

SINGLE FAMILY LOAN SALE 2021 DIRECT SALE (NY)

Sale Results Summary



Sale Date:

April, 28 2021

Seller:

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

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1. Pool Offering Summary

Single Family Loan Sale 2021 Direct Sale (NY) (SFLS 2021 DS NY) featured one pool of mortgage loans collateralized by properties within the State of New York for sale to New York State Mortgage Agency (SONYMA). The purchasing entity is NJCC-NYS Community Restoration Fund II LLC. Table 1 shows the pool sold in the SFLS 2021 DS NY with the aggregate loan count, Unpaid Principal Balance (“UPB”), and Broker Price Opinion (“BPO”) values.

Table 1 Pool Offering Summary

Pool Number	Loan Count	UPB Value	BPO Value
401	70	\$10,712,571	\$10,326,700

2. Results Summary

Table 2 below lists the purchaser, sale price percentage of the UPB and sale price percentage of the BPO value for the pool.

Table 2 Results Summary

Pool Number	Purchaser	Loan Count	UPB Value	Sale Price % of UPB	Sale Price % of BPO
401	NJCC-NYS Community Restoration Fund II LLC	70	\$10,712,571	39.80%	41.29%

3. Mortgage Loan Stratifications

Mortgage loan stratifications by property location are reported in Table 3 for each loan.

Table 3 SFLS 2021 DS NY Pool 401

Pool 401 By City	Loan Count	UPB Value	% of Portfolio UPB
ADAMS CENTER	1	\$119,938	1.12%
ALEXANDRA BAY	1	\$177,701	1.66%
BALDWINSVILLE	1	\$73,538	0.69%
BERNE	1	\$152,193	1.42%
BINGHAMTON	1	\$83,645	0.78%
BREWSTER	1	\$348,926	3.26%
BUFFALO	2	\$182,006	1.70%
CADYVILLE	1	\$148,109	1.38%
CAMDEN	1	\$78,748	0.74%
CAMILLUS	1	\$157,890	1.47%
CAMPBELL	1	\$72,167	0.67%
CANASTOTA	1	\$118,763	1.11%
CANDOR	1	\$85,234	0.80%
CASTLETON ON HUDSON	1	\$143,061	1.34%
CORAM	1	\$309,020	2.88%
CORNWALL ON HUDSON	1	\$414,090	3.87%
DOLGEVILLE	1	\$92,591	0.86%
DRYDEN	1	\$174,972	1.63%
ENDICOTT	2	\$116,460	1.09%
FARMINGVILLE	1	\$267,960	2.50%
FREEVILLE	1	\$138,910	1.30%
FULTON	1	\$61,095	0.57%
GLOVERSVILLE	2	\$154,203	1.44%
GREENWICH	1	\$173,322	1.62%
HANNIBAL	1	\$182,669	1.71%
HOOSICK FALLS	2	\$156,130	1.46%
HOPEWELL JUNCTION	1	\$359,111	3.35%
HURLEYVILLE	1	\$165,085	1.54%
JOHNSTOWN	1	\$161,034	1.50%

Pool 401 By City	Loan Count	UPB Value	% of Portfolio UPB
LENOX (CANASTOTA)	1	\$117,989	1.10%
LOCKPORT	1	\$162,356	1.52%
MIDDLETOWN	1	\$192,421	1.80%
MONSEY	1	\$614,084	5.73%
MONTICELLO	1	\$125,895	1.18%
NEDROW	1	\$56,198	0.52%
NEWBURGH	2	\$410,116	3.83%
OSWEGO	1	\$93,506	0.87%
PHILLIPSPORT	1	\$218,974	2.04%
PORT JERVIS	1	\$288,056	2.69%
PRESTON HOLLOW	1	\$82,246	0.77%
REMSEN	1	\$66,794	0.62%
ROCHESTER	5	\$442,358	4.13%
ROCK CITY FALLS	1	\$134,370	1.25%
ROME	1	\$75,447	0.70%
RONKONKOMA	1	\$317,379	2.96%
SCHAGHTICOKE	1	\$176,466	1.65%
SCHENECTADY	5	\$681,898	6.37%
SOLVAY	1	\$85,698	0.80%
SOUTH GLENS FALLS	2	\$269,454	2.52%
STATEN ISLAND	2	\$658,919	6.15%
SYRACUSE	2	\$121,556	1.13%
TROY	1	\$76,517	0.71%
WARWICK	1	\$235,039	2.19%
WATERVLIET	1	\$140,265	1.31%

4. Glossary

BPO: Broker Price Opinion, or BPO, is the market value of real estate property, as estimated by a licensed real estate professional. A BPO is not an appraisal; it is value determined based upon sales trends, condition of the property, and recent sales prices of similar properties.

Unpaid Principal Balance: Unpaid Principal Balance means, as of the relevant date, the outstanding principal amount due on the Mortgage Loan.