

HOMEOWNERSHIP LOAN PORTFOLIO DELINQUENCY, REO AND SHORT SALE REPORT

June 30, 2021

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	3602	\$245,819,486.90	37.57%	83	2.30%	27	0.75%	148	4.11%	258	7.16%
VA	64	\$3,729,973.77	0.57%	3	4.69%	2	3.13%	1	1.56%	6	9.38%
RHS	52	\$6,758,816.01	1.03%					2	3.85%	2	3.85%
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	299	\$64,502,346.48	9.86%	12	4.01%	3	1.00%	39	13.04%	54	18.06%
without MI											
Originated with no MI	1692	\$202,764,057.02	30.99%	28	1.65%	16	0.95%	72	4.26%	116	6.86%
MI Cancelled*	966	\$130,796,591.25	19.99%	9	0.93%	5	0.52%	37	3.83%	51	5.28%
Total CalHFA	6675	\$654,371,271.43	100.00%	135	2.02%	53	0.79%	299	4.48%	487	7.30%
<i>Weighted Average of Conventional Loans:</i>				49	1.66%	24	0.81%	148	5.01%	221	7.47%

*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	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	3602	\$245,819,486.90	37.57%	83	2.30%	27	0.75%	148	4.11%	258	7.16%
VA	64	\$3,729,973.77	0.57%	3	4.69%	2	3.13%	1	1.56%	6	9.38%
RHS	52	\$6,758,816.01	1.03%					2	3.85%	2	3.85%
With MI	59	\$11,945,158.25	1.83%	2	3.39%	2	3.39%	8	13.56%	12	20.34%
Without MI	2335	\$272,476,957.97	41.64%	32	1.37%	19	0.81%	90	3.85%	141	6.04%
40-yr level amort											
With MI	46	\$10,632,452.45	1.62%	2	4.35%			7	15.22%	9	19.57%
Without MI	102	\$17,044,381.69	2.60%	1	0.98%	1	0.98%	7	6.86%	9	8.82%
*5-yr IOP, 30-yr amort											
With MI	194	\$41,924,735.78	6.41%	8	4.12%	1	0.52%	24	12.37%	33	17.01%
Without MI	221	\$44,039,308.61	6.73%	4	1.81%	1	0.45%	12	5.43%	17	7.69%
	6675	\$654,371,271.43	100.00%	135	2.02%	53	0.79%	299	4.48%	487	7.30%
<i>Weighted Average of Conventional Loans:</i>				49	0.016571	24	0.008116	148	0.050051	221	0.074738

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

June 30, 2021

**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 SERVICE											
Conventional Loans	2006	\$291,725,779.56	44.58%	38	1.89%	16	0.80%	101	5.03%	155	7.73%
Federal Guaranty	1284	\$110,988,192.94	16.96%	32	2.49%	12	0.93%	52	4.05%	96	7.48%
	<u>3290</u>	<u>\$402,713,972.50</u>	<u>61.54%</u>	<u>70</u>	<u>2.13%</u>	<u>28</u>	<u>0.85%</u>	<u>153</u>	<u>4.65%</u>	<u>251</u>	<u>7.63%</u>
GUILD MORTGAGE											
Conventional Loans	602	\$74,865,290.33	11.44%	7	1.16%	5	0.83%	24	3.99%	36	5.98%
Federal Guaranty	1131	\$78,637,678.57	12.02%	14	1.24%	5	0.44%	37	3.27%	56	4.95%
	<u>1733</u>	<u>\$153,502,968.90</u>	<u>23.46%</u>	<u>21</u>	<u>1.21%</u>	<u>10</u>	<u>0.58%</u>	<u>61</u>	<u>3.52%</u>	<u>92</u>	<u>5.31%</u>
WELLS FARGO HOME M											
Conventional Loans	214	\$21,484,266.21	3.28%	1	0.47%	2	0.93%	18	8.41%	21	9.81%
Federal Guaranty	682	\$34,947,987.84	5.34%	18	2.64%	5	0.73%	32	4.69%	55	8.06%
	<u>896</u>	<u>\$56,432,254.05</u>	<u>8.62%</u>	<u>19</u>	<u>2.12%</u>	<u>7</u>	<u>0.78%</u>	<u>50</u>	<u>5.58%</u>	<u>76</u>	<u>8.48%</u>
MR. COOPER											
Conventional Loans	135	\$9,987,658.65	1.53%	3	2.22%	1	0.74%	5	3.70%	9	6.67%
Federal Guaranty	621	\$31,734,417.33	4.85%	22	3.54%	7	1.13%	30	4.83%	59	9.50%
	<u>756</u>	<u>\$41,722,075.98</u>	<u>6.38%</u>	<u>25</u>	<u>3.31%</u>	<u>8</u>	<u>1.06%</u>	<u>35</u>	<u>4.63%</u>	<u>68</u>	<u>8.99%</u>
Total CalHFA	<u>6675</u>	<u>\$654,371,271.43</u>	<u>100.00%</u>	<u>135</u>	<u>2.02%</u>	<u>53</u>	<u>0.79%</u>	<u>299</u>	<u>4.48%</u>	<u>487</u>	<u>7.30%</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	1003	\$124,814,253.30	19.07%	15	1.50%	8	0.80%	58	5.78%	81	8.08%
KERN	555	\$35,319,186.57	5.40%	16	2.88%	5	0.90%	16	2.88%	37	6.67%
FRESNO	518	\$28,198,417.33	4.31%	13	2.51%	5	0.97%	18	3.47%	36	6.95%
TULARE	483	\$26,195,437.73	4.00%	10	2.07%	6	1.24%	10	2.07%	26	5.38%
SAN DIEGO	390	\$51,896,627.26	7.93%	6	1.54%	3	0.77%	18	4.62%	27	6.92%
SANTA CLARA	352	\$51,084,845.06	7.81%	6	1.70%	3	0.85%	14	3.98%	23	6.53%
RIVERSIDE	307	\$29,192,677.31	4.46%	10	3.26%	3	0.98%	22	7.17%	35	11.40%
SAN BERNARDINO	286	\$29,451,652.55	4.50%	7	2.45%	1	0.35%	10	3.50%	18	6.29%
IMPERIAL	281	\$16,667,283.40	2.55%	5	1.78%	2	0.71%	10	3.56%	17	6.05%
ALAMEDA	223	\$32,321,767.30	4.94%	1	0.45%	2	0.90%	11	4.93%	14	6.28%
SACRAMENTO	216	\$24,359,352.67	3.72%	3	1.39%	4	1.85%	21	9.72%	28	12.96%
ORANGE	203	\$24,571,875.45	3.76%	2	0.99%			9	4.43%	11	5.42%
BUTTE	178	\$12,366,748.65	1.89%	2	1.12%			5	2.81%	7	3.93%
CONTRA COSTA	167	\$23,103,152.72	3.53%	3	1.80%	1	0.60%	8	4.79%	12	7.19%
MONTEREY	162	\$16,229,326.95	2.48%	2	1.23%	1	0.62%	3	1.85%	6	3.70%
OTHER COUNTIES	<u>1351</u>	<u>\$128,598,667.18</u>	<u>19.65%</u>	<u>34</u>	<u>2.52%</u>	<u>9</u>	<u>0.67%</u>	<u>66</u>	<u>4.89%</u>	<u>109</u>	<u>8.07%</u>
Total CalHFA	<u>6675</u>	<u>\$654,371,271.43</u>	<u>100.00%</u>	<u>135</u>	<u>2.02%</u>	<u>53</u>	<u>0.79%</u>	<u>299</u>	<u>4.48%</u>	<u>487</u>	<u>7.30%</u>

Real Estate Owned

Calendar Year 2021 (As of June 30, 2021)												
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	3	0	0	0	0		0		0	0	3	615,924
Total	7	0	0	0	0	0	0	0	0	0	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, 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.

2021 Year to Date Composition of 1st Trust Deed Loss (As of June 30, 2021)

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
Total	0	0	0	\$ -	(0)	\$ 247,704,907