

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

August 31, 2018

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	%
Federal Guaranty											
FHA	4,763	\$ 387,318,009	33.89%	203	4.26%	71	1.49%	67	1.41%	341	7.16%
VA	84	5,869,154	0.51%	3	3.57%	0	0.00%	3	3.57%	6	7.14%
RHS	62	9,295,283	0.81%	1	1.61%	2	3.23%	1	1.61%	4	6.45%
Total Government:	4,909	402,482,447	35.21%	207	4.22%	73	1.49%	71	1.45%	351	7.15%
Conventional loans											
with MI											
MI with Reinsurance	-	-	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
No Reinsurance	858	192,824,629	16.87%	31	3.61%	9	1.05%	27	3.15%	67	7.81%
without MI											
Originated with no MI	2,374	338,139,200	29.58%	70	2.95%	14	0.59%	30	1.26%	114	4.80%
MI Cancelled*	1,318	209,584,709	18.34%	24	1.82%	10	0.76%	14	1.06%	48	3.64%
Total Conventional:	4,550	740,548,539	64.79%	125	2.75%	33	0.73%	71	1.56%	229	5.03%
Total CalHFA	9,459	\$ 1,143,030,986	100.00%	332	3.51%	106	1.12%	142	1.50%	580	6.13%

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

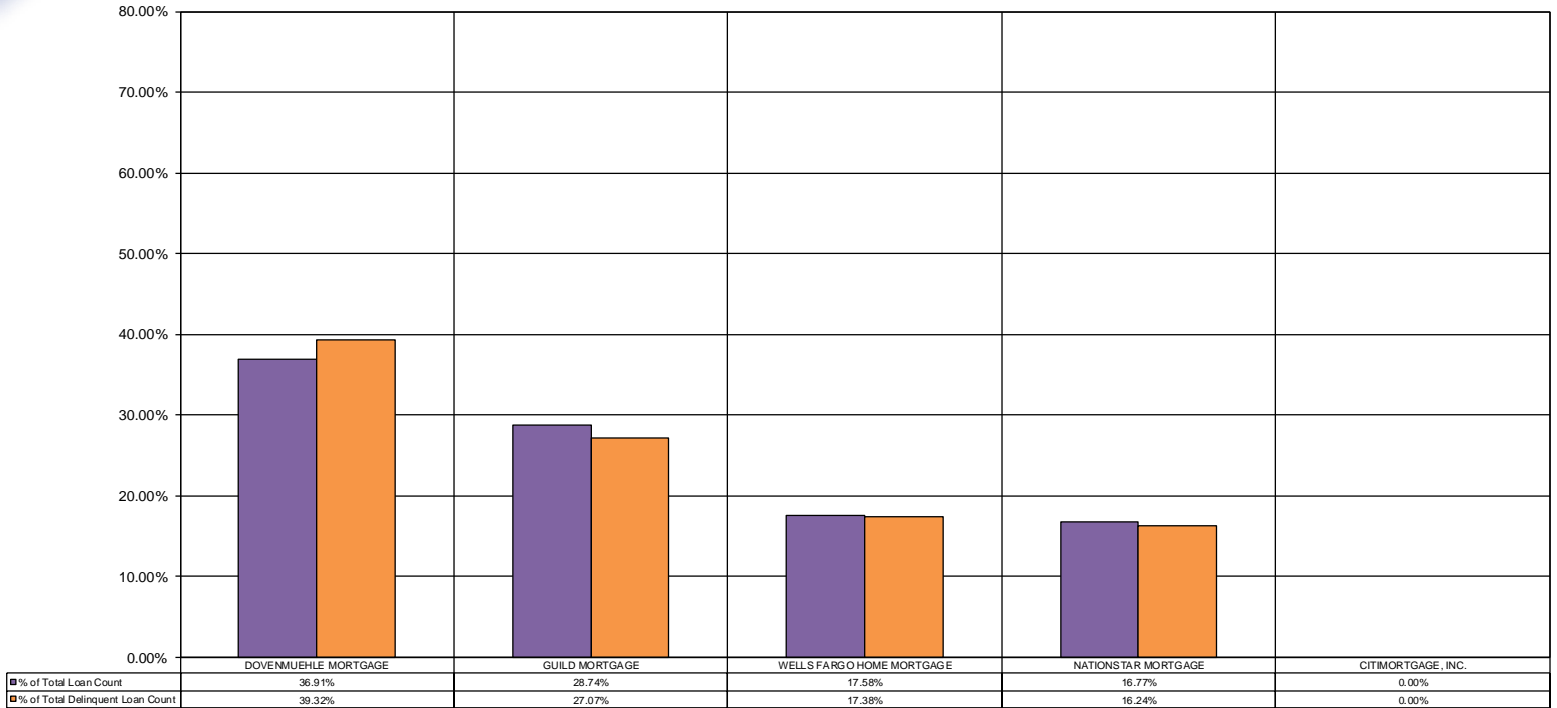
Note: In accordance with CalHFA's policy, no trustee sale is permitted between December 15 and January 5 of any year without CalHFA's prior written approval.

Reconciled Loan Delinquency Summary All Active Loans By Loan Type

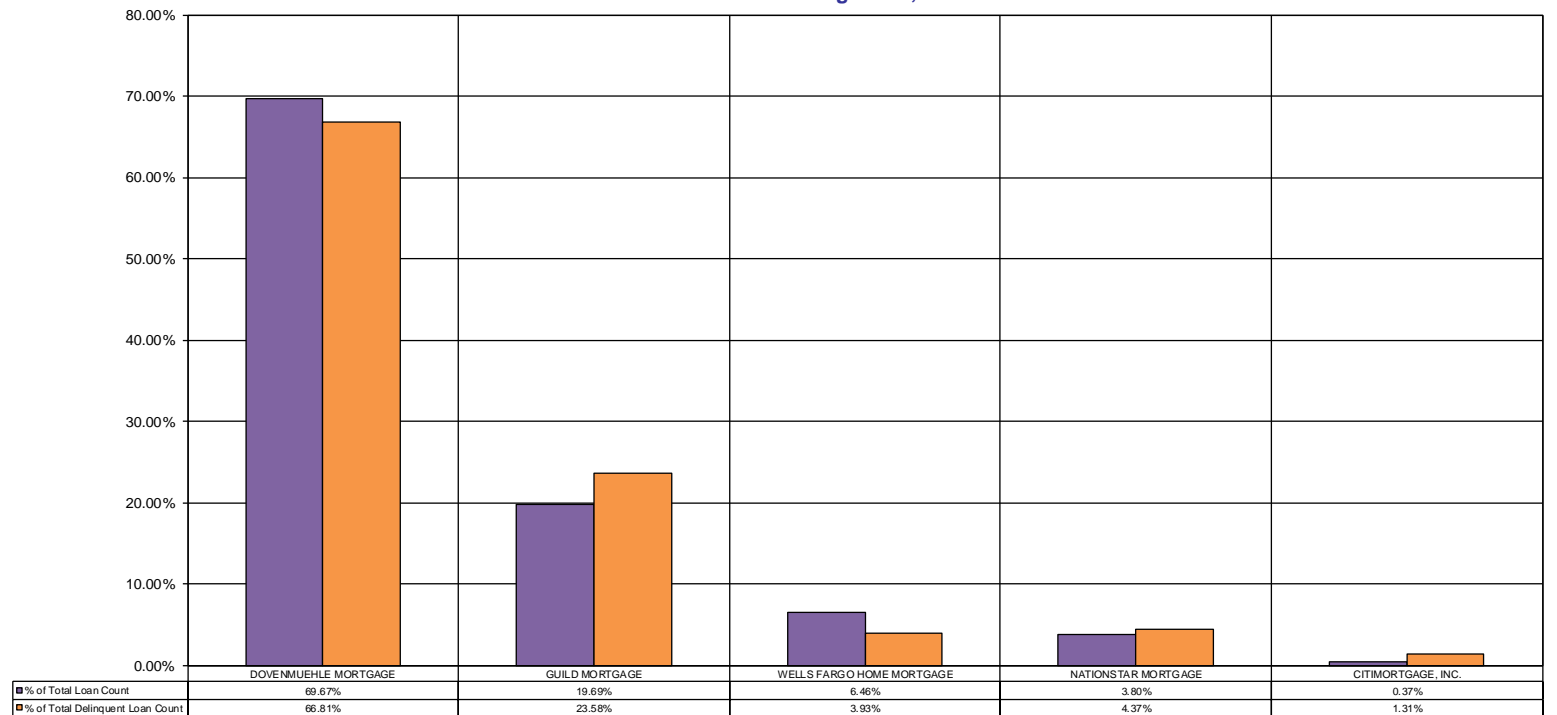
	Loan Count	Balance	% of Balance	DELINQUENCY RATIOS - % of Loan Count						Totals	
				Loan Count	30-Day	Loan Count	60-Day	Loan Count	90(+)-Day	Count	%
30-yr level amort											
FHA	4,763	\$ 387,318,009	33.89%	203	4.26%	71	1.49%	67	1.41%	341	7.16%
VA	84	5,869,154	0.51%	3	3.57%	0	0.00%	3	3.57%	6	7.14%
RHS	62	9,295,283	0.81%	1	1.61%	2	3.23%	1	1.61%	4	6.45%
Conventional - with MI	266	50,221,326	4.39%	8	3.01%	5	1.88%	7	2.63%	20	7.52%
Conventional - w/o MI	3,229	453,839,584	39.70%	85	2.63%	20	0.62%	36	1.11%	141	4.37%
40-yr level amort											
Conventional - with MI	104	26,259,262	2.30%	5	4.81%	2	1.92%	2	1.92%	9	8.65%
Conventional - w/o MI	129	22,704,254	1.99%	5	3.88%	0	0.00%	1	0.78%	6	4.65%
*5-yr IOP, 30-yr amort											
Conventional - with MI	488	116,344,041	10.18%	18	3.69%	2	0.41%	18	3.69%	38	7.79%
Conventional - w/o MI	334	71,180,071	6.23%	4	1.20%	4	1.20%	7	2.10%	15	4.49%
Total CalHFA	9,459	\$ 1,143,030,986	100.00%	332	3.51%	106	1.12%	142	1.50%	580	6.13%
<i>Weighted average of conventional loans:</i>				125	2.75%	33	0.73%	71	1.56%	229	5.03%

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

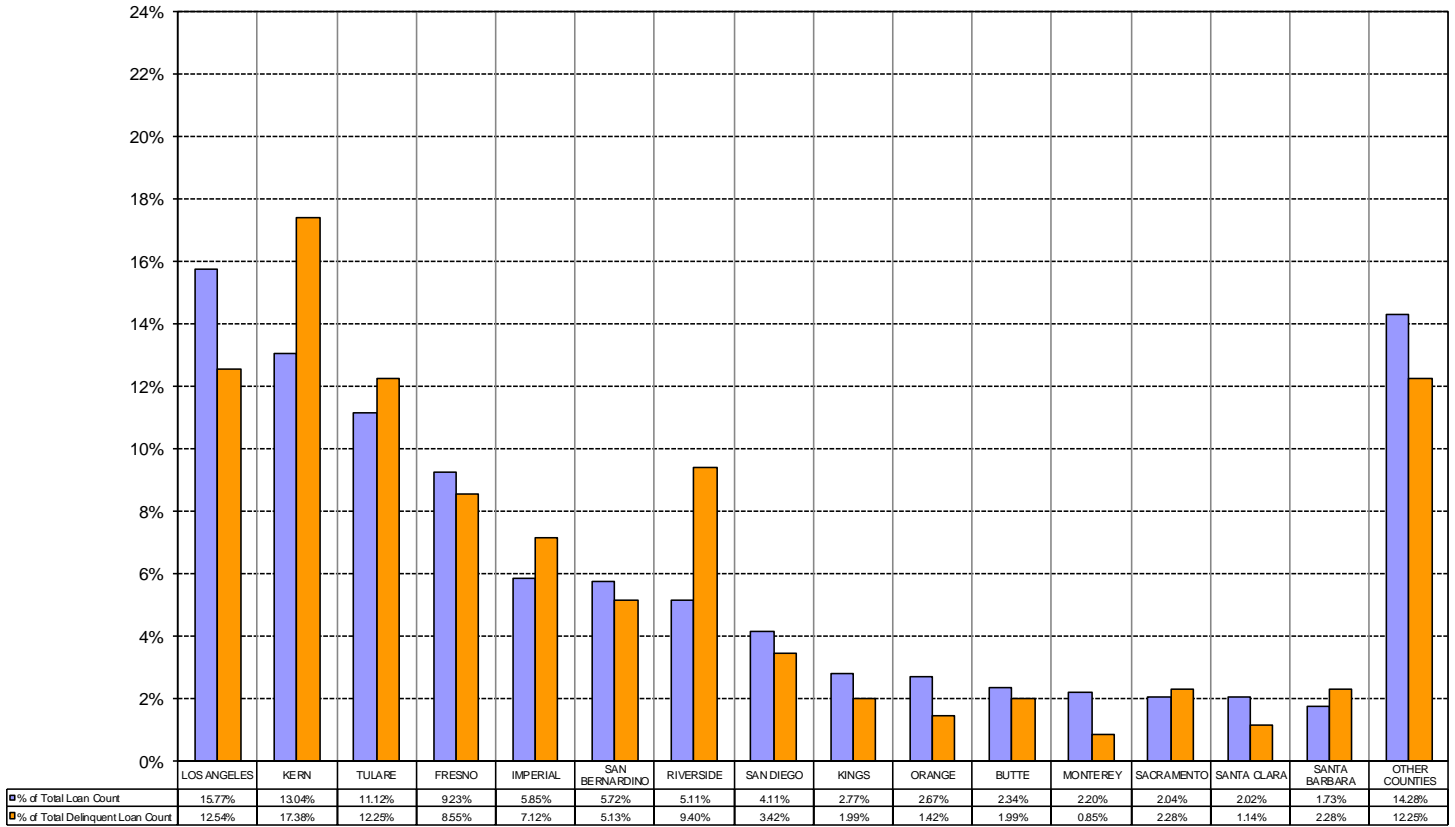
CalHFA FHA Loan Portfolio Performance Comparison by Servicer
 (% of Total Loan Count vs. % of Total Delinquent Loan Count)
 as of August 31, 2018



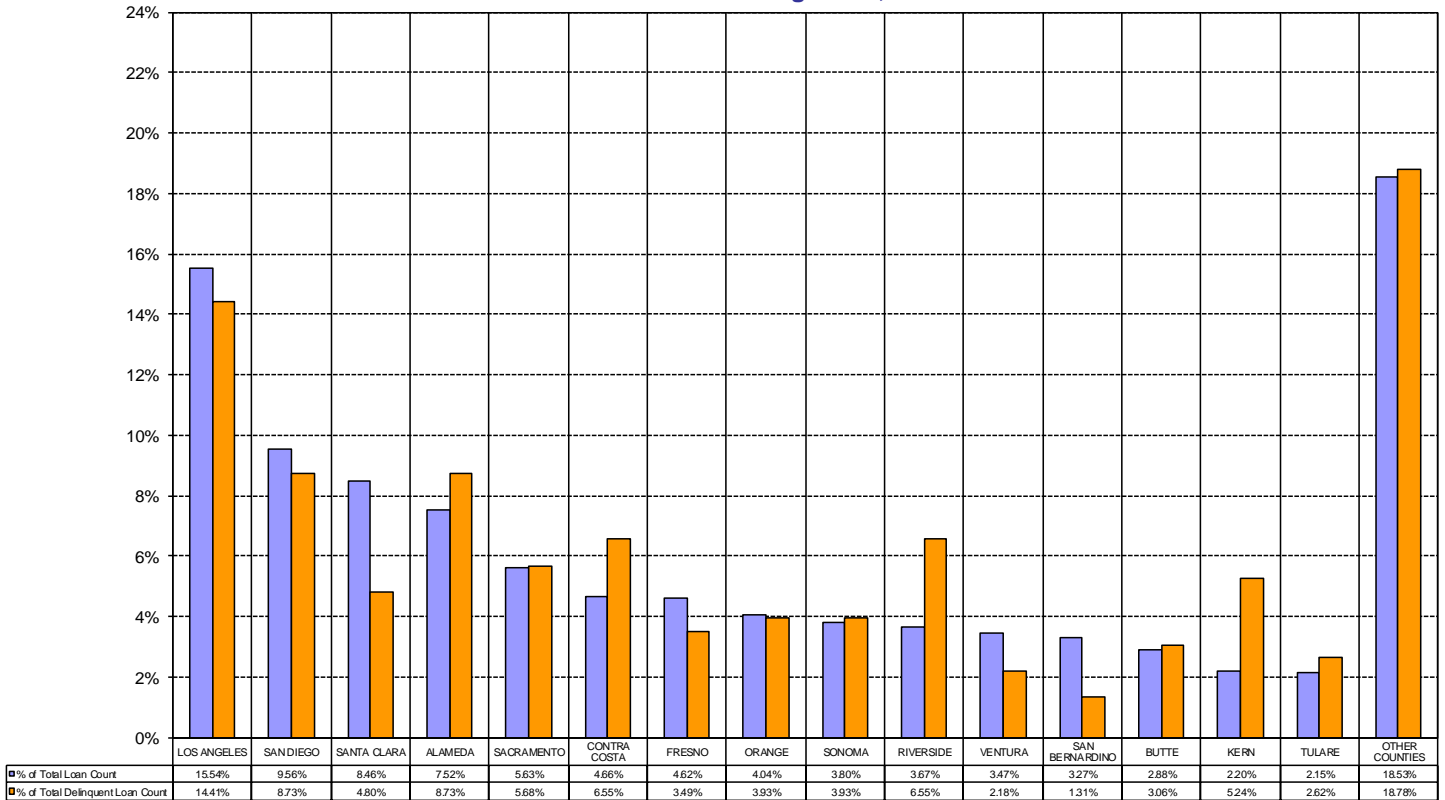
CalHFA Conventional Loan Portfolio Performance Comparison by Servicer
 (% of Total Loan Count vs. % of Total Delinquent Loan Count)
 as of August 31, 2018



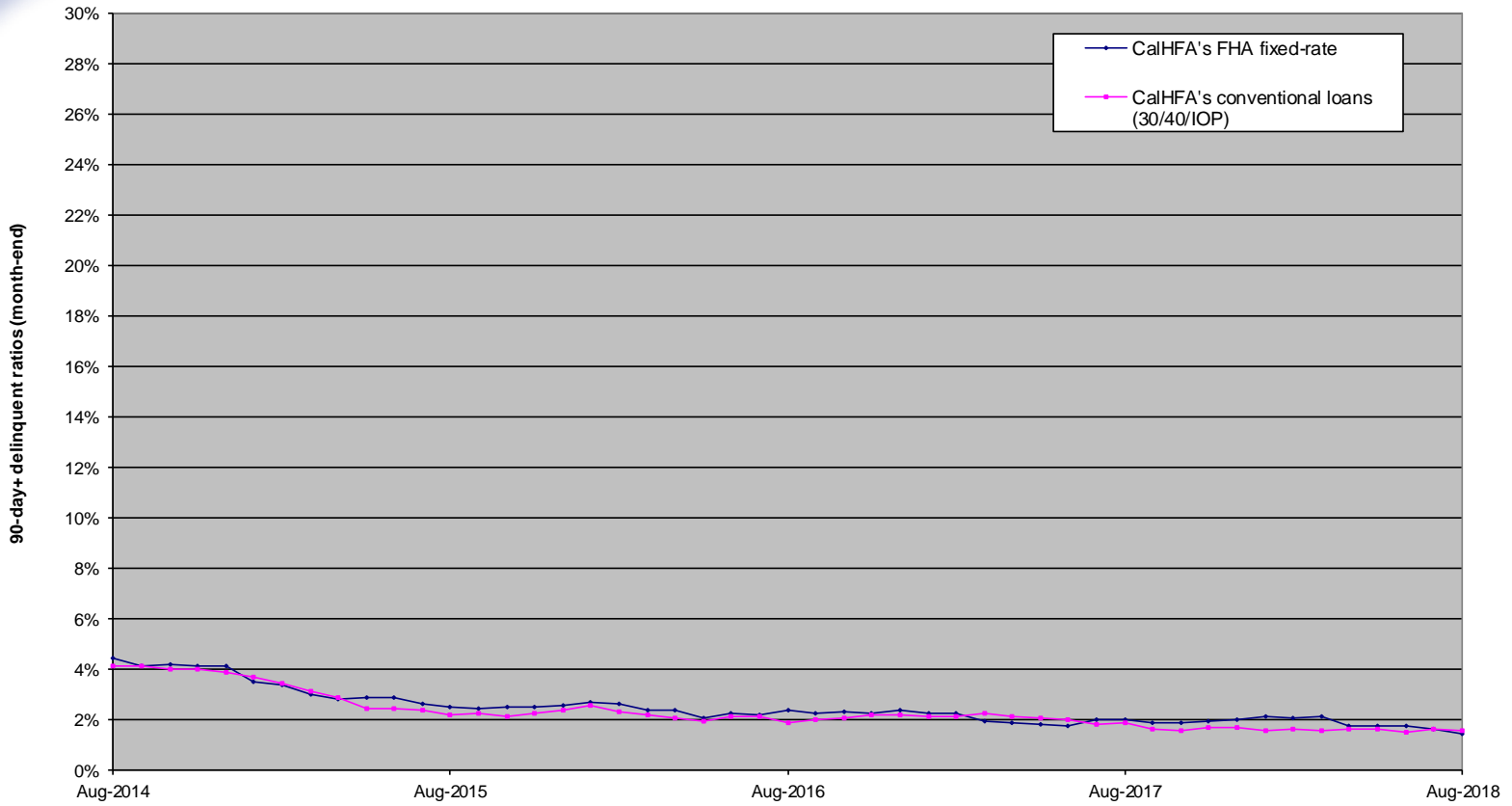
CalHFA FHA Loan Portfolio Performance Comparison by County
 (% of Total Loan Count vs. % of Total Delinquent Loan Count)
 as of August 31, 2018



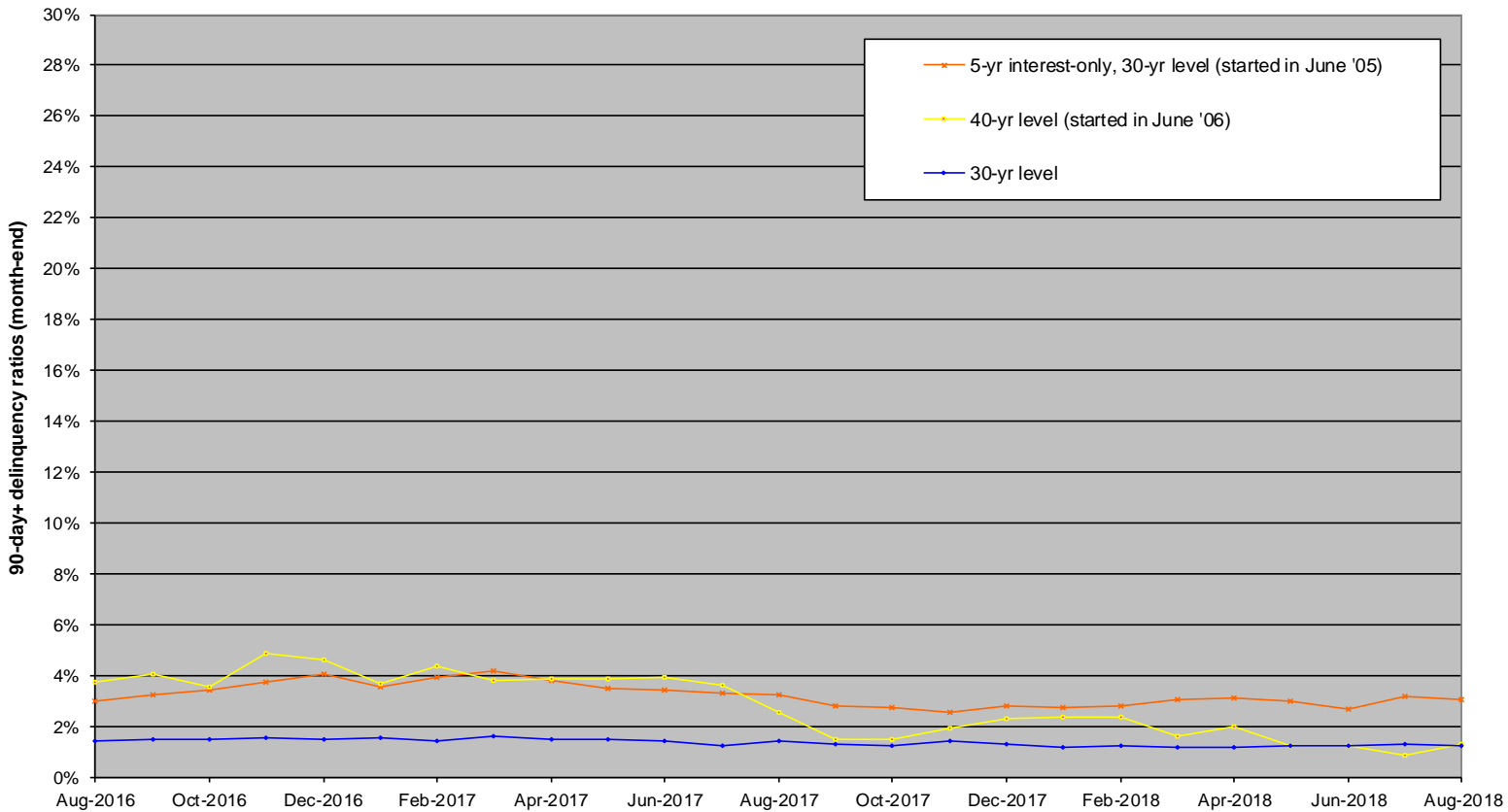
CalHFA Conventional Loan Portfolio Performance Comparison by County
 (% of Total Loan Count vs. % of Total Delinquent Loan Count)
 as of August 31, 2018



90 day+ delinquent ratios for CalHFA's FHA and weighted average of all Conventional Loans



90 day+ delinquent ratios for CalHFA's Three Conventional Loan Types



Cumulative Default Rate For Conventional Modified Loans By Year of Modification

