

## HOMEOWNERSHIP LOAN PORTFOLIO DELINQUENCY, REO & SHORT SALE, UNINSURED LOSS, AND LOAN MODIFICATION REPORT

July 31, 2017

### Reconciled Loan Delinquency Summary All Active Loans By Insurance Type

	Loan Count	Balance	% of Balance	DELINQUENCY RATIOS - % of Loan Count						Totals	
				Loan Count	30-Day	Loan Count	60-Day	Loan Count	90(+)-Day	Count	%
<b>Federal Guaranty</b>											
FHA	5,298	\$ 458,501,620	32.97%	237	4.47%	69	1.30%	105	1.98%	411	7.76%
VA	95	7,153,598	0.51%	3	3.16%	1	1.05%	3	3.16%	7	7.37%
RHS	64	10,029,221	0.72%	1	1.56%	1	1.56%	1	1.56%	3	4.69%
<b>Total Government:</b>	<b>5,457</b>	<b>475,684,438</b>	<b>34.20%</b>	<b>241</b>	<b>4.42%</b>	<b>71</b>	<b>1.30%</b>	<b>109</b>	<b>2.00%</b>	<b>421</b>	<b>7.71%</b>
<b>Conventional loans</b>											
<b>with MI</b>											
MI with Reinsurance	335	73,342,336	5.27%	22	6.57%	2	0.60%	12	3.58%	36	10.75%
No Reinsurance	952	223,812,485	16.09%	32	3.36%	9	0.95%	31	3.26%	72	7.56%
<b>without MI</b>											
Originated with no MI	2,626	397,361,970	28.57%	76	2.89%	18	0.69%	37	1.41%	131	4.99%
MI Cancelled*	1,370	220,583,890	15.86%	23	1.68%	10	0.73%	13	0.95%	46	3.36%
<b>Total Conventional:</b>	<b>5,283</b>	<b>915,100,681</b>	<b>65.80%</b>	<b>153</b>	<b>2.90%</b>	<b>39</b>	<b>0.74%</b>	<b>93</b>	<b>1.76%</b>	<b>285</b>	<b>5.39%</b>
<b>Total CalHFA</b>	<b>10,740</b>	<b>\$ 1,390,785,119</b>	<b>100.00%</b>	<b>394</b>	<b>3.67%</b>	<b>110</b>	<b>1.02%</b>	<b>202</b>	<b>1.88%</b>	<b>706</b>	<b>6.57%</b>

\*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.

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				Loan Count	30-Day	Loan Count	60-Day	Loan Count	90(+)-Day	Count	%
<b>30-yr level amort</b>											
FHA	5,298	\$ 458,501,620	32.97%	237	4.47%	69	1.30%	105	1.98%	411	7.76%
VA	95	7,153,598	0.51%	3	3.16%	1	1.05%	3	3.16%	7	7.37%
RHS	64	10,029,221	0.72%	1	1.56%	1	1.56%	1	1.56%	3	4.69%
Conventional - with MI	463	92,778,567	6.67%	22	4.75%	3	0.65%	14	3.02%	39	8.42%
Conventional - w/o MI	3,514	518,087,002	37.25%	85	2.42%	24	0.68%	35	1.00%	144	4.10%
<b>40-yr level amort</b>											
Conventional - with MI	139	35,197,214	2.53%	7	5.04%	2	1.44%	6	4.32%	15	10.79%
Conventional - w/o MI	139	24,673,480	1.77%	7	5.04%	0	0.00%	4	2.88%	11	7.91%
<b>*5-yr IOP, 30-yr amort</b>											
Conventional - with MI	685	169,179,040	12.16%	25	3.65%	6	0.88%	23	3.36%	54	7.88%
Conventional - w/o MI	343	75,185,378	5.41%	7	2.04%	4	1.17%	11	3.21%	22	6.41%
<b>Total CalHFA</b>	<b>10,740</b>	<b>\$ 1,390,785,119</b>	<b>100.00%</b>	<b>394</b>	<b>3.67%</b>	<b>110</b>	<b>1.02%</b>	<b>202</b>	<b>1.88%</b>	<b>706</b>	<b>6.57%</b>
<i>Weighted average of conventional loans:</i>				153	2.90%	39	0.74%	93	1.76%	285	5.39%







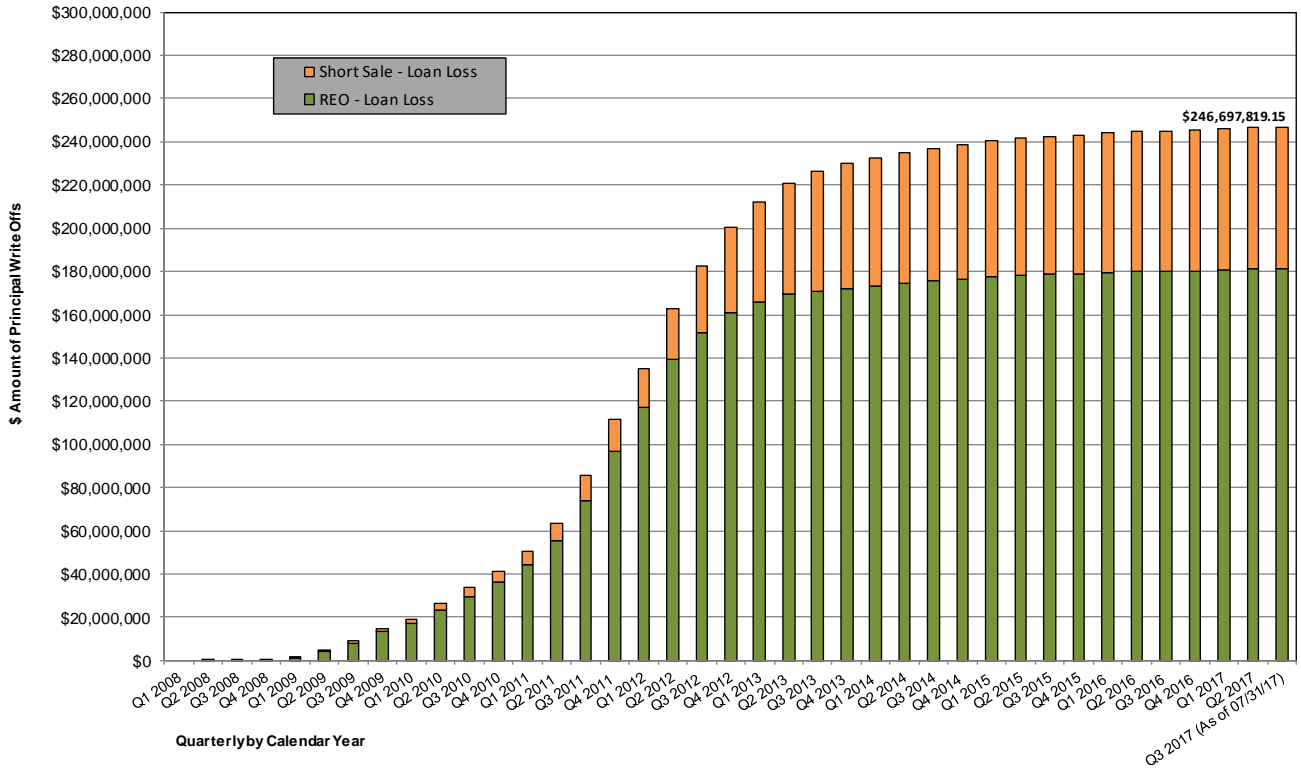




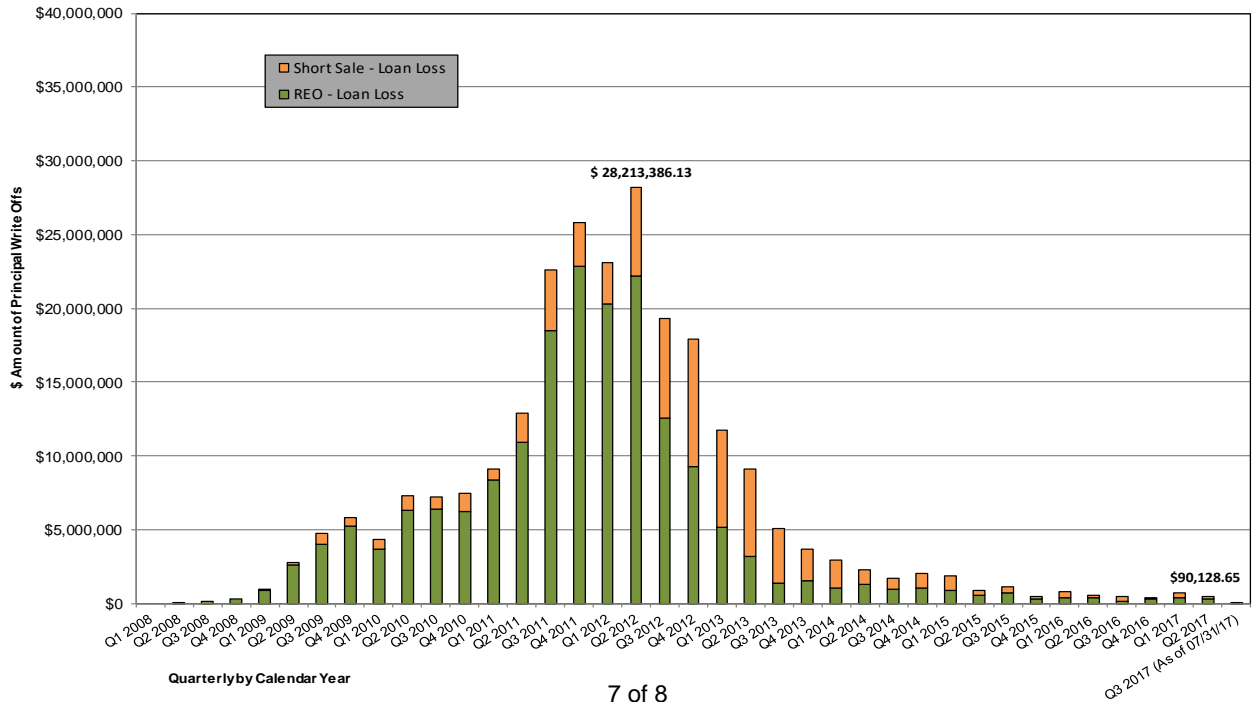
2017 Year to Date Composition of 1st Trust Deed Loss  
(As of July 31, 2017)

Loan Type	Disposition				Principal Write-Offs
	Repurchased by Lender	Market Sales	Short Sales	Loan Balance at Sales	
FHA/RHS/VA	6		4	\$ 1,626,285	
Conventional		28	11	8,778,953	\$ (1,153,604)
	6	28	15	\$ 10,405,238	\$ (1,153,604)

Accumulated Uninsured Loss from Sale of Conventional REOs & Short Sales  
(by Escrow Closing Date)



Comparison of Quarterly Uninsured Loss from Sale of Conventional REOs & Short Sales  
(by Escrow Closing Date)



Cumulative Default Rate For Conventional Modified Loans By Year of Modification

