



OFFICE OF HOUSING  
**ASSET SALES OFFICE**  
OFFICE OF FINANCE AND BUDGET



Report to the Commissioner on Post Sale Reporting  
Library  
September 2021 Report

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HUD-HELD VACANT LOAN SALES FOR  
HOME EQUITY CONVERSION MORTGAGES

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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 September 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 7/1/2021 and received through 9/3/2021. They include data on status outcomes, purchasers and geographic information on the loans included in each transaction.

Note that the data provided below excludes 333 loans that were reported as Repurchased by the Purchasers in their post-sale reporting.

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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, 7.0% of loans had not yet been resolved. For those loans that had resolved 32.9% were resolved through an Alternative to Foreclosure. The required post-sale reporting period has expired for this sale.

Sale Date	November 30, 2016	Geography	Percentage of Total
Months from Sale to Reporting Date	58	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
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
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%
<b>Total Alternative to Foreclosure</b>	<b>480</b>	<b>30.6%</b>	<b>32.9%</b>
Foreclosure	978	62.4%	67.1%
Whole Loan Sale	0	0.0%	0.0%
<b>Total Resolved Outcomes</b>	<b>1,458</b>	<b>93.0%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	109	7.0%	
<b>Total Loans</b>	<b>1,567</b>	<b>100.0%</b>	

## 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	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
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%
<b>Total Alternative to Foreclosure</b>	<b>124</b>	<b>26%</b>	<b>159</b>	<b>34%</b>	<b>144</b>	<b>32%</b>	<b>30</b>	<b>28%</b>	<b>23</b>	<b>39%</b>
Foreclosure	270	56%	303	65%	296	65%	73	68%	36	61%
Whole Loan Sale	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Resolved Outcomes</b>	<b>394</b>	<b>82%</b>	<b>462</b>	<b>99%</b>	<b>440</b>	<b>97%</b>	<b>103</b>	<b>96%</b>	<b>59</b>	<b>100%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	86	18%	6	1%	13	3%	4	4%	0	0%
<b>Total Loans</b>	<b>480</b>	<b>100%</b>	<b>468</b>	<b>100%</b>	<b>453</b>	<b>100%</b>	<b>107</b>	<b>100%</b>	<b>59</b>	<b>100%</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, 2.7% of loans had not yet been resolved. For those loans that had resolved 20.6% were resolved through an Alternative to Foreclosure.

<b>Sale Date</b>	<b>June 21, 2017</b>	<b>Geography</b>	<b>Percentage of Total</b>
Months from Sale to Reporting Date	51	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
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
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	123	15.3%	15.7%
Deed-in-Lieu	13	1.6%	1.7%
Charge-Off	0	0.0%	0.0%
<b>Total Alternative to Foreclosure</b>	<b>161</b>	<b>20.0%</b>	<b>20.6%</b>
Foreclosure	622	77.3%	79.4%
<b>Total Resolved Outcomes</b>	<b>783</b>	<b>97.3%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	22	2.7%	
<b>Total Loans</b>	<b>805</b>	<b>100.0%</b>	



## 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	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
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%	62	30%	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%
<b>Total Alternative to Foreclosure</b>	<b>84</b>	<b>33%</b>	<b>71</b>	<b>34%</b>	<b>4</b>	<b>2%</b>	<b>2</b>	<b>3%</b>	<b>0</b>	<b>0%</b>
Foreclosure	167	66%	122	58%	154	96%	62	97%	117	100%
<b>Total Resolved Outcomes</b>	<b>251</b>	<b>99%</b>	<b>193</b>	<b>92%</b>	<b>158</b>	<b>98%</b>	<b>64</b>	<b>100%</b>	<b>117</b>	<b>100%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	3	1%	16	8%	3	2%	0	0%	0	0%
<b>Total Loans</b>	<b>254</b>	<b>100%</b>	<b>209</b>	<b>100%</b>	<b>161</b>	<b>100%</b>	<b>64</b>	<b>100%</b>	<b>117</b>	<b>100%</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, 13.7% of loans had not yet been resolved. For those loans that had resolved 8.8% were resolved through an Alternative to Foreclosure.

Sale Date	April 11, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	41	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, LLC/ Matawin	172	34%

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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	3	0.6%	0.7%
Short Payoff	2	0.4%	0.5%
Short Sale	10	2.0%	2.3%
Deed-in-Lieu	24	4.7%	5.4%
Charge-Off	0	0.0%	0.0%
<b>Total Alternative to Foreclosure</b>	<b>39</b>	<b>7.6%</b>	<b>8.8%</b>
Foreclosure	402	78.7%	91.2%
<b>Total Resolved Outcomes</b>	<b>441</b>	<b>86.3%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	70	13.7%	
<b>Total Loans</b>	<b>511</b>	<b>100.0%</b>	

## 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	%
<b>RESOLVED</b>								
<b>Alternative to Foreclosure</b>								
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	24	14%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>36</b>	<b>21%</b>	<b>3</b>	<b>4%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
Foreclosure	101	59%	73	92%	171	87%	57	89%
<b>Total Resolved Outcomes</b>	<b>137</b>	<b>80%</b>	<b>76</b>	<b>96%</b>	<b>171</b>	<b>87%</b>	<b>57</b>	<b>89%</b>
<b>NOT YET RESOLVED</b>								
Not Yet Resolved	35	20%	3	4%	25	13%	7	11%
<b>Total Loans</b>	<b>172</b>	<b>100%</b>	<b>79</b>	<b>100%</b>	<b>196</b>	<b>100%</b>	<b>64</b>	<b>100%</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, 20.9% of loans had not yet been resolved. For those loans that had resolved 19.0% were resolved through an Alternative to Foreclosure.

Sale Date	December 12, 2018	Geography	Percentage of Total
Months from Sale to Reporting Date	33	Florida	13%
Loans Sold	920	Texas	7%
ULB	\$192.1M	New York	6%
Aggregate Sales Price	\$87.1M	Illinois	6%
Number of Purchasers	5	Pennsylvania	4%
		Other	64%

  

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Upland Mortgage Acquisition II, LLC	494	54%	Rushmore Loan Management/ Roosevelt	106	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
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	4	0.4%	0.5%
Short Payoff	8	0.9%	1.1%
Short Sale	69	7.5%	9.5%
Deed-in-Lieu	49	5.3%	6.7%
Charge-Off	8	0.9%	1.1%
<b>Total Alternative to Foreclosure</b>	<b>138</b>	<b>15.0%</b>	<b>19.0%</b>
Foreclosure	590	64.1%	81.0%
<b>Total Resolved Outcomes</b>	<b>728</b>	<b>79.1%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	192	20.9%	
<b>Total Loans</b>	<b>920</b>	<b>100.0%</b>	

## 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	%
<b>RESOLVED</b>								
<b>Alternative to Foreclosure</b>								
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	3	3%	1	1%
Short Payoff	3	2%	4	2%	0	0%	0	0%
Short Sale	5	3%	3	2%	55	52%	2	1%
Deed-in-Lieu	32	18%	12	6%	2	2%	0	0%
Charge-Off	3	2%	3	2%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>43</b>	<b>25%</b>	<b>22</b>	<b>11%</b>	<b>60</b>	<b>57%</b>	<b>3</b>	<b>2%</b>
Foreclosure	42	24%	115	60%	27	25%	143	92%
<b>Total Resolved Outcomes</b>	<b>85</b>	<b>49%</b>	<b>137</b>	<b>71%</b>	<b>87</b>	<b>82%</b>	<b>146</b>	<b>94%</b>
<b>NOT YET RESOLVED</b>								
Not Yet Resolved	88	51%	56	29%	19	18%	10	6%
<b>Total Loans</b>	<b>173</b>	<b>100%</b>	<b>193</b>	<b>100%</b>	<b>106</b>	<b>100%</b>	<b>156</b>	<b>100%</b>

**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	%
<b>RESOLVED</b>								
<b>Alternative to Foreclosure</b>								
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%	2	17%	0	0%
Deed-in-Lieu	0	0%	3	2%	0	0%	0	0%
Charge-Off	0	0%	2	2%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>0</b>	<b>0%</b>	<b>8</b>	<b>6%</b>	<b>2</b>	<b>17%</b>	<b>0</b>	<b>0%</b>
Foreclosure	128	97%	120	94%	6	50%	9	45%
<b>Total Resolved Outcomes</b>	<b>128</b>	<b>97%</b>	<b>128</b>	<b>100%</b>	<b>8</b>	<b>67%</b>	<b>9</b>	<b>45%</b>
<b>NOT YET RESOLVED</b>								
Not Yet Resolved	4	3%	0	0%	4	33%	11	55%
<b>Total Loans</b>	<b>132</b>	<b>100%</b>	<b>128</b>	<b>100%</b>	<b>12</b>	<b>100%</b>	<b>20</b>	<b>100%</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, 30.5% of loans had not yet been resolved. For those loans that had resolved 8.4% were resolved through an Alternative to Foreclosure.

<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>26</b>	<b>Florida</b>	<b>9%</b>
<b>Loans Sold</b>	<b>1,382</b>	<b>Texas</b>	<b>8%</b>
<b>ULB</b>	<b>\$311.6 M</b>	<b>California</b>	<b>6%</b>
<b>Aggregate Sales Price</b>	<b>\$136.2 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>Number of Loans</b>	<b>Percentage of Total</b>	<b>Purchasers</b>	<b>Number of Loans</b>	<b>Percentage of Total</b>
Kondaur Capital, LLC	395	29%	Seattle Bank, LLC	186	13%
Rushmore Loan Management Services LLC	278	20%	Home Preservation Partnership, LLC (Non-Profit)	143	10%
VWH Capital Management, LP	241	17%	Hogar Hispano, Inc. (Non-Profit)	139	10%

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

<b>Category</b>	<b>Count</b>	<b>Percentage of Loans Sold</b>	<b>Percentage of Resolved Loans</b>
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	9	0.7%	0.9%
Short Payoff	3	0.2%	0.3%
Short Sale	35	2.5%	3.6%
Deed-in-Lieu	25	1.8%	2.6%
Charge-off	9	0.7%	0.9%
<b>Total Alternative to Foreclosure</b>	<b>81</b>	<b>5.9%</b>	<b>8.4%</b>
Foreclosure	879	63.6%	91.6%
<b>Total Resolved Outcomes</b>	<b>960</b>	<b>69.5%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	422	30.5%	
<b>Total Loans</b>	<b>1,382</b>	<b>100.0%</b>	

## 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	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	1	0%	3	1%	2	1%	0	0%	0	0%
Short Payoff	0	0%	1	0%	2	1%	0	0%	0	0%
Short Sale	12	4%	13	3%	4	2%	0	0%	4	3%
Deed-in-Lieu	5	2%	19	5%	0	0%	0	0%	1	1%
Charge-Off	0	0%	0	0%	0	0%	9	4%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>18</b>	<b>6%</b>	<b>36</b>	<b>9%</b>	<b>8</b>	<b>4%</b>	<b>9</b>	<b>4%</b>	<b>5</b>	<b>4%</b>
Foreclosure	11	4%	323	82%	153	82%	179	74%	123	88%
<b>Total Resolved Outcomes</b>	<b>29</b>	<b>10%</b>	<b>359</b>	<b>91%</b>	<b>161</b>	<b>87%</b>	<b>188</b>	<b>78%</b>	<b>128</b>	<b>92%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	249	90%	36	9%	25	13%	53	22%	11	8%
<b>Total Loans</b>	<b>278</b>	<b>100%</b>	<b>395</b>	<b>100%</b>	<b>186</b>	<b>100%</b>	<b>241</b>	<b>100%</b>	<b>139</b>	<b>100%</b>

\* 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	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	1	3%	2	5%	0	0%	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%
<b>Total Alternative to Foreclosure</b>	<b>2</b>	<b>5%</b>	<b>2</b>	<b>5%</b>	<b>0</b>	<b>0%</b>	<b>1</b>	<b>3%</b>	<b>0</b>	<b>0%</b>
Foreclosure	23	62%	27	63%	18	86%	16	55%	6	46%
<b>Total Resolved Outcomes</b>	<b>25</b>	<b>68%</b>	<b>29</b>	<b>67%</b>	<b>18</b>	<b>86%</b>	<b>17</b>	<b>59%</b>	<b>6</b>	<b>46%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	12	32%	14	33%	3	14%	12	41%	7	54%
<b>Total Loans</b>	<b>37</b>	<b>100%</b>	<b>43</b>	<b>100%</b>	<b>21</b>	<b>100%</b>	<b>29</b>	<b>100%</b>	<b>13</b>	<b>100%</b>

\*\* 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, 46.4% of loans had not yet been resolved. For those loans that had resolved 23.7% were resolved through an Alternative to Foreclosure.

Sale Date		June 24, 2020	Geography		Percentage of Total
Months from Sale to Reporting Date		15	Florida		18%
Loans Sold		631	Georgia		6%
ULB		\$144.6 M	Texas		6%
Aggregate Sales Price		\$63.0 M	Illinois		5%
Number of Purchasers		5	California		5%
			Other		59%

  

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Kondaur Capital, LLC	392	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	71	11%			

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

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
<b>RESOLVED</b>			
<b>Alternative to Foreclosure</b>			
Re-Finance by the Purchaser	0	0.0%	0.0%
Paid in Full	5	0.8%	1.5%
Short Payoff	4	0.6%	1.2%
Short Sale	24	3.8%	7.1%
Deed-in-Lieu	47	7.4%	13.9%
Charge-off	0	0.0%	0.0%
<b>Total Alternative to Foreclosure</b>	<b>80</b>	<b>12.7%</b>	<b>23.7%</b>
Foreclosure	258	40.9%	76.3%
<b>Total Resolved Outcomes</b>	<b>338</b>	<b>53.6%</b>	<b>100.0%</b>
<b>NOT YET RESOLVED</b>			
Not Yet Resolved	293	46.4%	
<b>Total Loans</b>	<b>631</b>	<b>100.0%</b>	

## 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	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	2	3%	0	0%	0	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	4	3%
Short Sale	12	10%	4	4%	0	0%	3	2%	0	0%
Deed-in-Lieu	20	17%	13	14%	0	0%	7	4%	2	2%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>32</b>	<b>26%</b>	<b>17</b>	<b>19%</b>	<b>2</b>	<b>3%</b>	<b>10</b>	<b>6%</b>	<b>6</b>	<b>5%</b>
Foreclosure	2	2%	20	22%	39	55%	124	71%	54	47%
<b>Total Resolved Outcomes</b>	<b>34</b>	<b>28%</b>	<b>37</b>	<b>41%</b>	<b>41</b>	<b>58%</b>	<b>134</b>	<b>77%</b>	<b>60</b>	<b>52%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	87	72%	53	59%	30	42%	41	23%	55	48%
<b>Total Loans</b>	<b>121</b>	<b>100%</b>	<b>90</b>	<b>100%</b>	<b>71</b>	<b>100%</b>	<b>175</b>	<b>100%</b>	<b>115</b>	<b>100%</b>

\* 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	%
<b>RESOLVED</b>										
<b>Alternative to Foreclosure</b>										
Re-Finance by the Purchaser	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full	0	0%	0	0%	0	0%	3	33%	0	0%
Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	0	0%	5	36%	0	0%	0	0%	0	0%
Deed-in-Lieu	0	0%	5	36%	0	0%	0	0%	0	0%
Charge-Off	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total Alternative to Foreclosure</b>	<b>0</b>	<b>0%</b>	<b>10</b>	<b>71%</b>	<b>0</b>	<b>0%</b>	<b>3</b>	<b>33%</b>	<b>0</b>	<b>0%</b>
Foreclosure	0	0%	1	7%	3	30%	4	44%	11	55%
<b>Total Resolved Outcomes</b>	<b>0</b>	<b>0%</b>	<b>11</b>	<b>79%</b>	<b>3</b>	<b>30%</b>	<b>7</b>	<b>78%</b>	<b>11</b>	<b>55%</b>
<b>NOT YET RESOLVED</b>										
Not Yet Resolved	6	100%	3	21%	7	70%	2	22%	9	45%
<b>Total Loans</b>	<b>6</b>	<b>100%</b>	<b>14</b>	<b>100%</b>	<b>10</b>	<b>100%</b>	<b>9</b>	<b>100%</b>	<b>20</b>	<b>100%</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



## GLOSSARY OF TERMS

Term	Definition
<b>Charge-Off</b>	The Purchaser has written off the mortgage as uncollectible or bad debt.
<b>Deed-in-Lieu</b>	The property is willingly conveyed to the new servicer in lieu of undergoing Foreclosure proceedings.
<b>Foreclosure</b>	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.
<b>Alternative to Foreclosure</b>	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.
<b>Not Yet Resolved</b>	Loans that the Purchaser continues to actively service.
<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>Purchaser</b>	An entity who purchased mortgage loans through HUD's HVLS Program.
<b>Repurchase</b>	The Purchaser has put the loan back to FHA due to a breach of the representations and warranties included in the sale agreement.
<b>Resolved Loans</b>	All loans not reported as Not Yet Resolved.
<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.