

HOMEOWNERSHIP LOAN PORTFOLIO DELINQUENCY, REO AND SHORT SALE REPORT

December 31, 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	3123	\$189,965,758.61	38.65%	110	3.52%	38	1.22%	73	2.34%	221	7.08%
VA	53	\$2,260,222.75	0.46%	1	1.89%	1	1.89%	1	1.89%	3	5.66%
RHS	48	\$5,767,706.86	1.17%	2	4.17%	1	2.08%			3	6.25%
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	157	\$32,726,417.41	6.66%	9	5.73%	5	3.18%	20	12.74%	34	21.66%
without MI											
Originated with no MI	1443	\$156,398,946.43	31.82%	21	1.46%	13	0.90%	36	2.49%	70	4.85%
MI Cancelled*	820	\$104,446,064.71	21.25%	17	2.07%	6	0.73%	20	2.44%	43	5.24%
Total CalHFA	5644	\$491,565,116.77	100.00%	160	2.83%	64	1.13%	150	2.66%	374	6.63%
<i>Weighted Average of Conventional Loans:</i>				47	1.94%	24	0.99%	76	3.14%	147	6.07%

*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	3123	\$189,965,758.61	38.65%	110	3.52%	38	1.22%	73	2.34%	221	7.08%
VA	53	\$2,260,222.75	0.46%	1	1.89%	1	1.89%	1	1.89%	3	5.66%
RHS	48	\$5,767,706.86	1.17%	2	4.17%	1	2.08%			3	6.25%
With MI	30	\$6,453,708.87	1.31%			1	3.33%	5	16.67%	6	20.00%
Without MI	1976	\$209,327,948.92	42.58%	31	1.57%	15	0.76%	48	2.43%	94	4.76%
40-yr level amort											
With MI	29	\$6,009,352.75	1.22%	2	6.90%	2	6.90%	3	10.34%	7	24.14%
Without MI	89	\$14,228,603.92	2.89%	2	2.25%	2	2.25%	3	3.37%	7	7.87%
*5-yr IOP, 30-yr amort											
With MI	98	\$20,263,355.79	4.12%	7	7.14%	2	2.04%	12	12.24%	21	21.43%
Without MI	198	\$37,288,458.30	7.59%	5	2.53%	2	1.01%	5	2.53%	12	6.06%
Total	5644	\$491,565,116.77	100.00%	160	2.83%	64	1.13%	150	2.66%	374	6.63%
<i>Weighted Average of Conventional Loans:</i>				47	0.019421	24	0.009917	76	0.031405	147	0.060744

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

December 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	1631	\$214,020,138.25	43.54%	31	1.90%	17	1.04%	59	3.62%	107	6.56%
Federal Guaranty	1097	\$85,623,115.30	17.42%	44	4.01%	18	1.64%	27	2.46%	89	8.11%
	<u>2728</u>	<u>\$299,643,253.55</u>	<u>60.96%</u>	<u>75</u>	<u>2.75%</u>	<u>35</u>	<u>1.28%</u>	<u>86</u>	<u>3.15%</u>	<u>196</u>	<u>7.18%</u>
GUILD MORTGAGE											
Conventional Loans	502	\$55,551,693.18	11.30%	9	1.79%	2	0.40%	10	1.99%	21	4.18%
Federal Guaranty	989	\$60,811,563.26	12.37%	31	3.13%	8	0.81%	10	1.01%	49	4.95%
	<u>1491</u>	<u>\$116,363,256.44</u>	<u>23.67%</u>	<u>40</u>	<u>2.68%</u>	<u>10</u>	<u>0.67%</u>	<u>20</u>	<u>1.34%</u>	<u>70</u>	<u>4.69%</u>
WELLS FARGO HOME MORTGAGE											
Conventional Loans	176	\$16,391,526.08	3.33%	3	1.70%	3	1.70%	6	3.41%	12	6.82%
Federal Guaranty	578	\$26,892,213.13	5.47%	17	2.94%	5	0.87%	20	3.46%	42	7.27%
	<u>754</u>	<u>\$43,283,739.21</u>	<u>8.81%</u>	<u>20</u>	<u>2.65%</u>	<u>8</u>	<u>1.06%</u>	<u>26</u>	<u>3.45%</u>	<u>54</u>	<u>7.16%</u>
MR. COOPER											
Conventional Loans	111	\$7,608,071.04	1.55%	4	3.60%	2	1.80%	1	0.90%	7	6.31%
Federal Guaranty	560	\$24,666,796.53	5.02%	21	3.75%	9	1.61%	17	3.04%	47	8.39%
	<u>671</u>	<u>\$32,274,867.57</u>	<u>6.57%</u>	<u>25</u>	<u>3.73%</u>	<u>11</u>	<u>1.64%</u>	<u>18</u>	<u>2.68%</u>	<u>54</u>	<u>8.05%</u>
Total CalHFA	<u>5644</u>	<u>\$491,565,116.77</u>	<u>100.00%</u>	<u>160</u>	<u>2.83%</u>	<u>64</u>	<u>1.13%</u>	<u>150</u>	<u>2.66%</u>	<u>374</u>	<u>6.63%</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	841	\$91,885,167.28	18.69%	17	2.02%	11	1.31%	21	2.50%	49	5.83%
KERN	479	\$27,484,223.33	5.59%	22	4.59%	3	0.63%	12	2.51%	37	7.72%
FRESNO	454	\$21,383,559.00	4.35%	14	3.08%	5	1.10%	11	2.42%	30	6.61%
TULARE	419	\$20,013,849.35	4.07%	14	3.34%	5	1.19%	10	2.39%	29	6.92%
SAN DIEGO	298	\$35,984,402.32	7.32%	6	2.01%	2	0.67%	6	2.01%	14	4.70%
SANTA CLARA	290	\$37,386,907.97	7.61%	1	0.34%	4	1.38%	7	2.41%	12	4.14%
RIVERSIDE	261	\$23,032,122.71	4.69%	16	6.13%	4	1.53%	10	3.83%	30	11.49%
IMPERIAL	248	\$13,293,850.74	2.70%	10	4.03%	5	2.02%	2	0.81%	17	6.85%
SAN BERNARDINO	243	\$22,839,480.61	4.65%	6	2.47%	2	0.82%	6	2.47%	14	5.76%
ALAMEDA	187	\$24,419,138.76	4.97%	5	2.67%			6	3.21%	11	5.88%
SACRAMENTO	170	\$17,571,725.35	3.57%	4	2.35%	4	2.35%	8	4.71%	16	9.41%
ORANGE	168	\$18,454,789.27	3.75%	2	1.19%	2	1.19%	3	1.79%	7	4.17%
BUTTE	158	\$10,091,265.35	2.05%	5	3.16%			2	1.27%	7	4.43%
MONTEREY	149	\$13,542,860.05	2.76%	4	2.68%			1	0.67%	5	3.36%
SONOMA	134	\$16,879,774.38	3.43%			5	3.73%	4	2.99%	9	6.72%
OTHER COUNTIES	1145	\$97,302,000.30	19.79%	34	2.97%	12	1.05%	41	3.58%	87	7.60%
Total CalHFA	<u>5644</u>	<u>\$491,565,116.77</u>	<u>100.00%</u>	<u>160</u>	<u>2.83%</u>	<u>64</u>	<u>1.13%</u>	<u>150</u>	<u>2.66%</u>	<u>374</u>	<u>6.63%</u>

Real Estate Owned

Calendar Year 2022 (As of December 31, 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 - Nov	Reverted to CalHFA December	Total Trustee Sales	Repurchased by Lender Jan - Nov	Market Sale(s) Jan - Nov	Repurchased by Lender December	Market Sale(s) December	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 five (5) 3rd party sales for calendar 2022.

2022 Year to Date Composition of 1st Trust Deed Loss (As of December 31, 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