HOMEOWNERSHIP LOAN PORTFOLIO DELINQUENCY, REO AND SHORT SALE REPORT

December 31, 2020

Reconciled Loan Delinquency Summary All Active Loans By Insurance Type

1					,	DELINQUEN	NCY RATIOS	- % of Loar	Count		
	Loan		% of	Loan		Loan		Loan		Totals	
	Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%
Federal Guaranty											
FHA	3838	\$275,048,770.08	36.21%	117	7 3.05%	43	3 1.12%	166	6 4.33%	326	8.49%
VA	67	\$4,049,173.72	0.53%	2	4 5.97%	3	3 4.48%	4	1 1.49%	8	11.94%
RHS	56	\$7,418,694.05	0.98%					Ĩ	2 3.57%	2	3.57%
Conventional Loans											
with MI											I
MI with Reinsurance	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
No Reinsurance	402	\$89,015,753.69	11.72%	13	3 3.23%	11	1 2.74%	57	7 14.18%	81	20.15%
without MI											
Originated with no MI	1851	\$231,768,604.16	30.51%	47	7 2.54%	12	2 0.65%	87	7 4.70%	146	7.89%
MI Cancelled*	1078	\$152,317,312.88	20.05%	18	8 1.67%	8	8 0.74%	42	2 3.90%	68	6.31%
Total CalHFA	7292	\$759,618,308.58	100.00%	199	9 2.73%	77	7 1.06%	355	5 4.87%	631	8.65%
	Weighted A	verage of Conventional Lo	oans:	78	8 2.34%	31	1 0.93%	186	6 5.58%	295	8.86%

*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				DELINQUENCY RATIOS - % of Loan Count										
1	Loan		% o f	Loan	(Loan		Loan		Totals				
	Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%			
30-yr level amort														
FHA	3838	\$275,048,770.08	36.21%	117	7 3.05%	43	3 1.12%	166	4.33%	326	8.49%			
VA	67	\$4,049,173.72	0.53%	4	4 5.97%	3	3 4.48%	1	1.49%	8	11.94%			
RHS	56	\$7,418,694.05	0.98%					2	3.57%	2	3.57%			
With MI	87	\$17,770,192.05	2.34%	4	4 4.60%	2	4 4.60%	11	12.64%	19	21.84%			
Without MI	2576	\$315,773,340.23	41.57%	56	6 2.17%	17	7 0.66%	107	4.15%	180	6.99%			
40-yr level amort														
With MI	62	\$15,073,085.57	1.98%	2	2 3.23%	4	1 1.61%	11	17.74%	14	22.58%			
Without MI	107	\$18,225,372.59	2.40%	4	4 3.74%	:	3 2.80%	4	3.74%	11	10.28%			
*5-yr IOP, 30-yr amort														
With MI	253	\$56,172,476.07	7.39%	7	7 2.77%	f	6 2.37%	35	13.83%	48	18.97%			
Without MI	246	\$50,087,204.22	6.59%	5	5 2.03%			18	7.32%	23	9.35%			
	7292	\$759,618,308.58	100.00%	199	9 2.73%	77	7 1.06%	355	4.87%	631	8.65%			
	Weighted A	Weighted Average of Conventional Loans:			3 0.023416	31	1 0.009307	186	0.055839	295	0.088562			

December 31, 2020

Reconciled Loan Delinquency Summary All Active Loans By Servicer

							DELINQUE	NCY RATIO	NCY RATIOS - % of Loan Count			
	Loan		% of	Loan		Loan		Loan		Total		
	Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%	
CALHFA - LOAN SERVICING												
Conventional Loans	2293	\$350,218,113.68	46.10%	55	5 2.40%	1	7 0.74%	12	6 5.49%	198	8.63%	
Federal Guaranty	1391	\$125,966,152.64	16.58%	50	0 3.59%	1	4 1.01%	6	1 4.39%	125	5 8.99%	
	3684	\$476,184,266.32	62.69%	105	5 2.85%	3	0.84%	18	7 5.08%	323	8.77%	
GUILD MORTGAGE												
Conventional Loans	669	\$87,943,527.73	11.58%	12	2 1.79%	1	0 1.49%	3	1 4.63%	53	3 7.92%	
Federal Guaranty	1192	\$86,963,093.58	11.45%	25	5 2.10%	1	1 0.92%	4	0 3.36%	76	6.38%	
	1861	\$174,906,621.31	23.03%	37	7 1.99%	2	1.13%	7	1 3.82%	129	6.93%	
WELLS FARGO HOME MORTGAGE												
Conventional Loans	224	\$23,707,576.17	3.12%	7	7 3.13%		4 1.79%	2	5 11.16%	36	6 16.07%	
Federal Guaranty	713	\$37,953,014.54	5.00%	23	3 3.23%		9 1.26%	4	0 5.61%	72	2 10.10%	
	937	\$61,660,590.71	8.12%	30	0 3.20%	1	3 1.39%	6	5 6.94%	108	3 11.53%	
MR. COOPER												
Conventional Loans	145	\$11,232,453.15	1.48%	2	4 2.76%				4 2.76%	8	3 5.52%	
Federal Guaranty	665	\$35,634,377.09	4.69%	23	3 3.46%	1	2 1.80%	2	8 4.21%	63	9.47%	
	810	\$46,866,830.24	6.17%	27	7 3.33%	1	2 1.48%	3	2 3.95%	71	8.77%	
Total CalHFA	7292	\$759,618,308.58	100.00%	199	9 2.73%	7	7 1.06%	35	5 4.87%	631	8.65%	

Reconciled Loan Delinquency Summary All Active Loans By County

			DELINQUENCY RATIOS - % of Loan Count										
Loan		% o f	Loan		Loan		Loan		Total				
Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%			
1118	\$146,430,780.95	19.28%	26	6 2.33%	3	3 0.72%	e	66 5.90%	100	8.94%			
596	\$40,033,736.50	5.27%	21	3.52%	11	1 1.85%	2	22 3.69%	54	9.06%			
547	\$31,399,340.98	4.13%	25	5 4.57%	6	9 1.65%	1	16 2.93%	50	9.14%			
514	\$28,942,585.64	3.81%	16	3.11%	3	0.58%	1	12 2.33%	31	6.03%			
424	\$59,197,479.73	7.79%	10	2.36%	2	2 0.47%	2	6.60%	40	9.43%			
395	\$61,711,018.77	8.12%	2	2 0.51%	2	2 0.51%	2	20 5.06%	24	6.08%			
330	\$32,529,763.16	4.28%	18	3 5.45%	4	1.21%	2	26 7.88%	48	14.55%			
310	\$33,247,475.65	4.38%	10) 3.23%	4	1.29%	1	12 3.87%	26	8.39%			
294	\$18,313,555.17	2.41%	9	3.06%	4	1.36%	1	12 4.08%	25	8.50%			
255	\$38,709,184.13	5.10%	8	3 3.14%	3	3 1.18%	1	14 5.49%	25	9.80%			
247	\$29,195,473.24	3.84%	4	1.62%	6	5 2.43%	2	20 8.10%	30	12.15%			
230	\$30,107,710.62	3.96%	2	2 0.87%			1	13 5.65%	15	6.52%			
194	\$28,836,377.93	3.80%	7	7 3.61%	3	3 1.55%	1	10 5.15%	20	10.31%			
190	\$13,763,702.92	1.81%	1	0.53%	1	0.53%		4 2.11%	6	3.16%			
175	\$18,197,119.12	2.40%	1	0.57%	1	0.57%		5 2.86%	7	4.00%			
1473	\$149,003,004.07	19.62%	39	2.65%	16	5 1.09%	7	75 5.09%	130	8.83%			
7292	\$759,618,308.58	100.00%	199	9 2.73%	77	7 1.06%	35	55 4.87%	631	8.65%			
	Count 1118 596 547 514 424 395 330 310 294 255 247 230 194 190 175 1473	CountBalance1118\$146,430,780.95596\$40,033,736.50547\$31,399,340.98514\$28,942,585.64424\$59,197,479.73395\$61,711,018.77330\$32,529,763.16310\$33,247,475.65294\$18,313,555.17255\$38,709,184.13247\$29,195,473.24230\$30,107,710.62194\$28,836,377.93190\$13,763,702.92175\$18,197,119.121473\$149,003,004.07	CountBalanceBalance1118\$146,430,780.9519.28%596\$40,033,736.505.27%547\$31,399,340.984.13%514\$28,942,585.643.81%424\$59,197,479.737.79%395\$61,711,018.778.12%330\$32,529,763.164.28%310\$33,247,475.654.38%294\$18,313,555.172.41%255\$38,709,184.135.10%247\$29,195,473.243.84%230\$30,107,710.623.96%194\$28,836,377.933.80%190\$13,763,702.921.81%175\$18,197,119.122.40%1473\$149,003,004.0719.62%	CountBalanceBalanceCount1118\$146,430,780.9519.28%26596\$40,033,736.505.27%21547\$31,399,340.984.13%25514\$28,942,585.643.81%16424\$59,197,479.737.79%10395\$61,711,018.778.12%22330\$32,529,763.164.28%18310\$33,247,475.654.38%10294\$18,313,555.172.41%9255\$38,709,184.135.10%8247\$29,195,473.243.84%4230\$30,107,710.623.96%22194\$28,836,377.933.80%7190\$13,763,702.921.81%1175\$18,197,119.122.40%11473\$149,003,004.0719.62%39	CountBalanceBalanceCount30-Day1118\$146,430,780.9519.28%262.33%596\$40,033,736.505.27%213.52%547\$31,399,340.984.13%254.57%514\$28,942,585.643.81%163.11%424\$59,197,479.737.79%102.36%395\$61,711,018.778.12%20.51%330\$32,529,763.164.28%185.45%310\$33,247,475.654.38%103.23%294\$18,313,555.172.41%93.06%255\$38,709,184.135.10%83.14%247\$29,195,473.243.84%41.62%230\$30,107,710.623.96%20.87%194\$28,836,377.933.80%73.61%190\$13,763,702.921.81%10.53%1473\$149,003,004.0719.62%392.65%	CountBalanceBalanceCount30-DayCount1118\$146,430,780.9519.28%262.33%8596\$40,033,736.505.27%213.52%11547\$31,399,340.984.13%254.57%9514\$28,942,585.643.81%163.11%3424\$59,197,479.737.79%102.36%2395\$61,711,018.778.12%20.51%2330\$32,529,763.164.28%185.45%4310\$33,247,475.654.38%103.23%4294\$18,313,555.172.41%93.06%4255\$38,709,184.135.10%83.14%3247\$29,195,473.243.84%41.62%6230\$30,107,710.623.96%20.87%1194\$28,836,377.933.80%73.61%3190\$13,763,702.921.81%10.53%1175\$18,197,119.122.40%10.57%11473\$149,003,004.0719.62%392.65%16	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Loan % of Loan Loan Count 30-Day Count 60-Day Count Count Count 60-Day Count <thc< td=""><td>Loan Count Balance % of Balance Loan Count Loan 30-Day Loan Count Loan 60-Day Loan Count Down 1118 \$146,430,780.95 19.28% 26 2.33% 8 0.72% 66 5.90% 596 \$40,033,736.50 5.27% 21 3.52% 11 1.85% 22 3.69% 547 \$31,399,340.98 4.13% 25 4.57% 9 1.65% 16 2.93% 514 \$28,942,585.64 3.81% 16 3.11% 3 0.58% 12 2.33% 424 \$59,197,479.73 7.79% 10 2.36% 2 0.47% 28 6.60% 395 \$61,711,018.77 8.12% 2 0.51% 20 5.06% 300 \$33,247,475.65 4.38% 10 3.23% 4 1.21% 26 7.88% 310 \$33,247,475.65 4.38% 10 3.23% 4 1.29% 12 3.87% 294</td><td>Loan % of Loan Loan Loan Count 90(+) Day Total 1118 \$146,430,780.95 19.28% 26 2.33% 8 0.72% 66 5.90% 100 596 \$40,033,736.50 5.27% 21 3.52% 11 1.85% 22 3.69% 54 547 \$31,399,340.98 4.13% 25 4.57% 9 1.65% 16 2.93% 50 514 \$28,942,585.64 3.81% 16 3.11% 3 0.58% 12 2.33% 31 424 \$59,197,479.73 7.79% 10 2.36% 2 0.47% 28 6.60% 40 395 \$61,711,018.77 8.12% 2 0.51% 2 5.06% 24 330 \$32,529,763.16 4.28% 18 5.45% 4 1.21% 26 7.88% 48 310 \$33,247,475.65 4.38% 10 3.23% 4 1.29% <t< td=""></t<></td></thc<>	Loan Count Balance % of Balance Loan Count Loan 30-Day Loan Count Loan 60-Day Loan Count Down 1118 \$146,430,780.95 19.28% 26 2.33% 8 0.72% 66 5.90% 596 \$40,033,736.50 5.27% 21 3.52% 11 1.85% 22 3.69% 547 \$31,399,340.98 4.13% 25 4.57% 9 1.65% 16 2.93% 514 \$28,942,585.64 3.81% 16 3.11% 3 0.58% 12 2.33% 424 \$59,197,479.73 7.79% 10 2.36% 2 0.47% 28 6.60% 395 \$61,711,018.77 8.12% 2 0.51% 20 5.06% 300 \$33,247,475.65 4.38% 10 3.23% 4 1.21% 26 7.88% 310 \$33,247,475.65 4.38% 10 3.23% 4 1.29% 12 3.87% 294	Loan % of Loan Loan Loan Count 90(+) Day Total 1118 \$146,430,780.95 19.28% 26 2.33% 8 0.72% 66 5.90% 100 596 \$40,033,736.50 5.27% 21 3.52% 11 1.85% 22 3.69% 54 547 \$31,399,340.98 4.13% 25 4.57% 9 1.65% 16 2.93% 50 514 \$28,942,585.64 3.81% 16 3.11% 3 0.58% 12 2.33% 31 424 \$59,197,479.73 7.79% 10 2.36% 2 0.47% 28 6.60% 40 395 \$61,711,018.77 8.12% 2 0.51% 2 5.06% 24 330 \$32,529,763.16 4.28% 18 5.45% 4 1.21% 26 7.88% 48 310 \$33,247,475.65 4.38% 10 3.23% 4 1.29% <t< td=""></t<>			

Real Estate Owned

Calendar Year 2020 (As of December 31, 2020)												
			*	Trustee Sales	5		Dis	sposition of RE				
	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 - Nov	December	Sales	Jan - Nov	Jan - Nov	December	December	of REO(s)	# of Loans	Owned
FHA/RHS/VA	7	0	1	0	1	4		0		4	4	\$ 515,294
Conventiona	2	0	3	0	3		2		0	2	3	615,924
Total	9	0	4	0	4	4	2	0	0	6	7	\$ 1,131,217

*3rd party trustee sales are not shown in this table (title to these loans were never transferred to CalHFA). There were eight (8) 3rd party sales in calendar year 2008, eighteen (18) 3rd party sales in calendar year 2009, 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, and eighteen (18) 3rd party sales in calendar 2019. There have been five (5) 3rd party sales for calendar 2020.

		Dis	oosition								
Loan Type	Repurcha sed by Lender	Market Short Sales Sales		Lo	an Balance at Sales	Principal Write- Offs	Accumulated RE & Short Sale Los				
FHA/RHS/VA	4		0	\$	555,863	(0)	\$	-			
Conventional		2	0		279,811	(99837)	\$	247,704,907			
	4	2	0	\$	835,675	(99837)	\$	247,704,907			

2020 Year to Date Composition of 1st Trust Deed Loss (As of December 31, 2020)