% 1 0.95% 22 21 3.39% 4 0.78% 52 105\$21,176,347.37 4.71% 20 3.88% 4 0.78% 52 21 3.39% 4 0.65% 11 105\$27,986,990.98 6.22% 21 3.39% 4 0.65% 11	Loan Count% of BalanceLoan CountLoan SountLoan CountLoa	$\begin{array}{c c c c c c c c c c c c c c c c c c c $			

Reconciled Loan Delinquency Summary All Active Loans By County

				DELINQUENCY RATIOS - % of Loan Count											
	Loan		% of	Loan		Loan		Loan		Total					
	Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%				
LOS ANGELES	800	\$83,864,840.58	18.65%	21	2.63%	11	1.38%	18	3 2.25%	50	6.25%				
KERN	456	\$25,200,750.33	5.60%	17	3.73%	7	1.54%	7	7 1.54%	31	6.80%				
FRESNO	425	\$19,396,771.79	4.31%	13	3.06%	6	1.41%	6	5 1.41%	25	5.88%				
TULARE	399	\$18,153,297.90	4.04%	21	5.26%	2	0.50%	6	5 1.50%	29	7.27%				
SAN DIEGO	280	\$32,562,201.65	7.24%	6	2.14%	2	0.71%	8	3 2.86%	16	5.71%				
SANTA CLARA	279	\$34,582,553.69	7.69%	2	0.72%	1	0.36%	8	3 2.87%	11	3.94%				
RIVERSIDE	248	\$20,529,245.19	4.57%	14	5.65%	2	0.81%	7	7 2.82%	23	9.27%				
IMPERIAL	241	\$12,182,339.15	2.71%	6	2.49%	4	1.66%	2	1.66%	14	5.81%				
SAN BERNARDINO	233	\$21,277,448.85	4.73%	8	3.43%	1	0.43%	6	6 2.58%	15	6.44%				
ALAMEDA	179	\$22,749,760.25	5.06%	2	1.12%	1	0.56%	:	3 1.68%	6	3.35%				
ORANGE	165	\$17,015,939.20	3.78%	3	1.82%			2	2 1.21%	5	3.03%				
SACRAMENTO	156	\$15,378,765.38	3.42%	9	5.77%	1	0.64%	6	3.85%	16	10.26%				
BUTTE	150	\$9,164,213.15	2.04%	6	4.00%	1	0.67%	2	2 1.33%	9	6.00%				
MONTEREY	149	\$12,754,424.54	2.84%	2	1.34%				2 1.34%	4	2.68%				
SONOMA	132	\$15,919,577.05	3.54%			1	0.76%	4	4 3.03%	5	3.79%				
OTHER COUNTIES	1078	\$88,883,728.77	19.77%	31	2.88%	12	1.11%	29	9 2.69%	72	6.68%				
Total CalHFA	5370	\$449,615,857.47	100.00%	161	3.00%	52	0.97%	118	3 2.20%	331	6.16%				
MONTEREY SONOMA OTHER COUNTIES	149 132 1078	\$12,754,424.54 \$15,919,577.05 \$88,883,728.77	2.84% 3.54% 19.77%	2	1.34% 2.88%	-	0.76% 1.11%	29	2 1.34% 4 3.03% 9 2.69%	4 5 72	2. 3. 6.				

Real Estate Owned

Calendar Year 2023 (As of September 30, 2023)													
				*Trustee Sales				position of RE	O(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 - Aug	September	Sales	Jan - Aug	Jan - Aug	September	September	of REO(s)	# of Loans		Owned
FHA/RHS/VA	4	0	0	0	0	0		0		0	4	\$	515,294
Conventiona	5	0	4	0	4		0		0	0		9	1,707,306
Total	9	0	4	0	4	0	0	0	0	0	13	\$	2,222,600

*3rd 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 five (5) 3rd party sales for calendar 2023.

2023 Year to Date Composition of 1st Trust Deed Loss
(As of September 30, 2023)

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