

# HOMEOWNERSHIP LOAN PORTFOLIO DELINQUENCY, REO AND SHORT SALE REPORT

September 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	%
<b>Federal Guaranty</b>											
FHA	3171	\$195,808,450.83	38.73%	106	3.34%	37	1.17%	77	2.43%	220	6.94%
VA	54	\$2,411,295.92	0.48%	1	1.85%	2	3.70%	1	1.85%	4	7.41%
RHS	50	\$5,995,762.19	1.19%	1	2.00%					1	2.00%
<b>Conventional Loans</b>											
<b>with MI</b>											
MI with Reinsurance	-	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
No Reinsurance	171	\$36,304,756.56	7.18%	10	5.85%	3	1.75%	23	13.45%	36	21.05%
<b>without MI</b>											
Originated with no MI	1457	\$160,173,044.54	31.68%	22	1.51%	13	0.89%	38	2.61%	73	5.01%
MI Cancelled*	821	\$104,850,544.20	20.74%	13	1.58%	5	0.61%	24	2.92%	42	5.12%
<b>Total CalHFA</b>	<b>5724</b>	<b>\$505,543,854.24</b>	<b>100.00%</b>	<b>153</b>	<b>2.67%</b>	<b>60</b>	<b>1.05%</b>	<b>163</b>	<b>2.85%</b>	<b>376</b>	<b>6.57%</b>
<i>Weighted Average of Conventional Loans:</i>				45	1.84%	21	0.86%	85	3.47%	151	6.17%

\*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	%
<b>30-yr level amort</b>											
FHA	3171	\$195,808,450.83	38.73%	106	3.34%	37	1.17%	77	2.43%	220	6.94%
VA	54	\$2,411,295.92	0.48%	1	1.85%	2	3.70%	1	1.85%	4	7.41%
RHS	50	\$5,995,762.19	1.19%	1	2.00%					1	2.00%
With MI	31	\$6,623,209.21	1.31%	1	3.23%	1	3.23%	5	16.13%	7	22.58%
Without MI	1998	\$214,761,565.44	42.48%	32	1.60%	13	0.65%	53	2.65%	98	4.90%
<b>40-yr level amort</b>											
With MI	32	\$6,928,800.27	1.37%					5	15.63%	5	15.63%
Without MI	87	\$13,847,727.76	2.74%	1	1.15%	1	1.15%	4	4.60%	6	6.90%
<b>*5-yr IOP, 30-yr amort</b>											
With MI	108	\$22,752,747.08	4.50%	9	8.33%	2	1.85%	13	12.04%	24	22.22%
Without MI	193	\$36,414,295.54	7.20%	2	1.04%	4	2.07%	5	2.59%	11	5.70%
<b>Total CalHFA</b>	<b>5724</b>	<b>\$505,543,854.24</b>	<b>100.00%</b>	<b>153</b>	<b>2.67%</b>	<b>60</b>	<b>1.05%</b>	<b>163</b>	<b>2.85%</b>	<b>376</b>	<b>6.57%</b>
<i>Weighted Average of Conventional Loans:</i>				45	0.018375	21	0.008575	85	0.034708	151	0.061658

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

September 30, 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	%
<b>CALHFA - LOAN SERVICE</b>											
Conventional Loans	1649	\$219,373,408.62	43.39%	32	1.94%	14	0.85%	68	4.12%	114	6.91%
Federal Guaranty	1111	\$87,719,882.67	17.35%	43	3.87%	15	1.35%	28	2.52%	86	7.74%
	<u>2760</u>	<u>\$307,093,291.29</u>	<u>60.75%</u>	<u>75</u>	<u>2.72%</u>	<u>29</u>	<u>1.05%</u>	<u>96</u>	<u>3.48%</u>	<u>200</u>	<u>7.25%</u>
<b>GUILD MORTGAGE</b>											
Conventional Loans	508	\$57,422,811.79	11.36%	5	0.98%	4	0.79%	9	1.77%	18	3.54%
Federal Guaranty	1001	\$62,811,045.92	12.42%	29	2.90%	7	0.70%	13	1.30%	49	4.90%
	<u>1509</u>	<u>\$120,233,857.71</u>	<u>23.78%</u>	<u>34</u>	<u>2.25%</u>	<u>11</u>	<u>0.73%</u>	<u>22</u>	<u>1.46%</u>	<u>67</u>	<u>4.44%</u>
<b>WELLS FARGO HOME M</b>											
Conventional Loans	178	\$16,718,030.78	3.31%	4	2.25%	3	1.69%	7	3.93%	14	7.87%
Federal Guaranty	594	\$27,935,444.97	5.53%	18	3.03%	8	1.35%	18	3.03%	44	7.41%
	<u>772</u>	<u>\$44,653,475.75</u>	<u>8.83%</u>	<u>22</u>	<u>2.85%</u>	<u>11</u>	<u>1.42%</u>	<u>25</u>	<u>3.24%</u>	<u>58</u>	<u>7.51%</u>
<b>MR. COOPER</b>											
Conventional Loans	114	\$7,814,094.11	1.55%	4	3.51%			1	0.88%	5	4.39%
Federal Guaranty	569	\$25,749,135.38	5.09%	18	3.16%	9	1.58%	19	3.34%	46	8.08%
	<u>683</u>	<u>\$33,563,229.49</u>	<u>6.64%</u>	<u>22</u>	<u>3.22%</u>	<u>9</u>	<u>1.32%</u>	<u>20</u>	<u>2.93%</u>	<u>51</u>	<u>7.47%</u>
<b>Total CalHFA</b>	<u>5724</u>	<u>\$505,543,854.24</u>	<u>100.00%</u>	<u>153</u>	<u>2.67%</u>	<u>60</u>	<u>1.05%</u>	<u>163</u>	<u>2.85%</u>	<u>376</u>	<u>6.57%</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	850	\$94,518,243.12	18.70%	25	2.94%	8	0.94%	24	2.82%	57	6.71%
KERN	483	\$28,123,481.52	5.56%	20	4.14%	7	1.45%	9	1.86%	36	7.45%
FRESNO	458	\$22,153,802.01	4.38%	12	2.62%	4	0.87%	12	2.62%	28	6.11%
TULARE	426	\$20,628,724.61	4.08%	13	3.05%	7	1.64%	8	1.88%	28	6.57%
SAN DIEGO	305	\$37,432,042.91	7.40%	8	2.62%	2	0.66%	9	2.95%	19	6.23%
SANTA CLARA	296	\$39,010,408.00	7.72%	3	1.01%	3	1.01%	6	2.03%	12	4.05%
RIVERSIDE	265	\$23,651,686.90	4.68%	9	3.40%	5	1.89%	10	3.77%	24	9.06%
IMPERIAL	251	\$13,720,752.83	2.71%	9	3.59%	4	1.59%	1	0.40%	14	5.58%
SAN BERNARDINO	244	\$23,208,929.57	4.59%	8	3.28%	3	1.23%	7	2.87%	18	7.38%
ALAMEDA	189	\$25,041,168.03	4.95%	3	1.59%	2	1.06%	8	4.23%	13	6.88%
SACRAMENTO	172	\$17,934,255.76	3.55%	3	1.74%	2	1.16%	10	5.81%	15	8.72%
ORANGE	171	\$18,831,406.34	3.72%	2	1.17%	3	1.75%	2	1.17%	7	4.09%
BUTTE	158	\$10,274,728.57	2.03%	5	3.16%			1	0.63%	6	3.80%
MONTEREY	151	\$13,927,357.56	2.75%	1	0.66%			1	0.66%	2	1.32%
SONOMA	134	\$17,131,059.94	3.39%	3	2.24%	1	0.75%	4	2.99%	8	5.97%
OTHER COUNTIES	1171	\$99,955,806.57	19.77%	29	2.48%	9	0.77%	51	4.36%	89	7.60%
<b>Total CalHFA</b>	<u>5724</u>	<u>\$505,543,854.24</u>	<u>100.00%</u>	<u>153</u>	<u>2.67%</u>	<u>60</u>	<u>1.05%</u>	<u>163</u>	<u>2.85%</u>	<u>376</u>	<u>6.57%</u>

### Real Estate Owned

Calendar Year 2022 (As of September 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 - Aug	Reverted to CalHFA September	Total Trustee Sales	Repurchased by Lender Jan - Aug	Market Sale(s) Jan - Aug	Repurchased by Lender September	Market Sale(s) September	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
<b>Total</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>\$ 1,342,792</b>

\*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 two (2) 3rd party sales for calendar 2022.

### 2022 Year to Date Composition of 1st Trust Deed Loss (As of September 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