



OFFICE OF HOUSING
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Report to the Commissioner on Post Sale Reporting
Library
March 2021 Report

HUD-HELD VACANT LOAN SALES FOR
HOME EQUITY CONVERSION MORTGAGES

U.S. Department of Housing and Urban Development
Federal Housing Administration

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INTRODUCTION

This HUD-held Vacant Loan Sales (HVLS) Library Appendices compilation has been prepared to accompany the March 2021 Report to the Commissioner on Post-Sale Reporting HUD-held Vacant Loan Sales. These appendices provide a series of data tables on the HVLS portfolio, as reported by the Purchasers. They contain both sale level and pool level data on each of the HVLS transactions with data due 1/2/2021 and received through 2/10/2021. They include data on status outcomes, purchasers and geographic information on the loans included in each transaction.

Note that the data provided below excludes 314 loans that were reported as Repurchased by the Purchasers in their post-sale reporting.

HVLS 2017-1

HVLS 2017-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2017-1, 7.0% of loans had not yet been resolved. For those loans that had resolved 32.9% were resolved through an Alternative to Foreclosure.

Sale Date	November 30, 2016	Geography	Percentage of Total
Months from Sale to Reporting Date	51	Florida	12%
Loans Sold	1,567	Illinois	8%
ULB	\$316.9 M	California	6%
Aggregate Sales Price	\$120.1M	New York	5%
Number of Purchasers	1	Indiana	5%
		Other	64%

Purchasers	Number of Loans	Percentage of Total
Rushmore Loan Management Services LLC/Roosevelt	1,567	100%

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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Alternative to Foreclosure			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	55	3.5%	3.8%
Short Payoff	0	0.0%	0.0%
Short Sale	393	25.1%	27.0%
Deed-in-Lieu	30	1.9%	2.1%
Charge-off	2	0.1%	0.1%
Total Alternative to Foreclosure	480	30.6%	32.9%
Foreclosure	978	62.4%	67.1%
Whole Loan Sale	0	0.0%	0.0%
Total Resolved Outcomes	1,458	93.0%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	109	7.0%	
Total Loans	1,567	100.0%	

HVLS 2017-1: POOL LEVEL DATA – Metrics

Appendix A-2: Status of Loans Sold in HVLS 2017-1 by Pool (601 – 605)

Outcome Status	601		602		603		604		605	
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Alternative to Foreclosure										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	2	0%	40	9%	2	0%	0	0%	11	19%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	104	22%	111	24%	139	31%	28	26%	11	19%
Deed-in-Lieu	16	3%	8	2%	3	1%	2	2%	1	2%
Charge-Off	2	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	124	26%	159	34%	144	32%	30	28%	23	39%
Foreclosure	270	56%	303	65%	296	65%	73	68%	36	61%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	394	82%	462	99%	440	97%	103	96%	59	100%
NOT YET RESOLVED										
Not Yet Resolved	86	18%	6	1%	13	3%	4	4%	0	0%
Total Loans	480	100%	468	100%	453	100%	107	100%	59	100%

HVLS 2017-2

HVLS 2017-2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2017-2, 3.9% of loans had not yet been resolved. For those loans that had resolved 20.3% were resolved through an Alternative to Foreclosure.

Sale Date	June 21, 2017	Geography	Percentage of Total
Months from Sale to Reporting Date	44	Florida	27%
Loans Sold	805	Texas	10%
ULB	\$158.7 M	California	8%
Aggregate Sales Price	\$64.4 M	Illinois	5%
Number of Purchasers	4	New Jersey	5%
		Other	45%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Rushmore Loan Management Services LLC/ Roosevelt	463	57%	Hogar Hispano, Inc. (Non-Profit)	117	15%
Bayview Asset Management	161	20%	The Corona Group/ Community Development Fund	64	8%

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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Alternative to Foreclosure			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	24	3.0%	3.1%
Short Payoff	1	0.1%	0.1%
Short Sale	119	14.8%	15.4%
Deed-in-Lieu	13	1.6%	1.7%
Charge-Off	0	0.0%	0.0%
Total Alternative to Foreclosure	157	19.5%	20.3%
Foreclosure	617	76.6%	79.7%
Whole Loan Sale	0	0.0%	0.0%
Total Resolved Outcomes	774	96.1%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	31	3.9%	
Total Loans	805	100.0%	

HVLS 2017-2: POOL LEVEL DATA – Metrics

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

Outcome Status	606		607		608		609		610*	
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Alternative to Foreclosure										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	20	8%	1	0%	2	1%	1	2%	0	0%
Short Payoff	0	0%	0	0%	1	1%	0	0%	0	0%
Short Sale	59	23%	58	28%	1	1%	1	2%	0	0%
Deed-in-Lieu	5	2%	8	4%	0	0%	0	0%	0	0%
Charge-off	0	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	84	33%	67	32%	4	2%	2	3%	0	0%
Foreclosure	166	65%	121	58%	151	94%	62	97%	117	100%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	250	98%	188	90%	155	96%	64	100%	117	100%
NOT YET RESOLVED										
Not Yet Resolved	4	2%	21	10%	6	4%	0	0%	0	0%
Total Loans	254	100%	209	100%	161	100%	64	100%	117	100%

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

HVLS 2018-1

HVLS 2018-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2018-1, 10.2% of loans had not yet been resolved. For those loans that had resolved 8.3% were resolved through an Alternative to Foreclosure.

Sale Date	April 11, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	34	Florida	12%
Loans Sold	511	Texas	9%
ULB	\$108.8 M	New York	7%
Aggregate Sales Price	\$55.7 M	New Jersey	5%
Number of Purchasers	2	California	5%
		Other	62%

Purchasers	Number of Loans	Percentage of Total
The Corona Group/ Community Development Fund	339	66%
Kondaur Capital Corporation/ Matawin	172	34%

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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Alternative to Foreclosure			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	3	0.6%	0.7%
Short Payoff	2	0.4%	0.4%
Short Sale	10	2.0%	2.2%
Deed-in-Lieu	23	4.5%	5.0%
Charge-Off	0	0.0%	0.0%
Total Alternative to Foreclosure	38	7.4%	8.3%
Foreclosure	391	76.5%	85.2%
Whole Loan Sale	30	5.9%	6.5%
Total Resolved Outcomes	459	89.8%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	52	10.2%	
Total Loans	511	100.0%	

HVLS 2018-1: POOL LEVEL DATA – Metrics

Appendix C-2: Status of Loans Sold in HVLS 2018-1 by Pool (601 – 604)

Outcome Status	601		602		603		604	
	Count	%	Count	%	Count	%	Count	%
RESOLVED								
Alternative to Foreclosure								
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	3	4%	0	0%	0	0%
Short Payoff	2	1%	0	0%	0	0%	0	0%
Short Sale	10	6%	0	0%	0	0%	0	0%
Deed-in-Lieu	23	13%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	35	20%	3	4%	0	0%	0	0%
Foreclosure	95	55%	73	92%	170	87%	53	83%
Whole Loan Sale	0	0%	3	4%	20	10%	7	11%
Total Resolved Outcomes	130	76%	79	100%	190	97%	60	94%
NOT YET RESOLVED								
Not Yet Resolved	42	24%	0	0%	6	3%	4	6%
Total Loans	172	100%	79	100%	196	100%	64	100%

HVLS 2019-1

HVLS 2019-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2019-1, 30.8% of loans had not yet been resolved. For those loans that had resolved 20.6% were resolved through an Alternative to Foreclosure.

Sale Date	December 12, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	26	Florida	13%
Loans Sold	926	Texas	7%
ULB	\$193.7M	New York	6%
Aggregate Sales Price	\$88.0 M	Illinois	6%
Number of Purchasers	5	California	4%
		Other	64%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Upland Mortgage Acquisition II, LLC	494	53%	Rushmore Loan Management/ Roosevelt	112	12%
VWH Capital Management, LP/ VRMTG ACQ, LLC	156	17%	Home Preservation Partnership, LLC (Non-Profit)	32	3%
Hogar Hispano, Inc. (Non-Profit)	132	14%			

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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Alternative to Foreclosure			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	4	0.4%	0.6%
Short Payoff	7	0.8%	1.1%
Short Sale	63	6.8%	9.8%
Deed-in-Lieu	51	5.5%	8.0%
Charge-Off	7	0.8%	1.1%
Total Alternative to Foreclosure	132	14.3%	20.6%
Foreclosure	509	55.0%	79.4%
Whole Loan Sale	0	0.0%	0.0%
Total Resolved Outcomes	641	69.2%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	285	30.8%	
Total Loans	926	100.0%	

HVLS 2019-1: POOL LEVEL DATA – Metrics

Appendix D-2: Status of Loans Sold in HVLS 2019-1 by Pool (601 – 604)

Outcome Status	601		602		603		604	
	Count	%	Count	%	Count	%	Count	%
RESOLVED								
Alternative to Foreclosure								
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%		0%	3	3%	1	1%
Short Payoff	2	1%	4	2%	0	0%	0	0%
Short Sale	3	2%	3	2%	51	46%	2	1%
Deed-in-Lieu	29	17%	11	6%	1	1%	4	3%
Charge-Off	3	2%	2	1%	0	0%	0	0%
Total Alternative to Foreclosure	37	21%	20	10%	55	49%	7	4%
Foreclosure	24	14%	78	40%	26	23%	138	88%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	61	35%	98	51%	81	72%	145	93%
NOT YET RESOLVED								
Not Yet Resolved	112	65%	95	49%	31	28%	11	7%
Total Loans	173	100%	193	100%	112	100%	156	100%

Appendix D-2: Status of Loans Sold in HVLS 2019-1 by Pool (605 – 609)

Outcome Status	605*		606		607**		609**	
	Count	%	Count	%	Count	%	Count	%
RESOLVED								
Alternative to Foreclosure								
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	0	0%	0	0%
Short Payoff	0	0%	1	1%	0	0%	0	0%
Short Sale	0	0%	2	2%	0	0%	2	10%
Deed-in-Lieu	3	2%	3	2%	0	0%	0	0%
Charge-Off	0	0%	2	2%	0	0%	0	0%
Total Alternative to Foreclosure	3	2%	8	6%	0	0%	2	10%
Foreclosure	125	95%	114	89%	0	0%	4	20%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	128	97%	122	95%	0	0%	6	30%
NOT YET RESOLVED								
Not Yet Resolved	4	3%	6	5%	12	100%	14	70%
Total Loans	132	100%	128	100%	12	100%	20	100%

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

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

HVLS 2019-2

HVLS 2019-2: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2019-2, 42.2% of loans had not yet been resolved. For those loans that had resolved 8.0% were resolved through an Alternative to Foreclosure.

Sale Date	July 24, 2019	Geography	Percentage of Total
Months from Sale to Reporting Date	19	Florida	10%
Loans Sold	1,390	Texas	8%
ULB	\$312.8 M	California	6%
Aggregate Sales Price	\$136.7 M	Virginia	6%
Number of Purchasers	6	New York	4%
		Other	67%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Kondaur Capital Corporation	397	29%	Seattle Bank, LLC	187	13%
Rushmore Loan Management Services LLC	280	20%	Home Preservation Partnership, LLC (Non-Profit)	144	10%
VWH Capital Management, LP	240	17%	Hogar Hispano, Inc. (Non-Profit)	142	10%

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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Alternative to Foreclosure			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	7	0.5%	0.9%
Short Payoff	1	0.1%	0.1%
Short Sale	26	1.9%	3.2%
Deed-in-Lieu	23	1.7%	2.9%
Charge-off	7	0.5%	0.9%
Total Alternative to Foreclosure	64	4.6%	8.0%
Foreclosure	740	53.2%	92.0%
Whole Loan Sale	0	0.0%	0.0%
Total Resolved Outcomes	804	57.8%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	586	42.2%	
Total Loans	1,390	100.0%	

HVLS 2019-2: POOL LEVEL DATA – Metrics

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

Outcome Status	610		611		612		613		614*	
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Alternative to Foreclosure										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	1	0%	2	1%	2	1%	0	0%	0	0%
Short Payoff	0	0%	1	0%	0	0%	0	0%	0	0%
Short Sale	4	1%	13	3%	3	2%	0	0%	4	3%
Deed-in-Lieu	4	1%	18	5%	0	0%	0	0%	1	1%
Charge-Off	0	0%	0	0%	0	0%	7	3%	0	0%
Total Alternative to Foreclosure	9	3%	34	9%	5	3%	7	3%	5	4%
Foreclosure	1	0%	303	76%	134	72%	126	53%	107	75%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	10	4%	337	85%	139	74%	133	55%	112	79%
NOT YET RESOLVED										
Not Yet Resolved	270	96%	60	15%	48	26%	107	45%	30	21%
Total Loans	280	100%	397	100%	187	100%	240	100%	142	100%

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

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

Outcome Status	616**		617**		618**		619**		620**	
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Alternative to Foreclosure										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	1	3%	0	0%	1	5%	0	0%	0	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	1	3%	0	0%	0	0%	1	3%	0	0%
Deed-in-Lieu	0	0%	0	0%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	2	5%	0	0%	1	5%	1	3%	0	0%
Foreclosure	5	13%	36	82%	18	90%	9	31%	1	8%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	7	18%	36	82%	19	95%	10	34%	1	8%
NOT YET RESOLVED										
Not Yet Resolved	31	82%	8	18%	1	5%	19	66%	12	92%
Total Loans	38	100%	44	100%	20	100%	29	100%	13	100%

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

HVLS 2020-1

HVLS 2020-1: SALE LEVEL DATA

As of the most recent post-sale report for HVLS 2020-1, 87.1% of loans had not yet been resolved. For those loans that had resolved 15.9% were resolved through an Alternative to Foreclosure.

Sale Date		June 24, 2020	Geography		Percentage of Total
Months from Sale to Reporting Date		8	Florida		18%
Loans Sold		636	Georgia		7%
ULB		\$146.0 M	Texas		6%
Aggregate Sales Price		\$63.8 M	California		5%
Number of Purchasers		5	Illinois		5%
			Other		59%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Kondaur Capital Corporation	395	62%	Western Run Capital Management, LLC (Non-Profit)	33	5%
Hogar Hispano, Inc. (Non-Profit)	115	18%	Home Preservation Partnership, LLC (Non-Profit)	20	3%
The Corona Group	73	11%			

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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Alternative to Foreclosure			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	0	0.0%	0.0%
Short Payoff	0	0.0%	0.0%
Short Sale	9	1.4%	11.0%
Deed-in-Lieu	4	0.6%	4.9%
Charge-off	0	0.0%	0.0%
Total Alternative to Foreclosure	13	2.0%	15.9%
Foreclosure	69	10.8%	84.1%
Whole Loan Sale	0	0.0%	0.0%
Total Resolved Outcomes	82	12.9%	100.0%
NOT YET RESOLVED			
Not Yet Resolved	554	87.1%	
Total Loans	636	100.0%	

HVLS 2020-1: POOL LEVEL DATA – Metrics

Appendix F-2: Status of Loans Sold in HVLS 2020-1 by Pool (621 – 625)

Outcome Status	621		622		623		624		625*	
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Alternative to Foreclosure										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	0	0%	0	0%	0	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	5	4%	2	2%	0	0%	2	1%	0	0%
Deed-in-Lieu	1	1%	1	1%	0	0%	2	1%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	6	5%	3	3%	0	0%	4	2%	0	0%
Foreclosure		0%	8	9%	0	0%	61	34%	0	0%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	6	5%	11	12%	0	0%	65	37%	0	0%
NOT YET RESOLVED										
Not Yet Resolved	115	95%	80	88%	73	100%	112	63%	115	100%
Total Loans	121	100%	91	100%	73	100%	177	100%	115	100%

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

Appendix F-2: Status of Loans Sold in HVLS 2020-1 by Pool (626 – 630)

Outcome Status	626		627**		628**		629**		630***	
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Alternative to Foreclosure										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	0	0%	0	0%	0	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	0	0%	0	0%	0	0%	0	0%	0	0%
Deed-in-Lieu	0	0%	0	0%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
Total Alternative to Foreclosure	0	0%	0	0%	0	0%	0	0%	0	0%
Foreclosure	0	0%	0	0%	0	0%	0	0%	0	0%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	0	0%	0	0%	0	0%	0	0%	0	0%
NOT YET RESOLVED										
Not Yet Resolved	6	100%	14	100%	10	100%	9	100%	20	100%
Total Loans	6	100%	14	100%	10	100%	9	100%	20	100%

** 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

GLOSSARY OF TERMS

Term	Definition
Charge-Off	The Purchaser has written off the mortgage as uncollectible or bad debt.
Deed-in-Lieu	The property is willingly conveyed to the new servicer in lieu of undergoing Foreclosure proceedings.
Foreclosure	The servicer 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.
Alternative to Foreclosure	The Alternative to Foreclosure loans are comprised of loans in the following status outcome categories: Paid in Full; Short Payoff; Short Sale; Deed-in-Lieu; and Charge-Off.
Not Yet Resolved	Loans that the Purchaser continues to actively service.
Paid in Full	The full amount of the debt is paid to the Purchaser. This includes a pay off at Foreclosure sale when a third party bids more for the property than the amount of the outstanding debt, or when the estate elects to pay off the debt to preserve the property.
Purchaser	An entity who purchased mortgage loans through HUD's HVLS Program.
Repurchase	The Purchaser has put the loan back to FHA due to a breach of the representations and warranties included in the sale agreement.
Resolved Loans	All loans not reported as Not Yet Resolved.
Short Payoff	A portion of the remaining principal balance is paid off, the remainder of which is written off by the Purchaser.
Short Sale	The underlying property is sold to a third party, allowing Foreclosure proceedings to be avoided.
Whole Loan Sale	The Purchaser sells the mortgage to another entity, and the current underlying reporting status category is unknown.