

HOMEOWNERSHIP LOAN PORTFOLIO DELINQUENCY, REO AND SHORT SALE REPORT

June 30, 2022

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	3237	\$203,321,623.08	38.82%	98	3.03%	28	0.86%	95	2.93%	221	6.83%
VA	54	\$2,510,126.99	0.48%	3	5.56%			1	1.85%	4	7.41%
RHS	50	\$6,084,963.11	1.16%								
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	184	\$39,422,793.89	7.53%	10	5.43%	5	2.72%	29	15.76%	44	23.91%
without MI											
Originated with no MI	1477	\$164,789,592.23	31.46%	26	1.76%	11	0.74%	48	3.25%	85	5.75%
MI Cancelled*	840	\$107,633,433.15	20.55%	16	1.90%	4	0.48%	29	3.45%	49	5.83%
Total CalHFA	5842	\$523,762,532.45	100.00%	153	2.62%	48	0.82%	202	3.46%	403	6.90%
<i>Weighted Average of Conventional Loans:</i>				52	2.08%	20	0.80%	106	4.24%	178	7.12%

*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	%
30-yr level amort											
FHA	3237	\$203,321,623.08	38.82%	98	3.03%	28	0.86%	95	2.93%	221	6.83%
VA	54	\$2,510,126.99	0.48%	3	5.56%			1	1.85%	4	7.41%
RHS	50	\$6,084,963.11	1.16%								
With MI	34	\$7,345,606.70	1.40%			1	2.94%	7	20.59%	8	23.53%
Without MI	2038	\$221,716,407.04	42.33%	36	1.77%	13	0.64%	66	3.24%	115	5.64%
40-yr level amort											
With MI	33	\$7,205,400.74	1.38%			1	3.03%	6	18.18%	7	21.21%
Without MI	87	\$13,922,911.52	2.66%	1	1.15%			4	4.60%	5	5.75%
*5-yr IOP, 30-yr amort											
With MI	117	\$24,871,786.45	4.75%	10	8.55%	3	2.56%	16	13.68%	29	24.79%
Without MI	192	\$36,783,706.82	7.02%	5	2.60%	2	1.04%	7	3.65%	14	7.29%
Total CalHFA	5842	\$523,762,532.45	100.00%	153	2.62%	48	0.82%	202	3.46%	403	6.90%
<i>Weighted Average of Conventional Loans:</i>				52	0.020792	20	0.007997	106	0.042383	178	0.071172

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

March 31, 2022

**Reconciled Loan Delinquency Summary
All Active Loans By Servicer**

	Loan Count	Balance	% of Balance	DELINQUENCY RATIOS - % of Loan Count							
				Loan Count	30-Day	Loan Count	60-Day	Loan Count	90(+)-Day	Total Count	%
CALHFA - LOAN SERVICING											
Conventional Loans	1682	\$226,707,440.20	43.28%	39	2.32%	14	0.83%	80	4.76%	133	7.91%
Federal Guaranty	1134	\$90,992,500.52	17.37%	43	3.79%	7	0.62%	37	3.26%	87	7.67%
	<u>2816</u>	<u>\$317,699,940.72</u>	<u>60.66%</u>	<u>82</u>	<u>2.91%</u>	<u>21</u>	<u>0.75%</u>	<u>117</u>	<u>4.15%</u>	<u>220</u>	<u>7.81%</u>
GUILD MORTGAGE											
Conventional Loans	518	\$59,491,677.00	11.36%	6	1.16%	3	0.58%	14	2.70%	23	4.44%
Federal Guaranty	1019	\$64,985,588.95	12.41%	28	2.75%	7	0.69%	21	2.06%	56	5.50%
	<u>1537</u>	<u>\$124,477,265.95</u>	<u>23.77%</u>	<u>34</u>	<u>2.21%</u>	<u>10</u>	<u>0.65%</u>	<u>35</u>	<u>2.28%</u>	<u>79</u>	<u>5.14%</u>
WELLS FARGO HOME MORTGAGE											
Conventional Loans	184	\$17,468,423.22	3.34%	5	2.72%	1	0.54%	10	5.43%	16	8.70%
Federal Guaranty	611	\$29,074,950.11	5.55%	12	1.96%	7	1.15%	20	3.27%	39	6.38%
	<u>795</u>	<u>\$46,543,373.33</u>	<u>8.89%</u>	<u>17</u>	<u>2.14%</u>	<u>8</u>	<u>1.01%</u>	<u>30</u>	<u>3.77%</u>	<u>55</u>	<u>6.92%</u>
MR. COOPER											
Conventional Loans	117	\$8,178,278.85	1.56%	2	1.71%	2	1.71%	2	1.71%	6	5.13%
Federal Guaranty	577	\$26,863,673.60	5.13%	18	3.12%	7	1.21%	18	3.12%	43	7.45%
	<u>694</u>	<u>\$35,041,952.45</u>	<u>6.69%</u>	<u>20</u>	<u>2.88%</u>	<u>9</u>	<u>1.30%</u>	<u>20</u>	<u>2.88%</u>	<u>49</u>	<u>7.06%</u>
Total CalHFA	<u>5842</u>	<u>\$523,762,532.45</u>	<u>100.00%</u>	<u>153</u>	<u>2.62%</u>	<u>48</u>	<u>0.82%</u>	<u>202</u>	<u>3.46%</u>	<u>403</u>	<u>6.90%</u>

**Reconciled Loan Delinquency Summary
All Active Loans By County**

	Loan Count	Balance	% of Balance	DELINQUENCY RATIOS - % of Loan Count							
				Loan Count	30-Day	Loan Count	60-Day	Loan Count	90(+)-Day	Total Count	%
LOS ANGELES	867	\$98,073,485.54	18.72%	18	2.08%	10	1.15%	36	4.15%	64	7.38%
KERN	490	\$28,977,394.41	5.53%	21	4.29%	2	0.41%	11	2.24%	34	6.94%
FRESNO	468	\$23,083,281.15	4.41%	7	1.50%	3	0.64%	12	2.56%	22	4.70%
TULARE	431	\$21,256,897.80	4.06%	13	3.02%	5	1.16%	7	1.62%	25	5.80%
SAN DIEGO	310	\$38,464,424.58	7.34%	7	2.26%	2	0.65%	12	3.87%	21	6.77%
SANTA CLARA	302	\$40,065,853.58	7.65%	10	3.31%	2	0.66%	8	2.65%	20	6.62%
RIVERSIDE	271	\$24,509,038.44	4.68%	11	4.06%	2	0.74%	16	5.90%	29	10.70%
IMPERIAL	258	\$14,228,067.12	2.72%	10	3.88%	2	0.78%	1	0.39%	13	5.04%
SAN BERNARDINO	250	\$24,222,878.18	4.62%	12	4.80%			8	3.20%	20	8.00%
ALAMEDA	193	\$25,963,262.76	4.96%	1	0.52%	1	0.52%	9	4.66%	11	5.70%
SACRAMENTO	179	\$18,735,518.20	3.58%	5	2.79%	1	0.56%	12	6.70%	18	10.06%
ORANGE	174	\$19,361,283.62	3.70%	2	1.15%	1	0.57%	4	2.30%	7	4.02%
BUTTE	161	\$10,496,917.91	2.00%	1	0.62%			4	2.48%	5	3.11%
MONTEREY	151	\$14,176,782.74	2.71%	1	0.66%			2	1.32%	3	1.99%
SONOMA	137	\$18,276,842.90	3.49%	3	2.19%	2	1.46%	4	2.92%	9	6.57%
OTHER COUNTIES	1200	\$103,870,603.52	19.83%	31	2.58%	15	1.25%	56	4.67%	102	8.50%
Total CalHFA	<u>5842</u>	<u>\$523,762,532.45</u>	<u>100.00%</u>	<u>153</u>	<u>2.62%</u>	<u>48</u>	<u>0.82%</u>	<u>202</u>	<u>3.46%</u>	<u>403</u>	<u>6.90%</u>

Real Estate Owned

Calendar Year 2022 (As of June 30, 2022)												
Loan Type	Beginning Balance # of Loans	Prior Calendar Adj.	*Trustee Sales			Disposition of REO(s)					Ending Balance # of Loans	UPB of REO's Owned
			Reverted to CalHFA Jan - May	Reverted to CalHFA June	Total Trustee Sales	Repurchased by Lender Jan - May	Market Sale(s) Jan - May	Repurchased by Lender June	Market Sale(s) June	Total Disposition of REO(s)		
FHA/RHS/VA	4	0	0	0	0	0		0		0	4	\$ 515,294
Conventional	5	0	0	0	0		0		0	0	5	827,498
Total	9	0	0	0	0	0	0	0	0	0	9	\$ 1,342,792

*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, forty one (41) 3rd party sales in calendar year 2012, fifty nine (59) 3rd party sales in calendar year 2013, forty 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, and five (5) 3rd party sales for calendar 2020. There have been zero (0) 3rd party sales for calendar 2021. There have been one (1) 3rd party sales for calendar 2022.

2022 Year to Date Composition of 1st Trust Deed Loss (As of June 30, 2022)

Loan Type	Disposition				Principal Write-Offs	Accumulated REO & Short Sale Loss
	Repurchased by Lender	Market Sales	Short Sales	Loan Balance at Sales		
FHA/RHS/VA	0		0	\$ -	(0)	\$ -
Conventional		0	0	-	(0)	\$ 247,704,907
	0	0	0	\$ -	(0)	\$ 247,704,907