



OFFICE OF HOUSING

OFFICE OF ASSET SALES

OFFICE OF FINANCE AND BUDGET

Report to the Commissioner on Post Sale Report Library

March 2025

**HUD-HELD VACANT AND NON VACANT LOAN SALES FOR
HOME EQUITY CONVERSION MORTGAGES**

**Department of Housing and Urban Development
Federal Housing Administration**

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INTRODUCTION

This HUD-held Vacant Loan Sales (HVLS) and HUD-held Non Vacant Loan Sales (HNVLS) Library Appendices compilation has been prepared to accompany the March 2025 Report to the Commissioner on Post-Sale Reporting HUD-held Vacant and Non Vacant Loan Sales. These appendices provide a series of data tables on the HVLS/HNVLS portfolio, as reported by the Purchasers. They contain both sale level and pool level data on each of the HVLS transactions with data due 12/15/2024. They include data on status outcomes, purchasers and geographic information on the loans included in each transaction. This report does not contain post-sale reporting data for the HNVLS transactions as the reporting is not yet due.

Note that the data provided below excludes 438 loans that were reported as Repurchased by the Purchasers in their post-sale reporting. The information contained herein is based upon data reported by Purchasers.

HVLS 2017-1

HVLS 2017-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2017-1, 1.7% of loans had not yet been resolved. For those loans that had resolved 64.0% were resolved through REO. The required post-sale reporting period has expired for this sale. The data is updated with the Follow-Up Report required for all loans not resolved two years following the last reporting date.

Sale Date	November 30, 2016	Geography	Percentage of Total
Months from Sale to Reporting Date	98	Florida	12%
Loans Sold	1,567	Illinois	8%
ULB	\$316.9 M	California	6%
Aggregate Sales Price	\$120.1M	New York	5%
Number of Purchasers	1	Indiana	5%
		Other	64%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
Rushmore Loan Management Services LLC/Roosevelt	601, 602, 603, 604, 605	1,567	100%

APPENDIX A-1: Status of Loans Sold in HVLS 2017-1

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	59	3.8%
Short Payoff	0	0.0%
Short Sale	443	28.3%
Loans Sold at Foreclosure to a Third Party	0	0.0%
Charge-Offs	36	2.3%
Total Resolved Non-REO	538	34.3%
Resolved REO		
Foreclosure	1,003	64.0%
Deed in Lieu	0	0.0%
Total Resolved REO	1,003	64.0%
Total Resolved	1,541	98.3%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	26	1.7%
Number of Loans Sold	1,567	100.0%

APPENDIX A-2: Final REO Property Outcome Sold in HVLS 2017-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	594	59.9%
Sold to a Nonprofit	1	0.1%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	378	38.1%
Property Outcome Unknown	18	1.8%
Total Final REO Property Outcomes	991	100.0%

The difference between Total Resolved REO shown in Appendix A-1 (1,003) and Total Final REO Property Outcomes in A-2 (991) are the properties held in the Purchasers' inventory (12) but not yet sold or gifted.

HVLS 2017-1: POOL LEVEL DATA – Metrics

APPENDIX A-3: Status of Loans Sold in HVLS 2017-1 by Pool (601 – 605)

	601		602		603		604		605	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	2	0.4%	43	9.2%	3	0.7%	0	0.0%	11	18.6%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	139	29.0%	114	24.4%	148	32.7%	31	29.0%	11	18.6%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	15	3.1%	5	1.1%	16	3.5%	0	0.0%	0	0.0%
Total Resolved Non-REO	156	32.5%	162	34.6%	167	36.9%	31	29.0%	22	37.3%
Resolved REO										
Foreclosure	299	62.3%	306	65.4%	286	63.1%	75	70.1%	37	62.7%
Deed in Lieu	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	299	62.3%	306	65.4%	286	63.1%	75	70.1%	37	62.7%
Total Resolved	455	94.8%	468	100.0%	453	100.0%	106	99.1%	59	100.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	25	5.2%	0	0.0%	0	0.0%	1	0.9%	0	0.0%
Number of Loans Sold	480	100.0%	468	100.0%	453	100.0%	107	100.0%	59	100.0%

APPENDIX A-4: Final REO Property Outcome Sold in HVLS 2017-1 by Pool (601 – 605)

	601		602		603		604		605	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	170	58.8%	178	58.4%	160	56.1%	59	78.7%	27	73.0%
Sold to a Nonprofit	1	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	114	39.4%	121	39.7%	120	42.1%	14	18.7%	9	24.3%
Property Outcome Unknown	4	1.4%	6	2.0%	5	1.8%	2	2.7%	1	2.7%
Total Final REO Property Outcomes	289	100.0%	305	100.0%	285	100.0%	75	100.0%	37	100.0%

HVLS 2017-2

HVLS 2017-2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2017-2, 0.9% of loans had not yet been resolved. For those loans that had resolved 74.2% were resolved through REO. The required post-sale reporting period has expired for this sale. The data is updated with the Follow-Up Report required for all loans not resolved two years following the last reporting date.

Sale Date	June 21, 2017	Geography	Percentage of Total
Months from Sale to Reporting Date	91	Florida	14%
Loans Sold	805	Texas	11%
ULB	\$158.7 M	California	8%
Aggregate Sales Price	\$64.4 M	Illinois	5%
Number of Purchasers	4	New Jersey	5%
		Other	58%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
Rushmore Loan Management Services LLC/ Roosevelt	606, 607	463	58%
Bayview Asset Management	608	161	20%
Hogar Hispano, Inc. (Non-Profit)	610	117	15%
The Corona Group/ Community Development Fund	609	64	8%

APPENDIX B-1: Status of Loans Sold in HVLS 2017-2

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	29	3.6%
Short Payoff	1	0.1%
Short Sale	131	16.3%
Loans Sold at Foreclosure to a Third Party	40	5.0%
Charge-Offs	0	0.0%
Total Resolved Non-REO	201	25.0%
Resolved REO		
Foreclosure	586	72.8%
Deed in Lieu	11	1.4%
Total Resolved REO	597	74.2%
Total Resolved	798	99.1%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	7	0.9%
Number of Loans Sold	805	100.0%

APPENDIX B-2: Final REO Property Outcome Sold in HVLS 2017-2

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	202	34.1%
Sold to a Nonprofit	2	0.3%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	244	41.1%
Property Outcome Unknown	145	24.5%
Total Final REO Property Outcomes	593	100.0%

The difference between Total Resolved REO shown in Appendix B-1 (597) and Total Final REO Property Outcomes in B-2 (593) are the properties held in the Purchasers' inventory (4) but not yet sold or gifted.

HVLS 2017-2: POOL LEVEL DATA – Metrics

Appendix B-3: Status of Loans Sold in HVLS 2017-2 by Pool (606 – 610)

	606		607		608		609		610	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	23	9.1%	1	0.5%	4	2.5%	1	1.6%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	1	0.6%	0	0.0%	0	0.0%
Short Sale	59	23.2%	70	33.5%	1	0.6%	1	1.6%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%	40	62.5%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	82	32.3%	71	34.0%	6	3.7%	42	65.6%	0	0.0%
Resolved REO										
Foreclosure	168	66.1%	125	59.8%	154	95.7%	22	34.4%	117	100.0%
Deed in Lieu	4	1.6%	7	3.3%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	172	67.7%	132	63.2%	154	95.7%	22	34.4%	117	100.0%
Total Resolved	254	100.0%	203	97.1%	160	99.4%	64	100.0%	117	100.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	0	0.0%	6	2.9%	1	0.6%	0	0.0%	0	0.0%
Number of Loans Sold	254	100.0%	209	100.0%	161	100.0%	64	100.0%	117	100.0%

APPENDIX B-4: Final REO Property Outcome Sold in HVLS 2017-2 by Pool (606 – 610)

	606		607		608		609		610	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	105	61.8%	74	56.5%	23	14.9%	0	0.0%	0	0.0%
Sold to a Nonprofit	0	0.0%	2	1.5%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	63	37.1%	53	40.5%	128	83.1%	0	0.0%	0	0.0%
Property Outcome Unknown	2	1.2%	2	1.5%	3	1.9%	22	100.0%	116	100.0%
Total Final REO Property Outcomes	170	100.0%	131	100.0%	154	100.0%	22	100.0%	116	100.0%

Pool 610 was purchased by Hogar Hispano, Inc, a non-profit organization.

HVLS 2018-1

HVLS 2018-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2018-1, 6.7% of loans had not yet been resolved. For those loans that had resolved 57.5% were resolved through REO. The required post-sale reporting period has expired for this sale. The data is updated with the Follow-Up Report required for all loans not resolved two years following the last reporting date.

Sale Date	April 11, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	81	Florida	12%
Loans Sold	511	Texas	10%
ULB	\$108.8 M	New York	5%
Aggregate Sales Price	\$55.7 M	New Jersey	5%
Number of Purchasers	2	California	5%
		Other	62%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
The Corona Group/ Community Development Fund	602, 603, 604	339	66%
GITSIT Solutions, LLC (Formerly known as Kondaur)	601	172	34%

APPENDIX C-1: Status of Loans Sold in HVLS 2018-1

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	4	0.8%
Short Payoff	2	0.4%
Short Sale	14	2.7%
Loans Sold at Foreclosure to a Third Party	162	31.7%
Charge-Offs	1	0.2%
Total Resolved Non-REO	183	35.8%
Resolved REO		
Foreclosure	266	52.1%
Deed in Lieu	28	5.5%
Total Resolved REO	294	57.5%
Total Resolved	477	93.3%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	34	6.7%
Number of Loans Sold	511	100.0%

APPENDIX C-2: Final REO Property Outcome Sold in HVLS 2018-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	66	22.7%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	53	18.2%
Property Outcome Unknown	172	59.1%
Total Final REO Property Outcomes	291	100.0%

The difference between Total Resolved REO shown in Appendix C-1 (294) and Total Final REO Property Outcomes in C-2 (291) are the properties held in the Purchasers' inventory (3) but not yet sold or gifted.

HVLS 2018-1: POOL LEVEL DATA – Metrics

Appendix C-3: Status of Loans Sold in HVLS 2018-1 by Pool (601 – 604)

	601		602		603		604	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED								
Resolved Non-REO								
Paid-in-Full	1	0.6%	3	3.8%	0	0.0%	0	0.0%
Short Payoff	2	1.2%	0	0.0%	0	0.0%	0	0.0%
Short Sale	13	7.6%	0	0.0%	1	0.5%	0	0.0%
Loans Sold at Foreclosure to a Third Party	30	17.4%	36	45.6%	74	37.8%	22	34.4%
Charge-Offs	1	0.6%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	47	27.3%	39	49.4%	75	38.3%	22	34.4%
Resolved REO								
Foreclosure	95	55.2%	37	46.8%	99	50.5%	35	54.7%
Deed in Lieu	26	15.1%	0	0.0%	2	1.0%	0	0.0%
Total Resolved REO	121	70.3%	37	46.8%	101	51.5%	35	54.7%
Total Resolved	168	97.7%	76	96.2%	176	89.8%	57	89.1%
NOT RESOLVED								
Total Not Resolved (In Delinquent Servicing)	4	2.3%	3	3.8%	20	10.2%	7	10.9%
Number of Loans Sold	172	100.0%	79	100.0%	196	100.0%	64	100.0%

APPENDIX C-4: Final REO Property Outcome Sold in HVLS 2018-1 by Pool (601 – 604)

	601		602		603		604	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES								
Sold to an Owner Occupant	66	55.5%	0	0.0%	0	0.0%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	53	44.5%	0	0.0%	0	0.0%	0	0.0%
Property Outcome Unknown	0	0.0%	37	100.0%	100	100.0%	35	100.0%
Total Final REO Property Outcomes	119	100.0%	37	100.0%	100	100.0%	35	100.0%

HVLS 2019-1

HVLS 2019-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2019-1, 2.1% of loans had not yet been resolved. For those loans that had resolved 85.7% were resolved through REO. . The data is updated with the Follow-Up Report required for all loans not resolved two years following the last reporting date.

Sale Date	December 12, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	73	Florida	13%
Loans Sold	920	Texas	7%
ULB	\$192.1M	New York	6%
Aggregate Sales Price	\$87.1M	Illinois	6%
Number of Purchasers	5	Pennsylvania	4%
		Other	64%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
Upland Mortgage Acquisition II, LLC	601, 602, 606	494	54%
VWH Capital Management, LP/ VRMTG ACQ, LLC	604	156	17%
Hogar Hispano, Inc. (Non-Profit)	605	132	14%
Rushmore Loan Management/ Roosevelt	603	106	12%
Home Preservation Partnership, LLC (Non-Profit)	607, 609	32	3%

APPENDIX D-1: Status of Loans Sold in HVLS 2019-1

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	6	0.7%
Short Payoff	12	1.3%
Short Sale	75	8.2%
Loans Sold at Foreclosure to a Third Party	15	1.6%
Charge-Offs	9	1.0%
Total Resolved Non-REO	117	12.7%
Resolved REO		0.0%
Foreclosure	721	78.4%
Deed in Lieu	63	6.8%
Total Resolved REO	784	85.2%
Total Resolved	901	97.9%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	19	2.1%
Number of Loans Sold	920	100.0%

APPENDIX D-2: Final REO Property Outcome Sold in HVLS 2019-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	244	31.4%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	405	52.1%
Property Outcome Unknown	128	16.5%
Total Final REO Property Outcomes	777	100.0%

The difference between Total Resolved REO shown in Appendix D-1 (784) and Total Final REO Property Outcomes in D-2 (777) are the properties held in the Purchasers' inventory (7) but not yet sold or gifted.

HVLS 2019-1: POOL LEVEL DATA – Metrics

Appendix D-3: Status of Loans Sold in HVLS 2019-1 by Pool (601 – 605)

	601		602		603		604		605	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	0	0.0%	3	2.8%	3	1.9%	0	0.0%
Short Payoff	5	2.9%	6	3.1%	0	0.0%	0	0.0%	0	0.0%
Short Sale	7	4.0%	3	1.6%	61	57.5%	2	1.3%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	3	1.7%	4	2.1%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	15	8.7%	13	6.7%	64	60.4%	5	3.2%	0	0.0%
Resolved REO										
Foreclosure	105	60.7%	165	85.5%	39	36.8%	147	94.2%	128	97.0%
Deed in Lieu	41	23.7%	13	6.7%	2	1.9%	4	2.6%	0	0.0%
Total Resolved REO	146	84.4%	178	92.2%	41	38.7%	151	96.8%	128	97.0%
Total Resolved	161	93.1%	191	99.0%	105	99.1%	156	100.0%	128	97.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	12	6.9%	2	1.0%	1	0.9%	0	0.0%	4	3.0%
Number of Loans Sold	173	100.0%	193	100.0%	106	100.0%	156	100.0%	132	100.0%

Pool 605 was purchased by Hogar Hispano, Inc, a non-profit organization.

HVLS 2019-1: POOL LEVEL DATA – Metrics

Appendix D-3: Status of Loans Sold in HVLS 2019-1 by Pool (606 – 609)

Category	606		607		609	
	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED						
Resolved Non-REO						
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%
Short Payoff	1	0.8%	0	0.0%	0	0.0%
Short Sale	2	1.6%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	2	16.7%	13	65.0%
Charge-Offs	2	1.6%	0	0.0%	0	0.0%
Total Resolved Non-REO	5	3.9%	2	16.7%	13	65.0%
Resolved REO						0.0%
Foreclosure	120	93.8%	10	83.3%	7	35.0%
Deed in Lieu	3	2.3%	0	0.0%	0	0.0%
Total Resolved REO	123	96.1%	10	83.3%	7	35.0%
Total Resolved	128	100.0%	12	100.0%	20	100.0%
NOT RESOLVED						
Total Not Resolved (In Delinquent Servicing)	0	0.0%	0	0.0%	0	0.0%
Number of Loans Sold	128	100.0%	12	100.0%	20	100.0%

Pools 607 and 609 were purchased by Home Preservation Partnership, LLC, a non-profit organization.

HVLS 2019-1: POOL LEVEL DATA – Metrics

APPENDIX D-4: Final REO Property Outcome Sold in HVLS 2019-1 by Pool (601 – 609)

	601		602		603		604		605	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	59	41.0%	32	18.0%	29	74.4%	90	59.6%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	85	59.0%	146	82.0%	10	25.6%	61	40.4%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	128	100.0%
Total Final REO Property Outcomes	144	100.0%	178	100.0%	39	100.0%	151	100.0%	128	100.0%

	606		607		609	
Category	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES						
Sold to an Owner Occupant	29	23.6%	2	22.2%	3	60.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	94	76.4%	7	77.8%	2	40.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	123	100.0%	9	100.0%	5	100.0%

Pool 605 was purchased by Hogar Hispano, Inc, a non-profit organization.

Pools 607 and 609 were purchased by Home Preservation Partnership, LLC, a non-profit organization.

HVLS 2019-2

HVLS 2019-2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2019-2, 6.3% of loans had not yet been resolved. For those loans that had resolved 72.4% were resolved through REO. The required post-sale reporting period has expired for this sale.

Sale Date	July 24, 2019	Geography	Percentage of Total
Months from Sale to Reporting Date	66	Florida	9%
Loans Sold	1,375	Texas	8%
ULB	\$310.0M	California	6%
Aggregate Sales Price	\$135.5 M	Virginia	6%
Number of Purchasers	6	New York	4%
		Other	67%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	611	395	29%
Rushmore Loan Management Services LLC	610	279	20%
VWH Capital Management, LP	613	234	17%
Seattle Bank, LLC	612	186	14%
Home Preservation Partnership, LLC (Non-Profit)	616, 617, 618, 619, 620	142	10%
Hogar Hispano, Inc. (Non-Profit)	614	139	10%

APPENDIX E-1: Status of Loans Sold in HVLS 2019-2

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	14	1.0%
Short Payoff	4	0.3%
Short Sale	119	8.7%
Loans Sold at Foreclosure to a Third Party	144	10.5%
Charge-Offs	11	0.8%
Total Resolved Non-REO	292	21.2%
Resolved REO		0.0%
Foreclosure	964	70.1%
Deed in Lieu	32	2.3%
Total Resolved REO	996	72.4%
Total Resolved	1,288	93.7%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	87	6.3%
Number of Loans Sold	1,375	100.0%

APPENDIX E-2: Final REO Property Outcome Sold in HVLS 2019-2

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	418	42.6%
Sold to a Nonprofit	1	0.1%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	351	35.8%
Property Outcome Unknown	211	21.5%
Total Final REO Property Outcomes	981	100.0%

The difference between Total Resolved REO shown in Appendix E-1 (996) and Total Final REO Property Outcomes in E-2 (981) are the properties held in the Purchasers' inventory (15) but not yet sold or gifted.

HVLS 2019-2: POOL LEVEL DATA – Metrics

Appendix E-3: Status of Loans Sold in HVLS 2019-2 by Pool (610 – 614)

	610		611		612		613		614	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	5	1.8%	3	0.8%	3	1.6%	0	0.0%	0	0.0%
Short Payoff	0	0.0%	2	0.5%	2	1.1%	0	0.0%	0	0.0%
Short Sale	92	33.0%	14	3.5%	4	2.2%	2	0.9%	5	3.6%
Loans Sold at Foreclosure to a Third Party	0	0.0%	138	34.9%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	10	4.3%	0	0.0%
Total Resolved Non-REO	97	34.8%	157	39.7%	9	4.8%	12	5.1%	5	3.6%
Resolved REO										
Foreclosure	131	47.0%	202	51.1%	175	94.1%	222	94.9%	125	89.9%
Deed in Lieu	4	1.4%	22	5.6%	0	0.0%	0	0.0%	1	0.7%
Total Resolved REO	135	48.4%	224	56.7%	175	94.1%	222	94.9%	126	90.6%
Total Resolved	232	83.2%	381	96.5%	184	98.9%	234	100.0%	131	94.2%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	47	16.8%	14	3.5%	2	1.1%	0	0.0%	8	5.8%
Number of Loans Sold	279	100.0%	395	100.0%	186	100.0%	234	100.0%	139	100.0%

Pool 614 was purchased by Hogar Hispano, Inc, a non-profit organization.

HVLS 2019-2: POOL LEVEL DATA – Metrics

Appendix E-3: Status of Loans Sold in HVLS 2019-2 by Pool (616 – 620)

	616		617		618		619		620	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	2	4.7%	1	4.8%	0	0.0%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	1	2.7%	0	0.0%	0	0.0%	1	3.6%	0	0.0%
Loans Sold at Foreclosure to a Third Party	5	13.5%	1	2.3%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	1	2.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	7	18.9%	3	7.0%	1	4.8%	1	3.6%	0	0.0%
Resolved REO										
Foreclosure	14	37.8%	37	86.0%	20	95.2%	27	96.4%	11	84.6%
Deed in Lieu	4	10.8%	1	2.3%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	18	48.6%	38	88.4%	20	95.2%	27	96.4%	11	84.6%
Total Resolved	25	67.6%	41	95.3%	21	100.0%	28	100.0%	11	84.6%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	12	32.4%	2	4.7%	0	0.0%	0	0.0%	2	15.4%
Number of Loans Sold	37	100.0%	43	100.0%	21	100.0%	28	100.0%	13	100.0%

Pools 616 - 620 were purchased by Home Preservation Partnership, LLC, a non-profit organization.

HVLS 2019-2: POOL LEVEL DATA – Metrics

APPENDIX E-4: Final REO Property Outcome Sold in HVLS 2019-2 by Pool (610 – 620)

	610		611		612		613		614	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	56	41.5%	131	59.3%	59	34.1%	148	66.7%	0	0.0%
Sold to a Nonprofit	1	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	45	33.3%	90	40.7%	97	56.1%	74	33.3%	0	0.0%
Property Outcome Unknown	33	24.4%	0	0.0%	17	9.8%	0	0.0%	117	100.0%
Total Final REO Property Outcomes	135	100.0%	221	100.0%	173	100.0%	222	100.0%	117	100.0%

	616		617		618		619		620	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	6	35.3%	8	21.1%	4	20.0%	4	14.8%	2	18.2%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	6	35.3%	12	31.6%	10	50.0%	15	55.6%	2	18.2%
Property Outcome Unknown	5	29.4%	18	47.4%	6	30.0%	8	29.6%	7	63.6%
Total Final REO Property Outcomes	17	100.0%	38	100.0%	20	100.0%	27	100.0%	11	100.0%

Pool 614 was purchased by Hogar Hispano, Inc, a non-profit organization.

Pools 616 - 620 were purchased by Home Preservation Partnership, LLC, a non-profit organization.

HVLS 2020-1

HVLS 2020-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2020-1, 14.5% of loans had not yet been resolved. For those loans that had resolved 55.7% were resolved through REO. The required post-sale reporting period has expired for this sale.

Sale Date	June 24, 2020	Geography	Percentage of Total
Months from Sale to Reporting Date	55	Florida	18%
Loans Sold	627	Georgia	7%
ULB	\$143.5M	Texas	6%
Aggregate Sales Price	\$62.5M	California	5%
Number of Purchasers	5	Illinois	5%
		Other	59%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	621, 622, 624, 626	390	62%
Hogar Hispano, Inc. (Non-Profit)	625	115	18%
The Corona Group/ Community Development Fund	623	71	11%
Western Run Capital Management, LLC (Non-Profit)	627, 628, 629	33	5%
Home Preservation Partnership, LLC (Non-Profit)	630	18	3%

APPENDIX F-1: Status of Loans Sold in HVLS 2020-1

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	8	1.3%
Short Payoff	6	1.0%
Short Sale	39	6.2%
Loans Sold at Foreclosure to a Third Party	134	21.4%
Charge-Offs	0	0.0%
Total Resolved Non-REO	187	29.8%
Resolved REO		0.0%
Foreclosure	277	44.2%
Deed in Lieu	72	11.5%
Total Resolved REO	349	55.7%
Total Resolved	536	85.5%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	91	14.5%
Number of Loans Sold	627	100.0%

APPENDIX F-2: Final REO Property Outcome Sold in HVLS 2020-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	110	33.0%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	119	35.7%
Property Outcome Unknown	104	31.2%
Total Final REO Property Outcomes	333	100.0%

The difference between Total Resolved REO shown in Appendix F-1 (349) and Total Final REO Property Outcomes in F-2 (333) are the properties held in the Purchasers' inventory (16) but not yet sold or gifted.

HVLS 2020-1: POOL LEVEL DATA – Metrics

Appendix F-3: Status of Loans Sold in HVLS 2020-1 by Pool (621 – 625)

	621		622		623		624		625	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	1	1.1%	3	4.2%	1	0.6%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	6	5.2%
Short Sale	21	17.5%	7	7.9%	0	0.0%	5	2.9%	0	0.0%
Loans Sold at Foreclosure to a Third Party	5	4.2%	13	14.6%	44	62.0%	70	40.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	26	21.7%	21	23.6%	47	66.2%	76	43.4%	6	5.2%
Resolved REO										
Foreclosure	21	17.5%	35	39.3%	11	15.5%	73	41.7%	106	92.2%
Deed in Lieu	38	31.7%	16	18.0%	1	1.4%	8	4.6%	1	0.9%
Total Resolved REO	59	49.2%	51	57.3%	12	16.9%	81	46.3%	107	93.0%
Total Resolved	85	70.8%	72	80.9%	59	83.1%	157	89.7%	113	98.3%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	35	29.2%	17	19.1%	12	16.9%	18	10.3%	2	1.7%
Number of Loans Sold	120	100.0%	89	100.0%	71	100.0%	175	100.0%	115	100.0%

Pool 625 was purchased by Hogar Hispano, Inc, a non-profit organization.

HVLS 2020-1: POOL LEVEL DATA – Metrics

Appendix F-3: Status of Loans Sold in HVLS 2020-1 by Pool (626 – 630)

	626		627		628		629		630	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%	3	33.3%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	6	42.9%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	11.1%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	6	42.9%	0	0.0%	3	33.3%	2	11.1%
Resolved REO										
Foreclosure	0	0.0%	0	0.0%	10	100.0%	6	66.7%	15	83.3%
Deed in Lieu	0	0.0%	8	57.1%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	0	0.0%	8	57.1%	10	100.0%	6	66.7%	15	83.3%
Total Resolved	0	0.0%	14	100.0%	10	100.0%	9	100.0%	17	94.4%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	6	100.0%	0	0.0%	0	0.0%	0	0.0%	1	5.6%
Number of Loans Sold	6	100.0%	14	100.0%	10	100.0%	9	100.0%	18	100.0%

Pools 627 - 629 were purchased by Western Run Capital Management, a non-profit organization

Pool 630 was purchased by Home Preservation Partnership, LLC, a non-profit organization

HVLS 2020-1: POOL LEVEL DATA – Metrics

APPENDIX F-4: Final REO Property Outcome Sold in HVLS 2020-1 by Pool (621 – 630)

	621		622		623		624		625	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	29	53.7%	19	40.4%	3	25.0%	33	40.7%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	25	46.3%	28	59.6%	9	75.0%	48	59.3%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	101	100.0%
Total Final REO Property Outcomes	54	100.0%	47	100.0%	12	100.0%	81	100.0%	101	100.0%

	626		627		628		629		630	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	0	0.0%	6	75.0%	9	90.0%	1	20.0%	10	66.7%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	2	25.0%	1	10.0%	1	20.0%	5	33.3%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	3	60.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	8	100.0%	10	100.0%	5	100.0%	16	100.0%

Pools 627 - 629 were purchased by Western Run Capital Management, a non-profit organization

Pool 630 was purchased by Home Preservation Partnership, LLC, a non-profit organization

HVLS 2022-1

HVLS 2022-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2022-1, 16.1% of loans had not yet been resolved. For those loans that had resolved 63.9% were resolved through REO.

Sale Date	December 1, 2021	Geography	Percentage of Total
Months from Sale to Reporting Date	37	Florida	9%
Loans Sold	1,587	New York	9%
ULB	\$393.3M	Texas	7%
Aggregate Sales Price	\$210.8M	New Jersey	6%
Number of Purchasers	13	Illinois	4%
		Other	66%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
Waterfall Victoria Master Fund Ltd	633, 634, 635	397	25%
GITSIT Solutions, LLC	631, 632	391	25%
Western Run Capital Management, LLC (Non-Profit)	708	182	11%
Hogar Hispano- 1, Inc. (Non-Profit)	707	166	10%
Hogar Hispano, Inc. (Non-Profit)	636, 701	164	10%
Home Preservation Partnership, LLC(Non-Profit)	702	125	8%
Skid Row Housing Trust/Restora (Non-Profit)	709	43	3%
SafeGuard Misty Realty Group LLC (Non-Profit)	703	33	2%
NCP SSNS I LLC (Non-profit)	706	29	2%
Southside NSP 2018-1 REO LLC (Non-Profit)	704	27	2%
RDMO SSNS I LLC (Non-profit)	705	19	1%
American Built Communities. Inc. (Non-Profit)	710	10	1%
National Faith Homebuyers (Non-Profit)	637	1	0%

APPENDIX G-1: Status of Loans Sold in HVLS 2022-1

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	33	2.1%
Short Payoff	14	0.9%
Short Sale	140	8.8%
Loans Sold at Foreclosure to a Third Party	122	7.7%
Charge-Offs	9	0.6%
Total Resolved Non-REO	318	20.0%
Resolved REO		
Foreclosure	937	59.0%
Deed in Lieu	77	4.9%
Total Resolved REO	1,014	63.9%
Total Resolved	1,332	83.9%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	255	16.1%
Number of Loans Sold	1,587	100.0%

APPENDIX G-2: Final REO Property Outcome Sold in HVLS 2022-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	431	44.9%
Sold to a Nonprofit	10	1.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	518	54.0%
Property Outcome Unknown	0	0.0%
Total Final REO Property Outcomes	959	100.0%

The difference between Total Resolved REO shown in Appendix G-1 (1,014) and Total Final REO Property Outcomes in G-2 (959) are the properties held in the Purchasers' inventory (55) but not yet sold or gifted.

HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-3: Status of Loans Sold in HVLS 2022-1 by Pool (631 – 635)

	631		632		633		634		635	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	2	0.9%	0	0.0%	2	2.7%	1	0.4%	3	4.3%
Short Payoff	4	1.8%	2	1.2%	1	1.4%	2	0.8%	2	2.9%
Short Sale	57	25.8%	27	15.9%	2	2.7%	2	0.8%	1	1.4%
Loans Sold at Foreclosure to a Third Party	10	4.5%	16	9.4%	0	0.0%	0	0.0%	0	0.0%
Charge-Offs	1	0.5%	1	0.6%	0	0.0%	7	2.8%	0	0.0%
Total Resolved Non-REO	74	33.5%	46	27.1%	5	6.8%	12	4.7%	6	8.6%
Resolved REO										
Foreclosure	20	9.0%	22	12.9%	65	89.0%	241	94.9%	61	87.1%
Deed in Lieu	37	16.7%	9	5.3%	0	0.0%	0	0.0%	2	2.9%
Total Resolved REO	57	25.8%	31	18.2%	65	89.0%	241	94.9%	63	90.0%
Total Resolved	131	59.3%	77	45.3%	70	95.9%	253	99.6%	69	98.6%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	90	40.7%	93	54.7%	3	4.1%	1	0.4%	1	1.4%
Number of Loans Sold	221	100.0%	170	100.0%	73	100.0%	254	100.0%	70	100.0%

HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-3: Status of Loans Sold in HVLS 2022-1 by Pool (636 – 703)

	636		637		701		702		703	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	0	0.0%	1	0.6%	4	3.2%	1	3.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	1	0.8%	1	3.0%
Short Sale	0	0.0%	0	0.0%	32	20.5%	0	0.0%	1	3.0%
Loans Sold at Foreclosure to a Third Party	2	25.0%	0	0.0%	27	17.3%	30	24.0%	11	33.3%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	2	25.0%	0	0.0%	60	38.5%	35	28.0%	14	42.4%
Resolved REO										
Foreclosure	6	75.0%	0	0.0%	74	47.4%	74	59.2%	15	45.5%
Deed in Lieu	0	0.0%	0	0.0%	2	1.3%	2	1.6%	1	3.0%
Total Resolved REO	6	75.0%	0	0.0%	76	48.7%	76	60.8%	16	48.5%
Total Resolved	8	100.0%	0	0.0%	136	87.2%	111	88.8%	30	90.9%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	0	0.0%	1	100.0%	20	12.8%	14	11.2%	3	9.1%
Number of Loans Sold	8	100.0%	1	100.0%	156	100.0%	125	100.0%	33	100.0%

Pool 636 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 637 was purchased by National Faith Homebuyers, a non-profit organization

Pool 701 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 702 was purchased by Home Preservation Partnership, LLC, a non-profit organization

Pool 703 was purchased by SafeGuard Misty Realty Group LLC, a non-profit organization

HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-3: Status of Loans Sold in HVLS 2022-1 by Pool (704 – 708)

	704		705		706		707		708	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	1	5.3%	2	6.9%	2	1.2%	5	2.7%
Short Payoff	1	3.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%	13	44.8%	3	1.8%	2	1.1%
Loans Sold at Foreclosure to a Third Party	5	18.5%	7	36.8%	0	0.0%	11	6.6%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	6	22.2%	8	42.1%	15	51.7%	16	9.6%	7	3.8%
Resolved REO										
Foreclosure	16	59.3%	11	57.9%	11	37.9%	126	75.9%	154	84.6%
Deed in Lieu	2	7.4%	0	0.0%	1	3.4%	1	0.6%	20	11.0%
Total Resolved REO	18	66.7%	11	57.9%	12	41.4%	127	76.5%	174	95.6%
Total Resolved	24	88.9%	19	100.0%	27	93.1%	143	86.1%	181	99.5%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	3	11.1%	0	0.0%	2	6.9%	23	13.9%	1	0.5%
Number of Loans Sold	27	100.0%	19	100.0%	29	100.0%	166	100.0%	182	100.0%

Pool 704 was purchased by Southside NSP 2018-1 REO LLC, a non-profit organization

Pool 705 was purchased by RDMO SSNN I LLC, a non-profit organization

Pool 706 was purchased by NCP SSNS I LLC a non-profit organization

Pool 707 was purchased by Hogar Hispano-1, Inc., a non-profit organization

Pool 708 was purchased by Western Run Capital Management, LLC, a non-profit organization

HVLS 2022-1: POOL LEVEL DATA – Metrics

Appendix G-3: Status of Loans Sold in HVLS 2022-1 by Pool (709 – 710)

	709		710	
Category	Count	Percentage	Count	Percentage
RESOLVED				
Resolved Non-REO				
Paid-in-Full	7	16.3%	2	20.0%
Short Payoff	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	3	30.0%
Charge-Offs	0	0.0%	0	0.0%
Total Resolved Non-REO	7	16.3%	5	50.0%
Resolved REO				
Foreclosure	36	83.7%	5	50.0%
Deed in Lieu	0	0.0%	0	0.0%
Total Resolved REO	36	83.7%	5	50.0%
Total Resolved	43	100.0%	10	100.0%
NOT RESOLVED				
Total Not Resolved (In Delinquent Servicing)	0	0.0%	0	0.0%
Number of Loans Sold	43	100.0%	10	100.0%

Pool 709 was purchased by Skid Row Housing Trust, a non-profit organization

Pool 710 was purchased by American Built Communities. Inc., a non-profit organization

HVLS 2022-1: POOL LEVEL DATA – Metrics

APPENDIX G-4: Final REO Property Outcome Sold in HVLS 2022-1 by Pool (631 – 703)

	631		632		633		634		635	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	34	65.4%	19	61.3%	22	36.7%	70	29.5%	15	25.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	18	34.6%	12	38.7%	38	63.3%	167	70.5%	45	75.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	52	100.0%	31	100.0%	60	100.0%	237	100.0%	60	100.0%

	636		637		701		702		703	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	4	80.0%	0	0.0%	14	22.6%	36	50.0%	14	93.3%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	1	20.0%	0	0.0%	48	77.4%	36	50.0%	1	6.7%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	5	100.0%	0	0.0%	62	100.0%	72	100.0%	15	100.0%

Pool 636 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 637 was purchased by National Faith Homebuyers, a non-profit organization

Pool 701 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 702 was purchased by Home Preservation Partnership, LLC, a non-profit organization

Pool 703 was purchased by SafeGuard Misty Realty Group LLC, a non-profit organization

HVLS 2022-1: POOL LEVEL DATA – Metrics

APPENDIX G-4: Final REO Property Outcome Sold in HVLS 2022-1 by Pool (704 – 710)

	704		705		706		707		708	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	4	22.2%	7	63.6%	9	81.8%	74	64.3%	99	57.2%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	10	8.7%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	14	77.8%	4	36.4%	2	18.2%	31	27.0%	74	42.8%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	18	100.0%	11	100.0%	11	100.0%	115	100.0%	173	100.0%

	709		710	
	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES				
Sold to an Owner Occupant	10	31.3%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%
Sold to an Investor	22	68.8%	5	100.0%
Property Outcome Unknown	0	0.0%	0	0.0%
Total Final REO Property Outcomes	32	100.0%	5	100.0%

Pool 704 was purchased by Southside NSP 2018-1 REO LLC, a non-profit organization

Pool 705 was purchased by RDMO SSNN I LLC, a non-profit organization

Pool 706 was purchased by NCP SSNS I LLC a non-profit organization

Pool 707 was purchased by Hogar Hispano-1, Inc., a non-profit organization

Pool 708 was purchased by Western Run Capital Management, LLC, a non-profit organization

Pool 709 was purchased by Skid Row Housing Trust, a non-profit organization

Pool 710 was purchased by American Built Communities. Inc., a non-profit organization

HVLS 2022-2 Part 1

HVLS 2022-2 Part 1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2022-2 Part 1, 7.9% of loans had not yet been resolved. For those loans that had resolved 67.7% were resolved through REO.

Sale Date	June 8, 2022	Geography	Percentage of Total
Months from Sale to Reporting Date	31	Florida	14%
Loans Sold	687	Texas	9%
ULB	\$187.0M	Virginia	8%
Aggregate Sales Price	\$130.7M	Maryland	6%
Number of Purchasers	6	Tennessee	5%
		Other	57%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
Home Preservation Partnership, LLC (Non-Profit)	718	377	55%
RM ACQ, LLC (Non-Profit)	712	160	23%
CAG National Fund (Non-Profit)	714	60	9%
Skid Row Housing Trust/Restora (Non-Profit)	713	58	8%
HHI Community Investment Fund (Non-Profit)	715	21	3%
Western Run Capital Management, LLC (Non-Profit)	717	6	1%
Land Quest Enterprise, LLC (Non-Profit)	716	5	1%

APPENDIX H-1: Status of Loans Sold in HVLS 2022-2 Part 1

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	22	3.2%
Short Payoff	0	0.0%
Short Sale	12	1.7%
Loans Sold at Foreclosure to a Third Party	134	19.5%
Charge-Offs	0	0.0%
Total Resolved Non-REO	168	24.5%
Resolved REO		
Foreclosure	442	64.3%
Deed in Lieu	23	3.3%
Total Resolved REO	465	67.7%
Total Resolved	633	92.1%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	54	7.9%
Number of Loans Sold	687	100.0%

APPENDIX H-2: Final REO Property Outcome Sold in HVLS 2022-2 Part 1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	212	57.6%
Sold to a Nonprofit	4	1.1%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	150	40.8%
Property Outcome Unknown	2	0.5%
Total Final REO Property Outcomes	368	100.0%

The difference between Total Resolved REO shown in Appendix H-1 (465) and Total Final REO Property Outcomes in H-2 (368) are the properties held in the Purchasers' inventory (97) but not yet sold or gifted.

HVLS 2022-2 Part 1: POOL LEVEL DATA – Metrics

Appendix H-3: Status of Loans Sold in HVLS 2022-2 Part 1 by Pool (712 – 716)

	712		713		714		715		716	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	9	5.6%	4	6.9%	2	3.3%	0	0.0%	2	40.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%	0	0.0%	6	28.6%	0	0.0%
Loans Sold at Foreclosure to a Third Party	58	36.3%	9	15.5%	4	6.7%	1	4.8%	1	20.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	67	41.9%	13	22.4%	6	10.0%	7	33.3%	3	60.0%
Resolved REO							0			
Foreclosure	86	53.8%	40	69.0%	52	86.7%	12	57.1%	2	40.0%
Deed in Lieu	1	0.6%	0	0.0%	0	0.0%	1	4.8%	0	0.0%
Total Resolved REO	87	54.4%	40	69.0%	52	86.7%	13	61.9%	2	40.0%
Total Resolved	154	96.3%	53	91.4%	58	96.7%	20	95.2%	5	100.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	6	3.8%	5	8.6%	2	3.3%	1	4.8%	0	0.0%
Number of Loans Sold	160	100.0%	58	100.0%	60	100.0%	21	100.0%	5	100.0%

Pool 712 was purchased by RM ACQ, LLC a non-profit organization

Pool 713 was purchased by Skid Row Housing Trust, Inc., a non-profit organization

Pool 714 was purchased by CAG National Fund, LLC, a non-profit organization

Pool 715 was purchased by HHI Community Investment Fund, a non-profit organization

Pool 716 was purchased by Land Quest Enterprise, LLC, a non-profit organization

HVLS 2022-2 Part 1: POOL LEVEL DATA – Metrics

Appendix H-3: Status of Loans Sold in HVLS 2022-2 Part 1 by Pool (717 – 718)

Category	717		718	
	Count	Percentage	Count	Percentage
RESOLVED				
Resolved Non-REO				
Paid-in-Full	0	0.0%	5	1.3%
Short Payoff	0	0.0%	0	0.0%
Short Sale	0	0.0%	6	1.6%
Loans Sold at Foreclosure to a Third Party	0	0.0%	61	16.2%
Charge-Offs	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	72	19.1%
Resolved REO				
Foreclosure	6	100.0%	244	64.7%
Deed in Lieu	0	0.0%	21	5.6%
Total Resolved REO	6	100.0%	265	70.3%
Total Resolved	6	100.0%	337	89.4%
NOT RESOLVED				
Total Not Resolved (In Delinquent Servicing)	0	0.0%	40	10.6%
Number of Loans Sold	6	100.0%	377	100.0%

Pool 717 was purchased by Western Run Capital Management, LLC, a non-profit organization

Pool 718 was purchased by Home Preservation Partnership, LLC, a non-profit organization

HVLS 2022-2 Part 1: POOL LEVEL DATA – Metrics

APPENDIX H-4: Final REO Property Outcome Sold in HVLS 2022-2 Part 1 by Pool (712 – 718)

	712		713		714		715		716	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	46	65.7%	22	64.7%	28	60.9%	2	40.0%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	4	8.7%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	24	34.3%	12	35.3%	14	30.4%	3	60.0%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	100.0%
Total Final REO Property Outcomes	70	100.0%	34	100.0%	46	100.0%	5	100.0%	2	100.0%

	717		718	
Category	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES				
Sold to an Owner Occupant	3	50.0%	111	54.1%
Sold to a Nonprofit	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%
Sold to an Investor	3	50.0%	94	45.9%
Property Outcome Unknown	0	0.0%	0	0.0%
Total Final REO Property Outcomes	6	100.0%	205	100.0%

Pool 712 was purchased by RM ACQ, LLC a non-profit organization

Pool 713 was purchased by Skid Row Housing Trust, Inc., a non-profit organization

Pool 714 was purchased by Hogar Hispano, Inc., LLC, a non-profit organization

Pool 715 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 716 was purchased by Land Quest Enterprise, LLC, a non-profit organization

Pool 717 was purchased by Western Run Capital Management, LLC, a non-profit organization

Pool 718 was purchased by Home Preservation Partnership, LLC, a non-profit organization

HVLS 2022-2 Part 2

HVLS 2022-2 Part 2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2022-2 Part 2, 22.5% of loans had not yet been resolved. For those loans that had resolved 41.2% were resolved through REO.

Sale Date	July 27, 2022	Geography	Percentage of Total
Months from Sale to Reporting Date	30	Texas	10%
Loans Sold	668	Puerto Rico	7%
ULB	\$136.8M	Florida	6%
Aggregate Sales Price	\$84.5M	New Jersey	6%
Number of Purchasers	13	Pennsylvania	6%
		Other	66%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	729	379	57%
VWH Capital Management, LP	732	94	14%
Skid Row Housing Trust/Restora, LLC (Non-Profit)	721	54	8%
The Corona Group/ Community Development Fund	724	25	4%
LL Funds Administrative Agent, LLC (Non-Profit)	728	22	3%
Western Run Capital Management, LLC (Non-Profit)	725	20	3%
Home Independence LLC (Non-Profit)	730	19	3%
Home Preservation Partnership, LLC (Non-Profit)	723	14	2%
SafeGuard Misty Realty Group LLC (Non-Profit)	722	11	2%
Marigold, Iris and Yarrow Financial, LLC (Non-Profit)	726	9	1%
The Ogunsola Foundation, Inc (Non-Profit)	720	8	1%
Southside NSP 2018-1 REO LLC (Non-Profit)	727	7	1%
NAAC 2022-2 LLC (Non-Profit)	731	6	1%

APPENDIX I-1: Status of Loans Sold in HVLS 2022-2 Part 2

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	31	4.6%
Short Payoff	9	1.3%
Short Sale	79	11.8%
Loans Sold at Foreclosure to a Third Party	124	18.6%
Charge-Offs	0	0.0%
Total Resolved Non-REO	243	36.4%
Resolved REO		
Foreclosure	237	35.5%
Deed in Lieu	38	5.7%
Total Resolved REO	275	41.2%
Total Resolved	518	77.5%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	150	22.5%
Number of Loans Sold	668	100.0%

APPENDIX I-2: Final REO Property Outcome Sold in HVLS 2022-2 Part 2

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	157	70.4%
Sold to a Nonprofit	1	0.4%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	64	28.7%
Property Outcome Unknown	1	0.4%
Total Final REO Property Outcomes	223	100.0%

The difference between Total Resolved REO shown in Appendix I-1 (275) and Total Final REO Property Outcomes in I-2 (223) are the properties held in the Purchasers' inventory (52) but not yet sold or gifted.

HVLS 2022-2 Part 2: POOL LEVEL DATA – Metrics

Appendix I-3: Status of Loans Sold in HVLS 2022-2 Part 2 by Pool (720 – 724)

	720		721		722		723		724	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	1	1.9%	0	0.0%	0	0.0%	3	12.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%	0	0.0%	1	7.1%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	2	3.7%	4	36.4%	3	21.4%	7	28.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	3	5.6%	4	36.4%	4	28.6%	10	40.0%
Resolved REO										
Foreclosure	6	75.0%	42	77.8%	5	45.5%	5	35.7%	6	24.0%
Deed in Lieu	0	0.0%	0	0.0%	1	9.1%	1	7.1%	0	0.0%
Total Resolved REO	6	75.0%	42	77.8%	6	54.5%	6	42.9%	6	24.0%
Total Resolved	6	75.0%	45	83.3%	10	90.9%	10	71.4%	16	64.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	2	25.0%	9	16.7%	1	9.1%	4	28.6%	9	36.0%
Number of Loans Sold	8	100.0%	54	100.0%	11	100.0%	14	100.0%	25	100.0%

Pool 720 was purchased by The Ogunsola Foundation, Inca non-profit organization

Pool 721 was purchased by Skid Row Housing Trust, Inc., a non-profit organization

Pool 722 was purchased by SafeGuard Misty Realty Group LLC, LLC, a non-profit organization

Pool 723 was purchased by Home Preservation Partnership, LLC, a non-profit organization

HVLS 2022-2 Part 2: POOL LEVEL DATA – Metrics

Appendix I-3: Status of Loans Sold in HVLS 2022-2 Part 2 by Pool (725 – 729)

	725		726		727		728		729	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	1	11.1%	3	42.9%	2	9.1%	8	2.1%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	8	2.1%
Short Sale	0	0.0%	0	0.0%	0	0.0%	5	22.7%	73	19.3%
Loans Sold at Foreclosure to a Third Party	0	0.0%	8	88.9%	0	0.0%	4	18.2%	40	10.6%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	9	100.0%	3	42.9%	11	50.0%	129	34.0%
Resolved REO										
Foreclosure	17	85.0%	0	0.0%	2	28.6%	9	40.9%	104	27.4%
Deed in Lieu	3	15.0%	0	0.0%	1	14.3%	2	9.1%	30	7.9%
Total Resolved REO	20	100.0%	0	0.0%	3	42.9%	11	50.0%	134	35.4%
Total Resolved	20	100.0%	9	100.0%	6	85.7%	22	100.0%	263	69.4%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	0	0.0%	0	0.0%	1	14.3%	0	0.0%	116	30.6%
Number of Loans Sold	20	100.0%	9	100.0%	7	100.0%	22	100.0%	379	100.0%

Pool 725 was purchased by Western Run Capital Management, LLC a non-profit organization

Pool 726 was purchased by Marigold, Iris and Yarrow Financial, LLC, a non-profit organization

Pool 727 was purchased by Southside NSP 2018-1 REO LLC, a non-profit organization

HVLS 2022-2 Part 2: POOL LEVEL DATA – Metrics

Appendix I-3: Status of Loans Sold in HVLS 2022-2 Part 2 by Pool (730 – 732)

	730		731		732	
Category	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED						
Resolved Non-REO						
Paid-in-Full	3	15.8%	0	0.0%	10	10.6%
Short Payoff	0	0.0%	0	0.0%	1	1.1%
Short Sale	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	6	31.6%	3	50.0%	47	50.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	9	47.4%	3	50.0%	58	61.7%
Resolved REO						
Foreclosure	9	47.4%	3	50.0%	29	30.9%
Deed in Lieu	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	9	47.4%	3	50.0%	29	30.9%
Total Resolved	18	94.7%	6	100.0%	87	92.6%
NOT RESOLVED						
Total Not Resolved (In Delinquent Servicing)	1	5.3%	0	0.0%	7	7.4%
Number of Loans Sold	19	100.0%	6	100.0%	94	100.0%

Pool 730 was purchased by Home Independence LLC, a non-profit organization

Pool 731 was purchased by NAAC 2022-2 LLC, a non-profit organization

HVLS 2022-2 Part 2: POOL LEVEL DATA – Metrics

APPENDIX I-4: Final REO Property Outcome Sold in HVLS 2022-2 Part 2 by Pool (720 – 729)

	720		721		722		723		724	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	0	0.0%	22	100.0%	3	75.0%	2	66.7%	3	75.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	0	0.0%	0	0.0%	1	33.3%	1	25.0%
Property Outcome Unknown	0	0.0%	0	0.0%	1	25.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	22	100.0%	4	100.0%	3	100.0%	4	100.0%

	725		726		727		728		729	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	8	47.1%	0	0.0%	2	0.0%	5	71.4%	92	71.9%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.8%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	9	52.9%	0	0.0%	0	0.0%	2	28.6%	35	27.3%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	17	100.0%	0	0.0%	2	0.0%	7	100.0%	128	100.0%

Pool 720 was purchased by The Ogunsola Foundation, Inc, a non-profit organization

Pool 721 was purchased by Skid Row Housing Trust, Inc., a non-profit organization

Pool 722 was purchased by SafeGuard Misty Realty Group LLC, LLC, a non-profit organization

Pool 723 was purchased by Home Preservation Partnership, LLC, a non-profit organization

Pool 725 was purchased by Western Run Capital Management, LLC a non-profit organization

Pool 726 was purchased by Marigold, Iris and Yarrow Financial, LLC, a non-profit organization

Pool 727 was purchased by Southside NSP 2018-1 REO LLC, a non-profit organization

HVLS 2022-2 Part 2: POOL LEVEL DATA – Metrics

APPENDIX I-4: Final REO Property Outcome Sold in HVLS 2022-2 Part 2 by Pool (730 – 732)

	730		731		732	
Category	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES						
Sold to an Owner Occupant	4	44.4%	2	66.7%	14	58.3%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	5	55.6%	1	33.3%	10	41.7%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	9	100.0%	3	100.0%	24	100.0%

Pool 730 was purchased by Home Independence LLC, a non-profit organization

Pool 731 was purchased by NAAC 2022-2 LLC, a non-profit organization

HVLS 2023-1

HVLS 2023-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2023-1, 20.2% of loans had not yet been resolved. For those loans that had resolved 44.6% were resolved through REO.

Sale Date	May 23, 2023	Geography	Percentage of Total
Months from Sale to Reporting Date	20	Florida	11%
Loans Sold	1,124	California	10%
ULB	\$295.2 M	Louisiana	6%
Aggregate Sales Price	\$174.1 M	Texas	6%
Number of Purchasers	14	Connecticut	6%
		Other	61%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	740	283	25%
Anders Capital Group	741	167	15%
RMH 2023-1 LLC (Non- Profit)	742	121	11%
VRMTG ACQ, LLC	743	107	10%
Seattle Bank, LLC	744	100	9%
American Built Communities. Inc. (Non-Profit)	745	82	7%
HECM Resi 2023-1 LLC (Non-Profit)	746	61	5%
"Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc. (Non-Profit)"	747	61	5%
Hogar Hispano, Inc. (Non-Profit)	748	51	5%
Headlands Foundation (Non-Profit)	749	36	3%
American Built Communities, Inc - North	750	25	2%
SafeGuard Credit Counseling Services Inc. (Non-Profit)	751	17	1%
The Ogunsola Foundation, Inc (Non-Profit)	752	8	1%
ARK	753	5	0%

APPENDIX J-1: Status of Loans Sold in HVLS 2023-1

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	16	1.4%
Short Payoff	2	0.2%
Short Sale	69	6.1%
Loans Sold at Foreclosure to a Third Party	219	19.5%
Charge-Offs	0	0.0%
Total Resolved Non-REO	306	27.2%
Resolved REO		
Foreclosure	501	44.6%
Deed in Lieu	90	8.0%
Total Resolved REO	591	52.6%
Total Resolved	897	79.8%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	227	20.2%
Number of Loans Sold	1,124	100.0%

APPENDIX J-2: Final REO Property Outcome Sold in HVLS 2023-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	234	65.7%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	122	34.3%
Property Outcome Unknown	0	0.0%
Total Final REO Property Outcomes	356	100.0%

The difference between Total Resolved REO shown in Appendix J-1 (591) and Total Final REO Property Outcomes in J-2 (356) are the properties held in the Purchasers' inventory (235) but not yet sold or gifted.

HVLS 2023-1: POOL LEVEL DATA – Metrics

Appendix J-3: Status of Loans Sold in HVLS 2023-1 by Pool (740 – 744)

	740		741		742		743		744	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	2	0.7%	0	0.0%	2	1.7%	0	0.0%	2	2.0%
Short Payoff	1	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	53	18.7%	12	7.2%	0	0.0%	1	0.9%	0	0.0%
Loans Sold at Foreclosure to a Third Party	42	14.8%	27	16.2%	13	10.7%	51	47.7%	29	29.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	98	34.6%	39	23.4%	15	12.4%	52	48.6%	31	31.0%
Resolved REO										
Foreclosure	86	30.4%	88	52.7%	80	66.1%	32	29.9%	59	59.0%
Deed in Lieu	34	12.0%	10	6.0%	1	0.8%	0	0.0%	1	1.0%
Total Resolved REO	120	42.4%	98	58.7%	81	66.9%	32	29.9%	60	60.0%
Total Resolved	218	77.0%	137	82.0%	96	79.3%	84	78.5%	91	91.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	65	23.0%	30	18.0%	25	20.7%	23	21.5%	9	9.0%
Number of Loans Sold	283	100.0%	167	100.0%	121	100.0%	107	100.0%	100	100.0%

Pool 742 was purchased by RMH 2023-1 LLC, a non-profit organization

HVLS 2023-1: POOL LEVEL DATA – Metrics

Appendix J-3: Status of Loans Sold in HVLS 2023-1 by Pool (745 – 749)

	745		746		747		748		749	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	4	4.9%	1	1.6%	0	0.0%	3	5.9%	0	0.0%
Short Payoff	1	1.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	2	2.4%	1	1.6%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	7	8.5%	26	42.6%	0	0.0%	2	3.9%	14	38.9%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	14	17.1%	28	45.9%	0	0.0%	5	9.8%	14	38.9%
Resolved REO										
Foreclosure	59	72.0%	27	44.3%	5	8.2%	23	45.1%	13	36.1%
Deed in Lieu	2	2.4%	1	1.6%	41	67.2%	0	0.0%	0	0.0%
Total Resolved REO	61	74.4%	28	45.9%	46	75.4%	23	45.1%	13	36.1%
Total Resolved	75	91.5%	56	91.8%	46	75.4%	28	54.9%	27	75.0%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	7	8.5%	5	8.2%	15	24.6%	23	45.1%	9	25.0%
Number of Loans Sold	82	100.0%	61	100.0%	61	100.0%	51	100.0%	36	100.0%

Pool 745 was purchased by American Built Communities, Inc, LLC a non-profit organization

Pool 746 was purchased by HECM Resi 2023-1 LLC, a non-profit organization

Pool 747 was purchased by Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc., a non-profit organization

Pool 748 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 749 was purchased by Headlands Foundation, a non-profit organization

HVLS 2023-1: POOL LEVEL DATA – Metrics

Appendix J-3: Status of Loans Sold in HVLS 2023-1 by Pool (750 – 753)

	750		751		752		753	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED								
Resolved Non-REO								
Paid-in-Full	0	0.0%	2	11.8%	0	0.0%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	8	47.1%	0	0.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	10	58.8%	0	0.0%	0	0.0%
Resolved REO								
Foreclosure	13	52.0%	6	35.3%	5	62.5%	5	100.0%
Deed in Lieu	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	13	52.0%	6	35.3%	5	62.5%	5	100.0%
Total Resolved	13	52.0%	16	94.1%	5	62.5%	5	100.0%
NOT RESOLVED								
Total Not Resolved (In Delinquent Servicing)	12	48.0%	1	5.9%	3	37.5%	0	0.0%
Number of Loans Sold	25	100.0%	17	100.0%	8	100.0%	5	100.0%

Pool 750 was purchased by American Built Communities, Inc, LLC a non-profit organization

Pool 751 was purchased by SafeGuard Credit Counseling Services Inc., a non-profit organization

Pool 752 was purchased by The Ogunsola Foundation, Inc, a non-profit organization

Pool 753 was purchased by ARK, a non-profit organization

HVLS 2023-1: POOL LEVEL DATA – Metrics

APPENDIX J-4: Final REO Property Outcome Sold in HVLS 2023-1 by Pool (740 – 749)

	740		741		742		743		744	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	64	0.0%	23	57.5%	36	72.0%	10	71.4%	21	60.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	33	34.0%	17	42.5%	14	28.0%	4	28.6%	14	40.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	97	100.0%	40	100.0%	50	100.0%	14	100.0%	35	100.0%

	745		746		747		748		749	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	37	84.1%	11	55.0%	21	72.4%	3	37.5%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	7	15.9%	9	45.0%	8	27.6%	5	62.5%	3	100.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	44	100.0%	20	100.0%	29	100.0%	8	100.0%	3	100.0%

Pool 742 was purchased by RMH 2023-1 LLC, a non-profit organization

Pool 745 was purchased by American Built Communities, Inc, LLC a non-profit organization

Pool 746 was purchased by HECM Resi 2023-1 LLC, a non-profit organization

Pool 747 was purchased by Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc., a non-profit organization

Pool 748 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 749 was purchased by Headlands Foundation, a non-profit organization

HVLS 2023-1: POOL LEVEL DATA – Metrics

APPENDIX J-4: Final REO Property Outcome Sold in HVLS 2023-1 by Pool (750 – 753)

Category	750		751		752		753	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES								
Sold to an Owner Occupant	4	44.4%	2	100.0%	0	0.0%	2	40.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	5	55.6%	0	0.0%	0	0.0%	3	60.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	9	100.0%	2	100.0%	0	0.0%	5	100.0%

Pool 750 was purchased by American Built Communities, Inc, LLC a non-profit organization

Pool 751 was purchased by SafeGuard Credit Counseling Services Inc., a non-profit organization

Pool 752 was purchased by The Ogunsola Foundation, Inc, a non-profit organization

Pool 753 was purchased by ARK, a non-profit organization

HVLS 2024-1

HVLS 2024-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2024-1, 47.1% of loans had not yet been resolved. For those loans that had resolved 37.3% were resolved through REO.

Sale Date	December 05, 2023	Geography	Percentage of Total
Months from Sale to Reporting Date	13	Florida	26%
Loans Sold	1,465	Illinois	13%
ULB	\$366.1 M	Alabama	7%
Aggregate Sales Price	\$226.9 M	Maryland	7%
Number of Purchasers	13	Georgia	6%
		Other	40%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	760	415	28%
Seattle Bank, LLC	761	278	19%
RMH 2023-1 LLC (Non-Profit)	762	209	14%
Anders Capital Group	763	141	10%
VWH Capital Management, LP	764	131	9%
Springboard CDFI (Non-Profit)	765	80	5%
Headlands Foundation	766	50	3%
CAG National Fund (Non-Profit)	767	39	3%
Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc. (Non-Profit)	768	37	3%
American Built Communities. Inc. (Non-Profit)	769	36	2%
National Faith Homebuyers (Non-Profit)	770	22	1%
Odessa Housing Finance Corporation (Non-Profit)	771	16	1%
The Ogunsola Foundation (Non-Profit)	772	11	1%

APPENDIX K-1: Status of Loans Sold in HVLS 2024-1

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	16	1.1%
Short Payoff	5	0.3%
Short Sale	79	5.4%
Loans Sold at Foreclosure to a Third Party	128	8.7%
Charge-Offs	0	0.0%
Total Resolved Non-REO	228	15.6%
Resolved REO		
Foreclosure	469	32.0%
Deed in Lieu	78	5.3%
Total Resolved REO	547	37.3%
Total Resolved	775	52.9%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	690	47.1%
Number of Loans Sold	1,465	100.0%

APPENDIX K-2: Final REO Property Outcome Sold in HVLS 2024-1

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	117	69.6%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	51	30.4%
Property Outcome Unknown	0	0.0%
Total Final REO Property Outcomes	168	100.0%

The difference between Total Resolved REO shown in Appendix K-1 (547) and Total Final REO Property Outcomes in K-2 (168) are the properties held in the Purchasers' inventory (379) but not yet sold or gifted.

HVLS 2024-1: POOL LEVEL DATA – Metrics

Appendix K-3: Status of Loans Sold in HVLS 2024-1 by Pool (760 – 764)

	760		761		762		763		764	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	5	1.2%	1	0.4%	2	1.0%	0	0.0%	7	5.3%
Short Payoff	1	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	58	14.0%	5	1.8%	1	0.5%	5	3.5%	1	0.8%
Loans Sold at Foreclosure to a Third Party	36	8.7%	26	9.4%	7	3.3%	11	7.8%	33	25.2%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	100	24.1%	32	11.5%	10	4.8%	16	11.3%	41	31.3%
Resolved REO										
Foreclosure	126	30.4%	141	50.7%	50	23.9%	49	34.8%	36	27.5%
Deed in Lieu	46	11.1%	1	0.4%	3	1.4%	2	1.4%	0	0.0%
Total Resolved REO	172	41.4%	142	51.1%	53	25.4%	51	36.2%	36	27.5%
Total Resolved	272	65.5%	174	62.6%	63	30.1%	67	47.5%	77	58.8%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	143	34.5%	104	37.4%	146	69.9%	74	52.5%	54	41.2%
Number of Loans Sold	415	100.0%	278	100.0%	209	100.0%	141	100.0%	131	100.0%

Pool 762 was purchased by RMH 2023-1 LLC, a non-profit organization

HVLS 2024-1: POOL LEVEL DATA – Metrics

Appendix K-3: Status of Loans Sold in HVLS 2024-1 by Pool (765 – 769)

	765		766		767		768		769	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	2.8%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	2.8%
Short Sale	2	2.5%	6	12.0%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	8	16.0%	0	0.0%	0	0.0%	3	8.3%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	2	2.5%	14	28.0%	0	0.0%	0	0.0%	5	13.9%
Resolved REO										
Foreclosure	0	0.0%	21	42.0%	12	30.8%	5	13.5%	17	47.2%
Deed in Lieu	0	0.0%	0	0.0%	0	0.0%	19	51.4%	1	2.8%
Total Resolved REO	0	0.0%	21	42.0%	12	30.8%	24	64.9%	18	50.0%
Total Resolved	2	2.5%	35	70.0%	12	30.8%	24	64.9%	23	63.9%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	78	97.5%	15	30.0%	27	69.2%	13	35.1%	13	36.1%
Number of Loans Sold	80	100.0%	50	100.0%	39	100.0%	37	100.0%	36	100.0%

Pool 765 was purchased by Springboard CDFI, a non-profit organization

Pool 767 was purchased by CAG National Fund, a non-profit organization

Pool 768 was purchased by Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc., a non-profit organization

Pool 769 was purchased by American Built Communities, Inc, a non-profit organization

HVLS 2024-1: POOL LEVEL DATA – Metrics

Appendix K-3: Status of Loans Sold in HVLS 2024-1 by Pool (770 – 772)

	770		771		772	
Category	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED						
Resolved Non-REO						
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%
Short Payoff	3	13.6%	0	0.0%	0	0.0%
Short Sale	0	0.0%	1	6.3%	0	0.0%
Loans Sold at Foreclosure to a Third Party	4	18.2%	0	0.0%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	7	31.8%	1	6.3%	0	0.0%
Resolved REO						
Foreclosure	6	27.3%	1	6.3%	5	45.5%
Deed in Lieu	0	0.0%	6	37.5%	0	0.0%
Total Resolved REO	6	27.3%	7	43.8%	5	45.5%
Total Resolved	13	59.1%	8	50.0%	5	45.5%
NOT RESOLVED						
Total Not Resolved (In Delinquent Servicing)	9	40.9%	8	50.0%	6	54.5%
Number of Loans Sold	22	100.0%	16	100.0%	11	100.0%

Pool 770 was purchased by National Faith Homebuyers, LLC a non-profit organization

Pool 771 was purchased by Odessa Housing Finance Corporation, a non-profit organization

Pool 772 was purchased by The Ogunsola Foundation, Inc, a non-profit organization

HVLS 2024-1: POOL LEVEL DATA – Metrics

APPENDIX K-4: Final REO Property Outcome Sold in HVLS 2024-1 by Pool (760 – 769)

	760		761		762		763		764	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	45	60.8%	23	79.3%	15	78.9%	5	0.0%	5	50.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	29	39.2%	6	20.7%	4	21.1%	1	0.0%	5	50.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	74	100.0%	29	100.0%	19	100.0%	6	0.0%	10	100.0%

	765		766		767		768		769	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	0	0.0%	8	88.9%	0	0.0%	7	77.8%	7	77.8%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	1	11.1%	0	0.0%	2	22.2%	2	22.2%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	9	100.0%	0	0.0%	9	100.0%	9	100.0%

Pool 762 was purchased by RMH 2023-1 LLC, a non-profit organization

Pool 765 was purchased by Springboard CDFI, a non-profit organization

Pool 767 was purchased by CAG National Fund, a non-profit organization

Pool 768 was purchased by Housing Opportunities, Mortgage Assistance & Effective Neighborhood Solutions, Inc., a non-profit organization

Pool 769 was purchased by American Built Communities, Inc, a non-profit organization

HVLS 2024-1: POOL LEVEL DATA – Metrics

APPENDIX K-4: Final REO Property Outcome Sold in HVLS 2024-1 by Pool (770 – 772)

	770		771		772	
Category	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES						
Sold to an Owner Occupant	0	0.0%	2	66.7%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	1	33.3%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	3	100.0%	0	0.0%

Pool 770 was purchased by National Faith Homebuyers, LLC a non-profit organization

Pool 771 was purchased by Odessa Housing Finance Corporation, a non-profit organization

Pool 772 was purchased by The Ogunsola Foundation, a non-profit organization

HVLS 2024-2

HVLS 2024-2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2024-2, 72.2% of loans had not yet been resolved. For those loans that had resolved 18.9% were resolved through REO.

Sale Date	May 07, 2024	Geography	Percentage of Total
Months from Sale to Reporting Date	8	Virginia	10%
Loans Sold	1,180	Texas	9%
ULB	\$324.1 M	Pennsylvania	7%
Aggregate Sales Price	\$196.9 M	New Jersey	6%
Number of Purchasers	14	California	6%
		Other	62%

Purchasers	Pool Number(s)	Number of Loans	Percentage of Total
GITSIT Solutions, LLC	780	416	35%
LLACG Community Investment Fund	781	245	21%
American Built Communities, Inc. DBA American Built Communities, Inc. – West (Non-Profit)	782	140	12%
Headlands Foundation (Non-Profit)	783	95	8%
RMH 2023-1 LLC (Non-Profit)	784	85	7%
VWH Capital Management, LP	785	44	4%
American Built Communities. Inc. (Non-Profit)	786	34	3%
RCAF Loan Acquisition, LP	788	30	3%
American Built Communities, Inc. DBA ABC-EAST (Non-Profit)	787	30	3%
SafeGuard Credit Counseling Services Inc. (Non-Profit)	789	28	2%
Hogar Hispano, Inc. (Non-Profit)	790	14	1%
In His Mercy, Inc. (Non-Profit)	792	7	1%
PCN 2023-1 LLC (Non-Profit)	791	7	1%
ARK (Non-Profit)	793	5	0%

APPENDIX L-1: Status of Loans Sold in HVLS 2024-2

Category	Count	Percentage
RESOLVED		
Resolved Non-REO		
Paid-in-Full	7	0.6%
Short Payoff	5	0.4%
Short Sale	17	1.4%
Loans Sold at Foreclosure to a Third Party	76	6.4%
Charge-Offs	0	0.0%
Total Resolved Non-REO	105	8.9%
Resolved REO		
Foreclosure	214	18.1%
Deed in Lieu	9	0.8%
Total Resolved REO	223	18.9%
Total Resolved	328	27.8%
NOT RESOLVED		
Total Not Resolved (In Delinquent Servicing)	852	72.2%
Number of Loans Sold	1,180	100.0%

APPENDIX L-2: Final REO Property Outcome Sold in HVLS 2024-2

Category	Count	Percentage
FINAL REO PROPERTY OUTCOMES		
Sold to an Owner Occupant	11	73.3%
Sold to a Nonprofit	0	0.0%
Sold to a Unit of Local Government	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%
Gift	0	0.0%
Sold to an Investor	4	26.7%
Property Outcome Unknown	0	0.0%
Total Final REO Property Outcomes	15	100.0%

The difference between Total Resolved REO shown in Appendix L-1 (223) and Total Final REO Property Outcomes in L-2 (15) are the properties held in the Purchasers' inventory (208) but not yet sold or gifted.

HVLS 2024-2: POOL LEVEL DATA – Metrics

Appendix L-3: Status of Loans Sold in HVLS 2024-2 by Pool (760 – 764)

	780		781		782		783		784	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	3	0.7%	0	0.0%	1	0.7%	1	1.1%	0	0.0%
Short Payoff	3	0.7%	0	0.0%	2	1.4%	0	0.0%	0	0.0%
Short Sale	8	1.9%	0	0.0%	4	2.9%	5	5.3%	0	0.0%
Loans Sold at Foreclosure to a Third Party	37	8.9%	8	3.3%	15	10.7%	6	6.3%	1	1.2%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	51	12.3%	8	3.3%	22	15.7%	12	12.6%	1	1.2%
Resolved REO										
Foreclosure	76	18.3%	44	18.0%	22	15.7%	17	17.9%	26	30.6%
Deed in Lieu	3	0.7%	0	0.0%	0	0.0%	3	3.2%	2	2.4%
Total Resolved REO	79	19.0%	44	18.0%	22	15.7%	20	21.1%	28	32.9%
Total Resolved	130	31.3%	52	21.2%	44	31.4%	32	33.7%	29	34.1%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	286	68.8%	193	78.8%	96	68.6%	63	66.3%	56	65.9%
Number of Loans Sold	416	100.0%	245	100.0%	140	100.0%	95	100.0%	85	100.0%

Pool 782 was purchased by American Built Communities, Inc. DBA American Built Communities, Inc. – West, a non-profit organization

Pool 783 was purchased by Headlands Foundation, a non-profit organization

Pool 784 was purchased by RMH 2023-1 LLC, a non-profit organization

HVLS 2024-2: POOL LEVEL DATA – Metrics

Appendix L-3: Status of Loans Sold in HVLS 2024-2 by Pool (765 – 769)

	785		786		787		788		789	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED										
Resolved Non-REO										
Paid-in-Full	1	2.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	2	4.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	0	0.0%	0	0.0%	0	0.0%	5	17.9%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	3	6.8%	0	0.0%	0	0.0%	0	0.0%	5	17.9%
Resolved REO										
Foreclosure	0	0.0%	4	11.8%	6	20.0%	0	0.0%	4	14.3%
Deed in Lieu	0	0.0%	1	2.9%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	0	0.0%	5	14.7%	6	20.0%	0	0.0%	4	14.3%
Total Resolved	3	6.8%	5	14.7%	6	20.0%	0	0.0%	9	32.1%
NOT RESOLVED										
Total Not Resolved (In Delinquent Servicing)	41	93.2%	29	85.3%	24	80.0%	30	100.0%	19	67.9%
Number of Loans Sold	44	100.0%	34	100.0%	30	100.0%	30	100.0%	28	100.0%

Pool 786 was purchased by American Built Communities, Inc, a non-profit organization

Pool 787 was purchased by American Built Communities, Inc. DBA ABC-EAST, a non-profit organization

Pool 789 was purchased by SafeGuard Credit Counseling Services Inc., a non-profit organization

HVLS 2024-2: POOL LEVEL DATA – Metrics

Appendix L-3: Status of Loans Sold in HVLS 2024-2 by Pool (770 – 772)

	790		791		792		793	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
RESOLVED								
Resolved Non-REO								
Paid-in-Full	0	0.0%	0	0.0%	0	0.0%	1	20.0%
Short Payoff	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Short Sale	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Loans Sold at Foreclosure to a Third Party	0	0.0%	1	14.3%	1	14.3%	0	0.0%
Charge-Offs	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved Non-REO	0	0.0%	1	14.3%	1	14.3%	1	20.0%
Resolved REO								
Foreclosure	3	21.4%	3	42.9%	6	85.7%	3	60.0%
Deed in Lieu	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Resolved REO	3	21.4%	3	42.9%	6	85.7%	3	60.0%
Total Resolved	3	21.4%	4	57.1%	7	100.0%	4	80.0%
NOT RESOLVED								
Total Not Resolved (In Delinquent Servicing)	11	78.6%	3	42.9%	0	0.0%	1	20.0%
Number of Loans Sold	14	100.0%	7	100.0%	7	100.0%	5	100.0%

Pool 790 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 791 was purchased by PCN 2023-1 LLC, a non-profit organization

Pool 792 was purchased by In His Mercy, Inc., a non-profit organization

Pool 793 was purchased by ARK, a non-profit organization

HVLS 2024-2: POOL LEVEL DATA – Metrics

APPENDIX L-4: Final REO Property Outcome Sold in HVLS 2024-2 by Pool (760 – 769)

Category	780		781		782		783		784	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	8	80.0%	0	0.0%	0	0.0%	0	0.0%	3	100.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	2	20.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	10	100.0%	0	0.0%	0	0.0%	0	0.0%	3	100.0%

Category	785		786		787		788		789	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES										
Sold to an Owner Occupant	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	1	100.0%	0	0.0%	0	0.0%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	1	100.0%	0	0.0%	0	0.0%	0	0.0%

Pool 782 was purchased by American Built Communities, Inc. DBA American Built Communities, Inc. – West, a non-profit organization

Pool 783 was purchased by Headlands Foundation, a non-profit organization

Pool 784 was purchased by RMH 2023-1 LLC, a non-profit organization

Pool 786 was purchased by American Built Communities, Inc, a non-profit organization

Pool 787 was purchased by American Built Communities, Inc. DBA ABC-EAST, a non-profit organization

Pool 789 was purchased by SafeGuard Credit Counseling Services Inc., a non-profit organization

HVLS 2024-2: POOL LEVEL DATA – Metrics

APPENDIX L-4: Final REO Property Outcome Sold in HVLS 2024-2 by Pool (770 – 772)

	790		791		792		793	
Category	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FINAL REO PROPERTY OUTCOMES								
Sold to an Owner Occupant	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to a Unit of Local Government	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gifted to Land Bank, ULG or Nonprofit	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Gift	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sold to an Investor	0	0.0%	0	0.0%	1	100.0%	0	0.0%
Property Outcome Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Final REO Property Outcomes	0	0.0%	0	0.0%	1	100.0%	0	0.0%

Pool 790 was purchased by Hogar Hispano, Inc., a non-profit organization

Pool 791 was purchased by PCN 2023-1 LLC, a non-profit organization

Pool 792 was purchased by In His Mercy, Inc., a non-profit organization

Pool 793 was purchased by ARK, a non-profit organization

GLOSSARY OF TERMS

Term	Definition
Paid-in-Full	The full amount of the debt is paid to the Purchaser. This includes a pay off at foreclosure sale when a third party bids more for the property than the amount of the outstanding debt or when the estate elects to pay off the debt to preserve the property.
Short Payoff	A portion of the remaining principal balance is paid off, the remainder of which is written off by the Purchaser.
Short Sale	The underlying property is sold to a third party, allowing foreclosure proceedings to be avoided.
Loans Sold at Foreclosure to a Third Party	Purchaser at foreclosure auction was a third party.
Charge-Offs	The Purchaser has written off the mortgage as uncollectible or bad debt.
Foreclosure	The Purchaser undergoes legal proceedings to take control of the property which serves as security for the mortgage. This includes instances where the property is sold at the foreclosure sale.
Deed in Lieu	The property is willingly conveyed to the Purchaser in lieu of undergoing foreclosure proceedings.
Total Not Resolved (In Delinquent Servicing)	Loans that the Purchaser continues to actively service.
Sold to an Owner Occupant	Sold to Owner Occupant
Sold to a Nonprofit	Sold to a Nonprofit Organization
Sold to a Unit of Local Government	Sold to a unit of federal, state, or local government agency
Gifted to Land Bank, ULG or Nonprofit	Property was gifted to Land Bank or unit of federal, state, or local government.
Gift	Property was gifted to another entity.
Sold to an Investor	Sold to a third party that is neither a non-owner occupant, nonprofit organization, nor unit of federal, state or local government.