



OFFICE OF HOUSING

# OFFICE OF ASSET SALES

OFFICE OF FINANCE AND BUDGET

## **Report to the Commissioner on Post Sale Report Library**

**March 2025**

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

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**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.

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## **HVLS 2017-1**

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## 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.

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

<b>Purchasers</b>	<b>Pool Number(s)</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>538</b>	<b>34.3%</b>
<b>Resolved REO</b>		
Foreclosure	1,003	64.0%
Deed in Lieu	0	0.0%
<b>Total Resolved REO</b>	<b>1,003</b>	<b>64.0%</b>
<b>Total Resolved</b>	<b>1,541</b>	<b>98.3%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>26</b>	<b>1.7%</b>
<b>Number of Loans Sold</b>	<b>1,567</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>991</b>	<b>100.0%</b>

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)

Category	601		602		603		604		605	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>156</b>	<b>32.5%</b>	<b>162</b>	<b>34.6%</b>	<b>167</b>	<b>36.9%</b>	<b>31</b>	<b>29.0%</b>	<b>22</b>	<b>37.3%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>299</b>	<b>62.3%</b>	<b>306</b>	<b>65.4%</b>	<b>286</b>	<b>63.1%</b>	<b>75</b>	<b>70.1%</b>	<b>37</b>	<b>62.7%</b>
<b>Total Resolved</b>	<b>455</b>	<b>94.8%</b>	<b>468</b>	<b>100.0%</b>	<b>453</b>	<b>100.0%</b>	<b>106</b>	<b>99.1%</b>	<b>59</b>	<b>100.0%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>25</b>	<b>5.2%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>0.9%</b>	<b>0</b>	<b>0.0%</b>
<b>Number of Loans Sold</b>	<b>480</b>	<b>100.0%</b>	<b>468</b>	<b>100.0%</b>	<b>453</b>	<b>100.0%</b>	<b>107</b>	<b>100.0%</b>	<b>59</b>	<b>100.0%</b>

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

Category	601		602		603		604		605	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>289</b>	<b>100.0%</b>	<b>305</b>	<b>100.0%</b>	<b>285</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>

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## **HVLS 2017-2**

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## 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.

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

<b>Purchasers</b>	<b>Pool Number(s)</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>201</b>	<b>25.0%</b>
<b>Resolved REO</b>		
Foreclosure	586	72.8%
Deed in Lieu	11	1.4%
<b>Total Resolved REO</b>	<b>597</b>	<b>74.2%</b>
<b>Total Resolved</b>	<b>798</b>	<b>99.1%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>7</b>	<b>0.9%</b>
<b>Number of Loans Sold</b>	<b>805</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>593</b>	<b>100.0%</b>

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)

Category	606		607		608		609		610	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>82</b>	<b>32.3%</b>	<b>71</b>	<b>34.0%</b>	<b>6</b>	<b>3.7%</b>	<b>42</b>	<b>65.6%</b>	<b>0</b>	<b>0.0%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>172</b>	<b>67.7%</b>	<b>132</b>	<b>63.2%</b>	<b>154</b>	<b>95.7%</b>	<b>22</b>	<b>34.4%</b>	<b>117</b>	<b>100.0%</b>
<b>Total Resolved</b>	<b>254</b>	<b>100.0%</b>	<b>203</b>	<b>97.1%</b>	<b>160</b>	<b>99.4%</b>	<b>64</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>0</b>	<b>0.0%</b>	<b>6</b>	<b>2.9%</b>	<b>1</b>	<b>0.6%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Number of Loans Sold</b>	<b>254</b>	<b>100.0%</b>	<b>209</b>	<b>100.0%</b>	<b>161</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>

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

Category	606		607		608		609		610	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>170</b>	<b>100.0%</b>	<b>131</b>	<b>100.0%</b>	<b>154</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>

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

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## HVLS 2018-1

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## 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.

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

<b>Purchasers</b>	<b>Pool Number(s)</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>183</b>	<b>35.8%</b>
<b>Resolved REO</b>		
Foreclosure	266	52.1%
Deed in Lieu	28	5.5%
<b>Total Resolved REO</b>	<b>294</b>	<b>57.5%</b>
<b>Total Resolved</b>	<b>477</b>	<b>93.3%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>34</b>	<b>6.7%</b>
<b>Number of Loans Sold</b>	<b>511</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>291</b>	<b>100.0%</b>

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)

Category	601		602		603		604	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>								
<b>Resolved Non-REO</b>								
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%
<b>Total Resolved Non-REO</b>	<b>47</b>	<b>27.3%</b>	<b>39</b>	<b>49.4%</b>	<b>75</b>	<b>38.3%</b>	<b>22</b>	<b>34.4%</b>
<b>Resolved REO</b>								
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%
<b>Total Resolved REO</b>	<b>121</b>	<b>70.3%</b>	<b>37</b>	<b>46.8%</b>	<b>101</b>	<b>51.5%</b>	<b>35</b>	<b>54.7%</b>
<b>Total Resolved</b>	<b>168</b>	<b>97.7%</b>	<b>76</b>	<b>96.2%</b>	<b>176</b>	<b>89.8%</b>	<b>57</b>	<b>89.1%</b>
<b>NOT RESOLVED</b>								
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>4</b>	<b>2.3%</b>	<b>3</b>	<b>3.8%</b>	<b>20</b>	<b>10.2%</b>	<b>7</b>	<b>10.9%</b>
<b>Number of Loans Sold</b>	<b>172</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>	<b>196</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>

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

Category	601		602		603		604	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>								
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%
<b>Total Final REO Property Outcomes</b>	<b>119</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>

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## **HVLS 2019-1**

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## 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.

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

<b>Purchasers</b>	<b>Pool Number(s)</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>117</b>	<b>12.7%</b>
<b>Resolved REO</b>		0.0%
Foreclosure	721	78.4%
Deed in Lieu	63	6.8%
<b>Total Resolved REO</b>	<b>784</b>	<b>85.2%</b>
<b>Total Resolved</b>	<b>901</b>	<b>97.9%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	19	2.1%
<b>Number of Loans Sold</b>	<b>920</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>777</b>	<b>100.0%</b>

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)

Category	601		602		603		604		605	
	Count	Percentage								
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>15</b>	<b>8.7%</b>	<b>13</b>	<b>6.7%</b>	<b>64</b>	<b>60.4%</b>	<b>5</b>	<b>3.2%</b>	<b>0</b>	<b>0.0%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>146</b>	<b>84.4%</b>	<b>178</b>	<b>92.2%</b>	<b>41</b>	<b>38.7%</b>	<b>151</b>	<b>96.8%</b>	<b>128</b>	<b>97.0%</b>
<b>Total Resolved</b>	<b>161</b>	<b>93.1%</b>	<b>191</b>	<b>99.0%</b>	<b>105</b>	<b>99.1%</b>	<b>156</b>	<b>100.0%</b>	<b>128</b>	<b>97.0%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>12</b>	<b>6.9%</b>	<b>2</b>	<b>1.0%</b>	<b>1</b>	<b>0.9%</b>	<b>0</b>	<b>0.0%</b>	<b>4</b>	<b>3.0%</b>
<b>Number of Loans Sold</b>	<b>173</b>	<b>100.0%</b>	<b>193</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>	<b>156</b>	<b>100.0%</b>	<b>132</b>	<b>100.0%</b>

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
<b>RESOLVED</b>						
<b>Resolved Non-REO</b>						
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%
<b>Total Resolved Non-REO</b>	<b>5</b>	<b>3.9%</b>	<b>2</b>	<b>16.7%</b>	<b>13</b>	<b>65.0%</b>
<b>Resolved REO</b>						0.0%
Foreclosure	120	93.8%	10	83.3%	7	35.0%
Deed in Lieu	3	2.3%	0	0.0%	0	0.0%
<b>Total Resolved REO</b>	<b>123</b>	<b>96.1%</b>	<b>10</b>	<b>83.3%</b>	<b>7</b>	<b>35.0%</b>
<b>Total Resolved</b>	<b>128</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>
<b>NOT RESOLVED</b>						
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Number of Loans Sold</b>	<b>128</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>

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)

Category	601		602		603		604		605	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>144</b>	<b>100.0%</b>	<b>178</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>151</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>

Category	606		607		609	
	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>						
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%
<b>Total Final REO Property Outcomes</b>	<b>123</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>

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.

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## **HVLS 2019-2**

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## 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.

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

<b>Purchasers</b>	<b>Pool Number(s)</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>292</b>	<b>21.2%</b>
<b>Resolved REO</b>		0.0%
Foreclosure	964	70.1%
Deed in Lieu	32	2.3%
<b>Total Resolved REO</b>	<b>996</b>	<b>72.4%</b>
<b>Total Resolved</b>	<b>1,288</b>	<b>93.7%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>87</b>	<b>6.3%</b>
<b>Number of Loans Sold</b>	<b>1,375</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>981</b>	<b>100.0%</b>

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)

Category	610		611		612		613		614	
	Count	Percentage								
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>97</b>	<b>34.8%</b>	<b>157</b>	<b>39.7%</b>	<b>9</b>	<b>4.8%</b>	<b>12</b>	<b>5.1%</b>	<b>5</b>	<b>3.6%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>135</b>	<b>48.4%</b>	<b>224</b>	<b>56.7%</b>	<b>175</b>	<b>94.1%</b>	<b>222</b>	<b>94.9%</b>	<b>126</b>	<b>90.6%</b>
<b>Total Resolved</b>	<b>232</b>	<b>83.2%</b>	<b>381</b>	<b>96.5%</b>	<b>184</b>	<b>98.9%</b>	<b>234</b>	<b>100.0%</b>	<b>131</b>	<b>94.2%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>47</b>	<b>16.8%</b>	<b>14</b>	<b>3.5%</b>	<b>2</b>	<b>1.1%</b>	<b>0</b>	<b>0.0%</b>	<b>8</b>	<b>5.8%</b>
<b>Number of Loans Sold</b>	<b>279</b>	<b>100.0%</b>	<b>395</b>	<b>100.0%</b>	<b>186</b>	<b>100.0%</b>	<b>234</b>	<b>100.0%</b>	<b>139</b>	<b>100.0%</b>

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)

Category	616		617		618		619		620	
	Count	Percentage								
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>7</b>	<b>18.9%</b>	<b>3</b>	<b>7.0%</b>	<b>1</b>	<b>4.8%</b>	<b>1</b>	<b>3.6%</b>	<b>0</b>	<b>0.0%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>18</b>	<b>48.6%</b>	<b>38</b>	<b>88.4%</b>	<b>20</b>	<b>95.2%</b>	<b>27</b>	<b>96.4%</b>	<b>11</b>	<b>84.6%</b>
<b>Total Resolved</b>	<b>25</b>	<b>67.6%</b>	<b>41</b>	<b>95.3%</b>	<b>21</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>11</b>	<b>84.6%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>12</b>	<b>32.4%</b>	<b>2</b>	<b>4.7%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>2</b>	<b>15.4%</b>
<b>Number of Loans Sold</b>	<b>37</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>

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)

Category	610		611		612		613		614	
	Count	Percentage								
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>135</b>	<b>100.0%</b>	<b>221</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>	<b>222</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>

Category	616		617		618		619		620	
	Count	Percentage								
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>17</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>

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.

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## HVLS 2020-1

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## 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.

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

<b>Purchasers</b>	<b>Pool Number(s)</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>187</b>	<b>29.8%</b>
<b>Resolved REO</b>		0.0%
Foreclosure	277	44.2%
Deed in Lieu	72	11.5%
<b>Total Resolved REO</b>	<b>349</b>	<b>55.7%</b>
<b>Total Resolved</b>	<b>536</b>	<b>85.5%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>91</b>	<b>14.5%</b>
<b>Number of Loans Sold</b>	<b>627</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>333</b>	<b>100.0%</b>

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)

Category	621		622		623		624		625	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>26</b>	<b>21.7%</b>	<b>21</b>	<b>23.6%</b>	<b>47</b>	<b>66.2%</b>	<b>76</b>	<b>43.4%</b>	<b>6</b>	<b>5.2%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>59</b>	<b>49.2%</b>	<b>51</b>	<b>57.3%</b>	<b>12</b>	<b>16.9%</b>	<b>81</b>	<b>46.3%</b>	<b>107</b>	<b>93.0%</b>
<b>Total Resolved</b>	<b>85</b>	<b>70.8%</b>	<b>72</b>	<b>80.9%</b>	<b>59</b>	<b>83.1%</b>	<b>157</b>	<b>89.7%</b>	<b>113</b>	<b>98.3%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>35</b>	<b>29.2%</b>	<b>17</b>	<b>19.1%</b>	<b>12</b>	<b>16.9%</b>	<b>18</b>	<b>10.3%</b>	<b>2</b>	<b>1.7%</b>
<b>Number of Loans Sold</b>	<b>120</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>	<b>175</b>	<b>100.0%</b>	<b>115</b>	<b>100.0%</b>

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)

Category	626		627		628		629		630	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>0</b>	<b>0.0%</b>	<b>6</b>	<b>42.9%</b>	<b>0</b>	<b>0.0%</b>	<b>3</b>	<b>33.3%</b>	<b>2</b>	<b>11.1%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>0</b>	<b>0.0%</b>	<b>8</b>	<b>57.1%</b>	<b>10</b>	<b>100.0%</b>	<b>6</b>	<b>66.7%</b>	<b>15</b>	<b>83.3%</b>
<b>Total Resolved</b>	<b>0</b>	<b>0.0%</b>	<b>14</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>17</b>	<b>94.4%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>6</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>5.6%</b>
<b>Number of Loans Sold</b>	<b>6</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>

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)

Category	621		622		623		624		625	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>54</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>81</b>	<b>100.0%</b>	<b>101</b>	<b>100.0%</b>

	626		627		628		629		630	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>0</b>	<b>0.0%</b>	<b>8</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>

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

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## **HVLS 2022-1**

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## 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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>318</b>	<b>20.0%</b>
<b>Resolved REO</b>		
Foreclosure	937	59.0%
Deed in Lieu	77	4.9%
<b>Total Resolved REO</b>	<b>1,014</b>	<b>63.9%</b>
<b>Total Resolved</b>	<b>1,332</b>	<b>83.9%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>255</b>	<b>16.1%</b>
<b>Number of Loans Sold</b>	<b>1,587</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>959</b>	<b>100.0%</b>

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)

Category	631		632		633		634		635	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>74</b>	<b>33.5%</b>	<b>46</b>	<b>27.1%</b>	<b>5</b>	<b>6.8%</b>	<b>12</b>	<b>4.7%</b>	<b>6</b>	<b>8.6%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>57</b>	<b>25.8%</b>	<b>31</b>	<b>18.2%</b>	<b>65</b>	<b>89.0%</b>	<b>241</b>	<b>94.9%</b>	<b>63</b>	<b>90.0%</b>
<b>Total Resolved</b>	<b>131</b>	<b>59.3%</b>	<b>77</b>	<b>45.3%</b>	<b>70</b>	<b>95.9%</b>	<b>253</b>	<b>99.6%</b>	<b>69</b>	<b>98.6%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>90</b>	<b>40.7%</b>	<b>93</b>	<b>54.7%</b>	<b>3</b>	<b>4.1%</b>	<b>1</b>	<b>0.4%</b>	<b>1</b>	<b>1.4%</b>
<b>Number of Loans Sold</b>	<b>221</b>	<b>100.0%</b>	<b>170</b>	<b>100.0%</b>	<b>73</b>	<b>100.0%</b>	<b>254</b>	<b>100.0%</b>	<b>70</b>	<b>100.0%</b>

## HVLS 2022-1: POOL LEVEL DATA – Metrics

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

Category	636		637		701		702		703	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>2</b>	<b>25.0%</b>	<b>0</b>	<b>0.0%</b>	<b>60</b>	<b>38.5%</b>	<b>35</b>	<b>28.0%</b>	<b>14</b>	<b>42.4%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>6</b>	<b>75.0%</b>	<b>0</b>	<b>0.0%</b>	<b>76</b>	<b>48.7%</b>	<b>76</b>	<b>60.8%</b>	<b>16</b>	<b>48.5%</b>
<b>Total Resolved</b>	<b>8</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>136</b>	<b>87.2%</b>	<b>111</b>	<b>88.8%</b>	<b>30</b>	<b>90.9%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>100.0%</b>	<b>20</b>	<b>12.8%</b>	<b>14</b>	<b>11.2%</b>	<b>3</b>	<b>9.1%</b>
<b>Number of Loans Sold</b>	<b>8</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>156</b>	<b>100.0%</b>	<b>125</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>

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)

Category	704		705		706		707		708	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>6</b>	<b>22.2%</b>	<b>8</b>	<b>42.1%</b>	<b>15</b>	<b>51.7%</b>	<b>16</b>	<b>9.6%</b>	<b>7</b>	<b>3.8%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>18</b>	<b>66.7%</b>	<b>11</b>	<b>57.9%</b>	<b>12</b>	<b>41.4%</b>	<b>127</b>	<b>76.5%</b>	<b>174</b>	<b>95.6%</b>
<b>Total Resolved</b>	<b>24</b>	<b>88.9%</b>	<b>19</b>	<b>100.0%</b>	<b>27</b>	<b>93.1%</b>	<b>143</b>	<b>86.1%</b>	<b>181</b>	<b>99.5%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>3</b>	<b>11.1%</b>	<b>0</b>	<b>0.0%</b>	<b>2</b>	<b>6.9%</b>	<b>23</b>	<b>13.9%</b>	<b>1</b>	<b>0.5%</b>
<b>Number of Loans Sold</b>	<b>27</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>	<b>182</b>	<b>100.0%</b>

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)

Category	709		710	
	Count	Percentage	Count	Percentage
<b>RESOLVED</b>				
<b>Resolved Non-REO</b>				
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%
<b>Total Resolved Non-REO</b>	<b>7</b>	<b>16.3%</b>	<b>5</b>	<b>50.0%</b>
<b>Resolved REO</b>				
Foreclosure	36	83.7%	5	50.0%
Deed in Lieu	0	0.0%	0	0.0%
<b>Total Resolved REO</b>	<b>36</b>	<b>83.7%</b>	<b>5</b>	<b>50.0%</b>
<b>Total Resolved</b>	<b>43</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>
<b>NOT RESOLVED</b>				
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Number of Loans Sold</b>	<b>43</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>

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)

Category	631		632		633		634		635	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>52</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>237</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>

Category	636		637		701		702		703	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>5</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>62</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>

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
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>18</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>115</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>

	709		710	
	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>				
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%
<b>Total Final REO Property Outcomes</b>	<b>32</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>

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

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## **HVLS 2022-2 Part 1**

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## 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.

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

<b>Purchasers</b>	<b>Pool Number(s)</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>168</b>	<b>24.5%</b>
<b>Resolved REO</b>		
Foreclosure	442	64.3%
Deed in Lieu	23	3.3%
<b>Total Resolved REO</b>	<b>465</b>	<b>67.7%</b>
<b>Total Resolved</b>	<b>633</b>	<b>92.1%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>54</b>	<b>7.9%</b>
<b>Number of Loans Sold</b>	<b>687</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>368</b>	<b>100.0%</b>

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)

Category	712		713		714		715		716	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>67</b>	<b>41.9%</b>	<b>13</b>	<b>22.4%</b>	<b>6</b>	<b>10.0%</b>	<b>7</b>	<b>33.3%</b>	<b>3</b>	<b>60.0%</b>
<b>Resolved REO</b>							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%
<b>Total Resolved REO</b>	<b>87</b>	<b>54.4%</b>	<b>40</b>	<b>69.0%</b>	<b>52</b>	<b>86.7%</b>	<b>13</b>	<b>61.9%</b>	<b>2</b>	<b>40.0%</b>
<b>Total Resolved</b>	<b>154</b>	<b>96.3%</b>	<b>53</b>	<b>91.4%</b>	<b>58</b>	<b>96.7%</b>	<b>20</b>	<b>95.2%</b>	<b>5</b>	<b>100.0%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>6</b>	<b>3.8%</b>	<b>5</b>	<b>8.6%</b>	<b>2</b>	<b>3.3%</b>	<b>1</b>	<b>4.8%</b>	<b>0</b>	<b>0.0%</b>
<b>Number of Loans Sold</b>	<b>160</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>

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
<b>RESOLVED</b>				
<b>Resolved Non-REO</b>				
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%
<b>Total Resolved Non-REO</b>	<b>0</b>	<b>0.0%</b>	<b>72</b>	<b>19.1%</b>
<b>Resolved REO</b>				
Foreclosure	6	100.0%	244	64.7%
Deed in Lieu	0	0.0%	21	5.6%
<b>Total Resolved REO</b>	<b>6</b>	<b>100.0%</b>	<b>265</b>	<b>70.3%</b>
<b>Total Resolved</b>	<b>6</b>	<b>100.0%</b>	<b>337</b>	<b>89.4%</b>
<b>NOT RESOLVED</b>				
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>0</b>	<b>0.0%</b>	<b>40</b>	<b>10.6%</b>
<b>Number of Loans Sold</b>	<b>6</b>	<b>100.0%</b>	<b>377</b>	<b>100.0%</b>

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)

Category	712		713		714		715		716	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>70</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>

Category	717		718	
	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>				
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%
<b>Total Final REO Property Outcomes</b>	<b>6</b>	<b>100.0%</b>	<b>205</b>	<b>100.0%</b>

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

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## **HVLS 2022-2 Part 2**

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## 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.

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

<b>Purchasers</b>	<b>Pool Number(s)</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>243</b>	<b>36.4%</b>
<b>Resolved REO</b>		
Foreclosure	237	35.5%
Deed in Lieu	38	5.7%
<b>Total Resolved REO</b>	<b>275</b>	<b>41.2%</b>
<b>Total Resolved</b>	<b>518</b>	<b>77.5%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>150</b>	<b>22.5%</b>
<b>Number of Loans Sold</b>	<b>668</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>223</b>	<b>100.0%</b>

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)

Category	720		721		722		723		724	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>0</b>	<b>0.0%</b>	<b>3</b>	<b>5.6%</b>	<b>4</b>	<b>36.4%</b>	<b>4</b>	<b>28.6%</b>	<b>10</b>	<b>40.0%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>6</b>	<b>75.0%</b>	<b>42</b>	<b>77.8%</b>	<b>6</b>	<b>54.5%</b>	<b>6</b>	<b>42.9%</b>	<b>6</b>	<b>24.0%</b>
<b>Total Resolved</b>	<b>6</b>	<b>75.0%</b>	<b>45</b>	<b>83.3%</b>	<b>10</b>	<b>90.9%</b>	<b>10</b>	<b>71.4%</b>	<b>16</b>	<b>64.0%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>2</b>	<b>25.0%</b>	<b>9</b>	<b>16.7%</b>	<b>1</b>	<b>9.1%</b>	<b>4</b>	<b>28.6%</b>	<b>9</b>	<b>36.0%</b>
<b>Number of Loans Sold</b>	<b>8</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>

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)

Category	725		726		727		728		729	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>0</b>	<b>0.0%</b>	<b>9</b>	<b>100.0%</b>	<b>3</b>	<b>42.9%</b>	<b>11</b>	<b>50.0%</b>	<b>129</b>	<b>34.0%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>20</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>3</b>	<b>42.9%</b>	<b>11</b>	<b>50.0%</b>	<b>134</b>	<b>35.4%</b>
<b>Total Resolved</b>	<b>20</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>6</b>	<b>85.7%</b>	<b>22</b>	<b>100.0%</b>	<b>263</b>	<b>69.4%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>14.3%</b>	<b>0</b>	<b>0.0%</b>	<b>116</b>	<b>30.6%</b>
<b>Number of Loans Sold</b>	<b>20</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>379</b>	<b>100.0%</b>

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)

Category	730		731		732	
	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>						
<b>Resolved Non-REO</b>						
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%
<b>Total Resolved Non-REO</b>	<b>9</b>	<b>47.4%</b>	<b>3</b>	<b>50.0%</b>	<b>58</b>	<b>61.7%</b>
<b>Resolved REO</b>						
Foreclosure	9	47.4%	3	50.0%	29	30.9%
Deed in Lieu	0	0.0%	0	0.0%	0	0.0%
<b>Total Resolved REO</b>	<b>9</b>	<b>47.4%</b>	<b>3</b>	<b>50.0%</b>	<b>29</b>	<b>30.9%</b>
<b>Total Resolved</b>	<b>18</b>	<b>94.7%</b>	<b>6</b>	<b>100.0%</b>	<b>87</b>	<b>92.6%</b>
<b>NOT RESOLVED</b>						
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>1</b>	<b>5.3%</b>	<b>0</b>	<b>0.0%</b>	<b>7</b>	<b>7.4%</b>
<b>Number of Loans Sold</b>	<b>19</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>

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)

Category	720		721		722		723		724	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>0</b>	<b>0.0%</b>	<b>22</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>

Category	725		726		727		728		729	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>17</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>2</b>	<b>0.0%</b>	<b>7</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>

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)

Category	730		731		732	
	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>						
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%
<b>Total Final REO Property Outcomes</b>	<b>9</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>

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

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## **HVLS 2023-1**

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## 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.

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

<b>Purchasers</b>	<b>Pool Number(s)</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>306</b>	<b>27.2%</b>
<b>Resolved REO</b>		
Foreclosure	501	44.6%
Deed in Lieu	90	8.0%
<b>Total Resolved REO</b>	<b>591</b>	<b>52.6%</b>
<b>Total Resolved</b>	<b>897</b>	<b>79.8%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>227</b>	<b>20.2%</b>
<b>Number of Loans Sold</b>	<b>1,124</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>356</b>	<b>100.0%</b>

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)

Category	740		741		742		743		744	
	Count	Percentage								
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>98</b>	<b>34.6%</b>	<b>39</b>	<b>23.4%</b>	<b>15</b>	<b>12.4%</b>	<b>52</b>	<b>48.6%</b>	<b>31</b>	<b>31.0%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>120</b>	<b>42.4%</b>	<b>98</b>	<b>58.7%</b>	<b>81</b>	<b>66.9%</b>	<b>32</b>	<b>29.9%</b>	<b>60</b>	<b>60.0%</b>
<b>Total Resolved</b>	<b>218</b>	<b>77.0%</b>	<b>137</b>	<b>82.0%</b>	<b>96</b>	<b>79.3%</b>	<b>84</b>	<b>78.5%</b>	<b>91</b>	<b>91.0%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>65</b>	<b>23.0%</b>	<b>30</b>	<b>18.0%</b>	<b>25</b>	<b>20.7%</b>	<b>23</b>	<b>21.5%</b>	<b>9</b>	<b>9.0%</b>
<b>Number of Loans Sold</b>	<b>283</b>	<b>100.0%</b>	<b>167</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>	<b>107</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>

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)

Category	745		746		747		748		749	
	Count	Percentage								
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>14</b>	<b>17.1%</b>	<b>28</b>	<b>45.9%</b>	<b>0</b>	<b>0.0%</b>	<b>5</b>	<b>9.8%</b>	<b>14</b>	<b>38.9%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>61</b>	<b>74.4%</b>	<b>28</b>	<b>45.9%</b>	<b>46</b>	<b>75.4%</b>	<b>23</b>	<b>45.1%</b>	<b>13</b>	<b>36.1%</b>
<b>Total Resolved</b>	<b>75</b>	<b>91.5%</b>	<b>56</b>	<b>91.8%</b>	<b>46</b>	<b>75.4%</b>	<b>28</b>	<b>54.9%</b>	<b>27</b>	<b>75.0%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>7</b>	<b>8.5%</b>	<b>5</b>	<b>8.2%</b>	<b>15</b>	<b>24.6%</b>	<b>23</b>	<b>45.1%</b>	<b>9</b>	<b>25.0%</b>
<b>Number of Loans Sold</b>	<b>82</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>

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)

Category	750		751		752		753	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>								
<b>Resolved Non-REO</b>								
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%
<b>Total Resolved Non-REO</b>	<b>0</b>	<b>0.0%</b>	<b>10</b>	<b>58.8%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Resolved REO</b>								
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%
<b>Total Resolved REO</b>	<b>13</b>	<b>52.0%</b>	<b>6</b>	<b>35.3%</b>	<b>5</b>	<b>62.5%</b>	<b>5</b>	<b>100.0%</b>
<b>Total Resolved</b>	<b>13</b>	<b>52.0%</b>	<b>16</b>	<b>94.1%</b>	<b>5</b>	<b>62.5%</b>	<b>5</b>	<b>100.0%</b>
<b>NOT RESOLVED</b>								
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>12</b>	<b>48.0%</b>	<b>1</b>	<b>5.9%</b>	<b>3</b>	<b>37.5%</b>	<b>0</b>	<b>0.0%</b>
<b>Number of Loans Sold</b>	<b>25</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>

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)

Category	740		741		742		743		744	
	Count	Percentage								
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>97</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>

Category	745		746		747		748		749	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>44</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>

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
<b>FINAL REO PROPERTY OUTCOMES</b>								
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%
<b>Total Final REO Property Outcomes</b>	<b>9</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>5</b>	<b>100.0%</b>

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

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## HVLS 2024-1

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## 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.

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

<b>Purchasers</b>	<b>Pool Number(s)</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
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
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>228</b>	<b>15.6%</b>
<b>Resolved REO</b>		
Foreclosure	469	32.0%
Deed in Lieu	78	5.3%
<b>Total Resolved REO</b>	<b>547</b>	<b>37.3%</b>
<b>Total Resolved</b>	<b>775</b>	<b>52.9%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>690</b>	<b>47.1%</b>
<b>Number of Loans Sold</b>	<b>1,465</b>	<b>100.0%</b>

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

Category	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>168</b>	<b>100.0%</b>

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)

Category	760		761		762		763		764	
	Count	Percentage								
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>100</b>	<b>24.1%</b>	<b>32</b>	<b>11.5%</b>	<b>10</b>	<b>4.8%</b>	<b>16</b>	<b>11.3%</b>	<b>41</b>	<b>31.3%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>172</b>	<b>41.4%</b>	<b>142</b>	<b>51.1%</b>	<b>53</b>	<b>25.4%</b>	<b>51</b>	<b>36.2%</b>	<b>36</b>	<b>27.5%</b>
<b>Total Resolved</b>	<b>272</b>	<b>65.5%</b>	<b>174</b>	<b>62.6%</b>	<b>63</b>	<b>30.1%</b>	<b>67</b>	<b>47.5%</b>	<b>77</b>	<b>58.8%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>143</b>	<b>34.5%</b>	<b>104</b>	<b>37.4%</b>	<b>146</b>	<b>69.9%</b>	<b>74</b>	<b>52.5%</b>	<b>54</b>	<b>41.2%</b>
<b>Number of Loans Sold</b>	<b>415</b>	<b>100.0%</b>	<b>278</b>	<b>100.0%</b>	<b>209</b>	<b>100.0%</b>	<b>141</b>	<b>100.0%</b>	<b>131</b>	<b>100.0%</b>

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)

Category	765		766		767		768		769	
	Count	Percentage								
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>2</b>	<b>2.5%</b>	<b>14</b>	<b>28.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>5</b>	<b>13.9%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>0</b>	<b>0.0%</b>	<b>21</b>	<b>42.0%</b>	<b>12</b>	<b>30.8%</b>	<b>24</b>	<b>64.9%</b>	<b>18</b>	<b>50.0%</b>
<b>Total Resolved</b>	<b>2</b>	<b>2.5%</b>	<b>35</b>	<b>70.0%</b>	<b>12</b>	<b>30.8%</b>	<b>24</b>	<b>64.9%</b>	<b>23</b>	<b>63.9%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>78</b>	<b>97.5%</b>	<b>15</b>	<b>30.0%</b>	<b>27</b>	<b>69.2%</b>	<b>13</b>	<b>35.1%</b>	<b>13</b>	<b>36.1%</b>
<b>Number of Loans Sold</b>	<b>80</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>

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)

Category	770		771		772	
	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>						
<b>Resolved Non-REO</b>						
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%
<b>Total Resolved Non-REO</b>	<b>7</b>	<b>31.8%</b>	<b>1</b>	<b>6.3%</b>	<b>0</b>	<b>0.0%</b>
<b>Resolved REO</b>						
Foreclosure	6	27.3%	1	6.3%	5	45.5%
Deed in Lieu	0	0.0%	6	37.5%	0	0.0%
<b>Total Resolved REO</b>	<b>6</b>	<b>27.3%</b>	<b>7</b>	<b>43.8%</b>	<b>5</b>	<b>45.5%</b>
<b>Total Resolved</b>	<b>13</b>	<b>59.1%</b>	<b>8</b>	<b>50.0%</b>	<b>5</b>	<b>45.5%</b>
<b>NOT RESOLVED</b>						
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>9</b>	<b>40.9%</b>	<b>8</b>	<b>50.0%</b>	<b>6</b>	<b>54.5%</b>
<b>Number of Loans Sold</b>	<b>22</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>

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)

Category	760		761		762		763		764	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>74</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>6</b>	<b>0.0%</b>	<b>10</b>	<b>100.0%</b>

Category	765		766		767		768		769	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>0</b>	<b>0.0%</b>	<b>9</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>9</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>

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)

Category	770		771		772	
	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>						
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%
<b>Total Final REO Property Outcomes</b>	<b>0</b>	<b>0.0%</b>	<b>3</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>

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

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## **HVLS 2024-2**

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## 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**

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>RESOLVED</b>		
<b>Resolved Non-REO</b>		
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%
<b>Total Resolved Non-REO</b>	<b>105</b>	<b>8.9%</b>
<b>Resolved REO</b>		
Foreclosure	214	18.1%
Deed in Lieu	9	0.8%
<b>Total Resolved REO</b>	<b>223</b>	<b>18.9%</b>
<b>Total Resolved</b>	<b>328</b>	<b>27.8%</b>
<b>NOT RESOLVED</b>		
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>852</b>	<b>72.2%</b>
<b>Number of Loans Sold</b>	<b>1,180</b>	<b>100.0%</b>

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

<b>Category</b>	<b>Count</b>	<b>Percentage</b>
<b>FINAL REO PROPERTY OUTCOMES</b>		
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%
<b>Total Final REO Property Outcomes</b>	<b>15</b>	<b>100.0%</b>

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)

Category	780		781		782		783		784	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>51</b>	<b>12.3%</b>	<b>8</b>	<b>3.3%</b>	<b>22</b>	<b>15.7%</b>	<b>12</b>	<b>12.6%</b>	<b>1</b>	<b>1.2%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>79</b>	<b>19.0%</b>	<b>44</b>	<b>18.0%</b>	<b>22</b>	<b>15.7%</b>	<b>20</b>	<b>21.1%</b>	<b>28</b>	<b>32.9%</b>
<b>Total Resolved</b>	<b>130</b>	<b>31.3%</b>	<b>52</b>	<b>21.2%</b>	<b>44</b>	<b>31.4%</b>	<b>32</b>	<b>33.7%</b>	<b>29</b>	<b>34.1%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>286</b>	<b>68.8%</b>	<b>193</b>	<b>78.8%</b>	<b>96</b>	<b>68.6%</b>	<b>63</b>	<b>66.3%</b>	<b>56</b>	<b>65.9%</b>
<b>Number of Loans Sold</b>	<b>416</b>	<b>100.0%</b>	<b>245</b>	<b>100.0%</b>	<b>140</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>85</b>	<b>100.0%</b>

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)

Category	785		786		787		788		789	
	Count	Percentage								
<b>RESOLVED</b>										
<b>Resolved Non-REO</b>										
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%
<b>Total Resolved Non-REO</b>	<b>3</b>	<b>6.8%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>5</b>	<b>17.9%</b>
<b>Resolved REO</b>										
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%
<b>Total Resolved REO</b>	<b>0</b>	<b>0.0%</b>	<b>5</b>	<b>14.7%</b>	<b>6</b>	<b>20.0%</b>	<b>0</b>	<b>0.0%</b>	<b>4</b>	<b>14.3%</b>
<b>Total Resolved</b>	<b>3</b>	<b>6.8%</b>	<b>5</b>	<b>14.7%</b>	<b>6</b>	<b>20.0%</b>	<b>0</b>	<b>0.0%</b>	<b>9</b>	<b>32.1%</b>
<b>NOT RESOLVED</b>										
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>41</b>	<b>93.2%</b>	<b>29</b>	<b>85.3%</b>	<b>24</b>	<b>80.0%</b>	<b>30</b>	<b>100.0%</b>	<b>19</b>	<b>67.9%</b>
<b>Number of Loans Sold</b>	<b>44</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>

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)

Category	790		791		792		793	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>RESOLVED</b>								
<b>Resolved Non-REO</b>								
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%
<b>Total Resolved Non-REO</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>14.3%</b>	<b>1</b>	<b>14.3%</b>	<b>1</b>	<b>20.0%</b>
<b>Resolved REO</b>								
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%
<b>Total Resolved REO</b>	<b>3</b>	<b>21.4%</b>	<b>3</b>	<b>42.9%</b>	<b>6</b>	<b>85.7%</b>	<b>3</b>	<b>60.0%</b>
<b>Total Resolved</b>	<b>3</b>	<b>21.4%</b>	<b>4</b>	<b>57.1%</b>	<b>7</b>	<b>100.0%</b>	<b>4</b>	<b>80.0%</b>
<b>NOT RESOLVED</b>								
<b>Total Not Resolved (In Delinquent Servicing)</b>	<b>11</b>	<b>78.6%</b>	<b>3</b>	<b>42.9%</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>20.0%</b>
<b>Number of Loans Sold</b>	<b>14</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>

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
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>10</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>3</b>	<b>100.0%</b>

Category	785		786		787		788		789	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>										
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%
<b>Total Final REO Property Outcomes</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

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)

Category	790		791		792		793	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
<b>FINAL REO PROPERTY OUTCOMES</b>								
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%
<b>Total Final REO Property Outcomes</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>

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
<b>Paid-in-Full</b>	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.
<b>Short Payoff</b>	A portion of the remaining principal balance is paid off, the remainder of which is written off by the Purchaser.
<b>Short Sale</b>	The underlying property is sold to a third party, allowing foreclosure proceedings to be avoided.
<b>Loans Sold at Foreclosure to a Third Party</b>	Purchaser at foreclosure auction was a third party.
<b>Charge-Offs</b>	The Purchaser has written off the mortgage as uncollectible or bad debt.
<b>Foreclosure</b>	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.
<b>Deed in Lieu</b>	The property is willingly conveyed to the Purchaser in lieu of undergoing foreclosure proceedings.
<b>Total Not Resolved (In Delinquent Servicing)</b>	Loans that the Purchaser continues to actively service.
<b>Sold to an Owner Occupant</b>	Sold to Owner Occupant
<b>Sold to a Nonprofit</b>	Sold to a Nonprofit Organization
<b>Sold to a Unit of Local Government</b>	Sold to a unit of federal, state, or local government agency
<b>Gifted to Land Bank, ULG or Nonprofit</b>	Property was gifted to Land Bank or unit of federal, state, or local government.
<b>Gift</b>	Property was gifted to another entity.
<b>Sold to an Investor</b>	Sold to a third party that is neither a non-owner occupant, nonprofit organization, nor unit of federal, state or local government.