



HUD LIBRARY APPENDICES

Report to the Commissioner on Post-Sale Reporting FHA Single Family Loan Sale Program

OCTOBER 2016 REPORT

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

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INTRODUCTION

This HUD Library Appendices compilation has been prepared to accompany the October 2016 Report to the Commissioner on Post-Sale Reporting FHA Single Family Loan Sale Program. These appendices provide a series of data tables containing both sale level and pool level data on each of the HUD loan sales with data as of August 23, 2016. It includes data on borrower outcomes, NSO status and geographic and demographic information on the loans included in each transaction.

SFLS 2010

SFLS 2010: SALE LEVEL DATA

Per the transaction requirement the reporting period for the 2010 has ended. SFLS 2010 had 8.0% of loans in delinquent servicing. For those loans that had resolved 50.0% had avoided foreclosure.

Sale Date	September 22, 2010	Geography	Percentage of Total
Months from Sale to Reporting Date	71	New Jersey	48%
Loans Sold	410	Florida	14%
UPB	\$98.3 M	New York	10%
Aggregate Sales Price	\$34.5 M	Illinois	4%
Participating Servicers	2	Ohio	3%
Number of Purchasers	2	Other	21%

Purchasers	Number of Loans	Percentage of Total
OHA Newbury/MCM	299	73%
Lone Star Funds	111	27%

APPENDIX A-1: Status of Loans Sold in SFLS 2010

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	5	1.9%	2.1%
Re-Performing with Loan Modification	1	0.4%	0.4%
Re-Performing - Other	4	1.5%	1.7%
Forbearance	0	0.0%	0.0%
Paid in Full/Short Payoff	0	0.0%	0.0%
Short Sale	113	43.0%	46.7%
Deed-in-Lieu	3	1.1%	1.2%
Total Foreclosure Avoided	121	46.0%	50.0%
Foreclosure	121	46.0%	50.0%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	242	92.0%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	21	8.0%	
Total Loans Sold	263	100.0%	

SFLS 2010 National: POOL LEVEL DATA - Metrics

Appendix A-2: Status of Loans Sold in SFLS 2010 by Pool (101 – 103)

Pool Data (% of Loan Count)	101	102	103
<u>TYPE OF FORECLOSURE STATE</u>			
Judicial State	100%	96%	77%
Non-Judicial State	0%	4%	23%
Total - Type of Foreclosure State	100%	100%	100%
<u>OCCUPANCY</u>			
Vacant	14%	10%	11%
Occupied	72%	79%	85%
Unknown	15%	11%	5%
Total Occupancy	100%	100%	100%
<u>DEMOGRAPHICS</u>			
Hispanic or Latino			
White	18%	13%	22%
Black or African American	1%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%
Asian	1%	0%	0%
Native Hawaiian and Other Pacific Islander	2%	0%	1%
Two or More Races	0%	0%	0%
Not Disclosed	2%	3%	3%
Total Hispanic and Latino	23%	16%	26%
Not Hispanic or Latino			
White	53%	55%	57%
Black or African American	19%	18%	10%
American Indian and Alaskan Natives	0%	0%	0%
Asian	3%	3%	1%
Native Hawaiian and Other Pacific Islander	0%	0%	0%
Two or More Races	0%	0%	2%
Not Disclosed	3%	8%	4%
Total Not Hispanic or Latino	77%	84%	74%
Total - Demographic Category	100%	100%	100%

Outcome Status	101		102		103	
	Count	%	Count	%	Count	%
RESOLVED						
Foreclosure Avoided						
Total Re-Performing	0	0%	0	0%	5	5%
Re-Performing with Loan Modification	0	0%	0	0%	1	1%
Re-Performing - Other	0	0%	0	0%	4	4%
Forbearance	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	0	0%	0	0%	0	0%
Short Sale	51	57%	23	35%	39	36%
Deed-in-Lieu	0	0%	0	0%	3	3%
Total Foreclosure Avoided	51	57%	23	35%	47	43%
Foreclosure	37	42%	41	63%	43	39%
Held For Rental	0	0%	0	0%	0	0%
Total Resolved Outcomes	88	99%	64	98%	90	83%
NOT YET RESOLVED						
Delinquent Servicing	1	1%	1	2%	19	17%
Total Loans Sold	89	100%	65	100%	109	100%

SFLS 2011-1

SFLS 2011-1: SALE LEVEL DATA

Per the transaction requirement the reporting period for the 2011-1 has ended. SFLS 2011-1 had 1.2% of loans in delinquent servicing. For those loans that had resolved 54.0% had avoided foreclosure.

Sale Date	March 9, 2011	Geography	Percentage of Total
Months from Sale to Reporting Date	65	Florida	20%
Loans Sold	804	Illinois	11%
UPB	\$140.2 M	Ohio	8%
Aggregate Sales Price	\$52.7 M	Indiana	6%
Participating Servicers	1	New Jersey	6%
Number of Purchasers	1	Other	49%

Purchasers	Number of Loans	Percentage of Total
Kondaaur Capital Corporation	804	100%

APPENDIX B-1: Status of Loans Sold in SFLS 2011-1

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	0	0.0%	0.0%
Re-Performing with Loan Modification	0	0.0%	0.0%
Re-Performing - Other	0	0.0%	0.0%
Forbearance	0	0.0%	0.0%
Paid in Full/Short Payoff	0	0.0%	0.0%
Short Sale	144	22.2%	22.4%
Deed-in-Lieu	203	31.2%	31.6%
Total Foreclosure Avoided	347	53.4%	54.0%
Foreclosure	295	45.4%	46.0%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	642	98.8%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	8	1.2%	
Total Loans Sold	650	100.0%	

SFLS 2011-1 National: POOL LEVEL DATA - Metrics

Appendix B-2: Status of Loans Sold in SFLS 2011-1 by Pool (101)

Pool Data (% of Loan Count)	101
TYPE OF FORECLOSURE STATE	
Judicial State	78%
Non-Judicial State	22%
Total - Type of Foreclosure State	100%
OCCUPANCY	
Vacant	13%
Occupied	72%
Unknown	15%
Total Occupancy	100%
DEMOGRAPHICS	
Hispanic or Latino	
White	9%
Black or African American	0%
American Indian and Alaskan Natives	0%
Asian	0%
Native Hawaiian and Other Pacific Islander	0%
Two or More Races	0%
Not Disclosed	1%
Total Hispanic and Latino	11%
Not Hispanic or Latino	
White	65%
Black or African American	15%
American Indian and Alaskan Natives	0%
Asian	1%
Native Hawaiian and Other Pacific Islander	0%
Two or More Races	0%
Not Disclosed	8%
Total Not Hispanic or Latino	89%
Total - Demographic Category	100%

Outcome Status	Count	%
101		
RESOLVED		
Foreclosure Avoided		
Total Re-Performing	0	0%
Re-Performing with Loan Modification	0	0%
Re-Performing - Other	0	0%
Forbearance	0	0%
Paid in Full/Short Payoff	0	0%
Short Sale	144	22%
Deed-in-Lieu	203	31%
Total Foreclosure Avoided	347	53%
Foreclosure	295	45%
Held For Rental	0	0%
Total Resolved Outcomes	642	99%
NOT YET RESOLVED		
Delinquent Servicing	8	1%
Total Loans Sold	650	100%

SFLS 2011-2

SFLS 2011-2: SALE LEVEL DATA

Per the transaction requirement the reporting period for the 2011-2 has ended. SFLS 2011-2 had 2.4% of loans in delinquent servicing. For those loans that had resolved 56.7% had avoided foreclosure.

Sale Date	June 22, 2011	Geography	Percentage of Total
Months from Sale to Reporting Date	62	Florida	21%
Loans Sold	517	Ohio	11%
UPB	\$87.5 M	Illinois	9%
Aggregate Sales Price	\$31.9 M	Wisconsin	5%
Participating Servicers	1	Maryland	5%
Number of Purchasers	1	Other	49%

Purchasers	Number of Loans	Percentage of Total
Kondaur Capital Corporation	517	100%

APPENDIX C-1: Status of Loans Sold in SFLS 2011-2

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	0	0.0%	0.0%
Re-Performing with Loan Modification	0	0.0%	0.0%
Re-Performing - Other	0	0.0%	0.0%
Forbearance	0	0.0%	0.0%
Paid in Full/Short Payoff	0	0.0%	0.0%
Short Sale	105	25.1%	25.7%
Deed-in-Lieu	127	30.3%	31.1%
Total Foreclosure Avoided	232	55.4%	56.7%
Foreclosure	177	42.2%	43.3%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	409	97.6%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	10	2.4%	
Total Loans Sold	419	100.0%	

SFLS 2011-2 National: POOL LEVEL DATA - Metrics

Appendix C-2: Status of Loans Sold in SFLS 2011-2 by Pool (101)

Pool Data (% of Loan Count)	101
TYPE OF FORECLOSURE STATE	
Judicial State	77%
Non-Judicial State	23%
Total - Type of Foreclosure State	100%
OCCUPANCY	
Vacant	12%
Occupied	70%
Unknown	18%
Total Occupancy	100%
DEMOGRAPHICS	
Hispanic or Latino	
White	11%
Black or African American	0%
American Indian and Alaskan Natives	0%
Asian	0%
Native Hawaiian and Other Pacific Islander	0%
Two or More Races	0%
Not Disclosed	1%
Total Hispanic and Latino	12%
Not Hispanic or Latino	
White	64%
Black or African American	15%
American Indian and Alaskan Natives	0%
Asian	1%
Native Hawaiian and Other Pacific Islander	0%
Two or More Races	0%
Not Disclosed	7%
Total Not Hispanic or Latino	88%
Total - Demographic Category	100%

Outcome Status	101	
	Count	%
RESOLVED		
Foreclosure Avoided		
Total Re-Performing	0	0%
Re-Performing with Loan Modification	0	0%
Re-Performing - Other	0	0%
Forbearance	0	0%
Paid in Full/Short Payoff	0	0%
Short Sale	105	25%
Deed-in-Lieu	127	30%
Total Foreclosure Avoided	232	55%
Foreclosure	177	42%
Held For Rental	0	0%
Total Resolved Outcomes	409	98%
NOT YET RESOLVED		
Delinquent Servicing	10	2%
Total Loans Sold	419	100%

SFLS 2011-3

SFLS 2011-3: SALE LEVEL DATA

Per the transaction requirement the reporting period for the 2011-3 has ended. SFLS 2011-3 had 4.4% of loans in delinquent servicing. For those loans that have resolved 44.2% had avoided foreclosure, and 14% were re-performing.

Sale Date	September 14, 2011	Geography	Percentage of Total
Months from Sale to Reporting Date	59	Florida	23%
Loans Sold	60	Illinois	10%
UPB	\$8.2 M	Arizona	8%
Aggregate Sales Price	\$2.5 M	Georgia	7%
Participating Servicers	2	North Carolina	5%
Number of Purchasers	1	Other	47%

Purchasers	Number of Loans	Percentage of Total
Kondaaur Capital Corporation	60	100%

APPENDIX D-1: Status of Loans Sold in SFLS 2011-3

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	6	13.3%	14.0%
Re-Performing with Loan Modification	6	13.3%	14.0%
Re-Performing - Other	0	0.0%	0.0%
Forbearance	0	0.0%	0.0%
Paid in Full/Short Payoff	0	0.0%	0.0%
Short Sale	7	15.6%	16.3%
Deed-in-Lieu	6	13.3%	14.0%
Total Foreclosure Avoided	19	42.2%	44.2%
Foreclosure	24	53.3%	55.8%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	43	95.6%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	2	4.4%	
Total Loans Sold	45	100.0%	

SFLS 2011-3 National: POOL LEVEL DATA - Metrics

Appendix D-2: Status of Loans Sold in SFLS 2011-3 by Pool (101)

Pool Data (% of Loan Count)	101
TYPE OF FORECLOSURE STATE	
Judicial State	52%
Non-Judicial State	48%
Total - Type of Foreclosure State	100%
OCCUPANCY	
Vacant	20%
Occupied	77%
Unknown	3%
Total Occupancy	100%
DEMOGRAPHICS	
Hispanic or Latino	
White	12%
Black or African American	0%
American Indian and Alaskan Natives	0%
Asian	0%
Native Hawaiian and Other Pacific Islander	0%
Two or More Races	0%
Not Disclosed	0%
Total Hispanic and Latino	12%
Not Hispanic or Latino	
White	60%
Black or African American	23%
American Indian and Alaskan Natives	0%
Asian	2%
Native Hawaiian and Other Pacific Islander	0%
Two or More Races	0%
Not Disclosed	4%
Total Not Hispanic or Latino	88%
Total - Demographic Category	100%

Outcome Status	101
	Count %
RESOLVED	
Foreclosure Avoided	
Total Re-Performing	6 13%
Re-Performing with Loan Modification	6 13%
Re-Performing - Other	0 0%
Forbearance	0 0%
Paid in Full/Short Payoff	0 0%
Short Sale	7 16%
Deed-in-Lieu	6 13%
Total Foreclosure Avoided	19 42%
Foreclosure	24 53%
Held For Rental	0 0%
Total Resolved Outcomes	43 96%
NOT YET RESOLVED	
Delinquent Servicing	2 4%
Total Loans Sold	45 100%

SFLS 2012-1

SFLS 2012-1: SALE LEVEL DATA

Per the transaction requirement the reporting period for the 2012-1 has ended. SFLS 2012-1 had 20.6% of loans in delinquent servicing. For those loans that had resolved 37.0% had avoided foreclosure, and 7.4% were re-performing.

Sale Date	December 7, 2011	Geography	Percentage of Total
Months from Sale to Reporting Date	56	Florida	20%
Loans Sold	69	Illinois	13%
UPB	\$12.0 M	Maryland	9%
Aggregate Sales Price	\$4.5 M	Virginia	6%
Participating Servicers	2	Indiana	6%
Number of Purchasers	2	Other	46%

Purchasers	Number of Loans	Percentage of Total
Asset Resolution Corp.	65	94%
Bayview Asset Management	4	6%

APPENDIX E-1: Status of Loans Sold in SFLS 2012-1

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	4	5.9%	7.4%
Re-Performing with Loan Modification	3	4.4%	5.6%
Re-Performing - Other	1	1.5%	1.9%
Forbearance	0	0.0%	0.0%
Paid in Full/Short Payoff	6	8.8%	11.1%
Short Sale	1	1.5%	1.9%
Deed-in-Lieu	9	13.2%	16.7%
Total Foreclosure Avoided	20	29.4%	37.0%
Foreclosure	34	50.0%	63.0%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	54	79.4%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	14	20.6%	
Total Loans Sold	68	100.0%	

SFLS 2012-1 National: POOL LEVEL DATA - Metrics

Appendix E-2: Status of Loans Sold in SFLS 2012-1 by Pool (Loan Sale A – Loan Sale B)

Pool Data (% of Loan Count)	Loan Sale A	Loan Sale B
TYPE OF FORECLOSURE STATE		
Judicial State	62%	75%
Non-Judicial State	38%	25%
Total - Type of Foreclosure State	100%	100%
OCCUPANCY		
Vacant	11%	0%
Occupied	89%	100%
Unknown	0%	0%
Total Occupancy	100%	100%
DEMOGRAPHICS		
Hispanic or Latino	0%	0%
White	6%	25%
Black or African American	0%	0%
American Indian and Alaskan Natives	0%	0%
Asian	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%
Two or More Races	0%	0%
Not Disclosed	0%	0%
Total Hispanic and Latino	6%	25%
Not Hispanic or Latino		
White	63%	50%
Black or African American	24%	25%
American Indian and Alaskan Natives	0%	0%
Asian	2%	0%
Native Hawaiian and Other Pacific Islander	0%	0%
Two or More Races	0%	0%
Not Disclosed	6%	0%
Total Not Hispanic or Latino	94%	75%
Total - Demographic Category	100%	100%

Outcome Status	Loan Sale A		Loan Sale B	
	Count	%	Count	%
RESOLVED				
Foreclosure Avoided				
Total Re-Performing	4	6%	0	0%
Re-Performing with Loan Modification	3	5%	0	0%
Re-Performing - Other	1	2%	0	0%
Forbearance	0	0%	0	0%
Paid in Full/Short Payoff	6	9%	0	0%
Short Sale	0	0%	1	25%
Deed-in-Lieu	9	14%	0	0%
Total Foreclosure Avoided	19	30%	1	25%
Foreclosure	32	50%	2	50%
Held For Rental	0	0%	0	0%
Total Resolved Outcomes	51	80%	3	75%
NOT YET RESOLVED				
Delinquent Servicing	13	20%	1	25%
Total Loans Sold	64	100%	4	100%

SFLS 2012-2

SFLS 2012-2: SALE LEVEL DATA

Per the transaction requirement the reporting period for the 2012-2 has ended. SFLS 2012-2 had 25.8% of loans in delinquent servicing. For those loans that had resolved 52.0% had avoided foreclosure.

Sale Date	April 25, 2012	Geography	Percentage of Total
Months from Sale to Reporting Date	52	New York	25%
Loans Sold	195	Florida	17%
UPB	\$41.4 M	New Jersey	8%
Aggregate Sales Price	\$13.9M	Michigan	7%
Participating Servicers	5	Illinois	6%
Number of Purchasers	2	Other	37%

Purchasers	Number of Loans	Percentage of Total
Bayview Asset Management	192	98%
Mercy Housing (MRF)	3	2%

APPENDIX F-1: Status of Loans Sold in SFLS 2012-2

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	22	16.7%	22.4%
Re-Performing with Loan Modification	22	16.7%	22.4%
Re-Performing - Other	0	0.0%	0.0%
Forbearance	2	1.5%	2.0%
Paid in Full/Short Payoff	2	1.5%	2.0%
Short Sale	5	3.8%	5.1%
Deed-in-Lieu	20	15.2%	20.4%
Total Foreclosure Avoided	51	38.6%	52.0%
Foreclosure	47	35.6%	48.0%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	98	74.2%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	34	25.8%	
Total Loans Sold	132	100.0%	

SFLS 2012-2 National: POOL LEVEL DATA - Metrics

Appendix F-2: Status of Loans Sold in SFLS 2012-2 by Pool (101 – 201)

Pool Data (% of Loan Count)	101	102	201
TYPE OF FORECLOSURE STATE			
Judicial State	100%	68%	100%
Non-Judicial State	0%	32%	0%
Total - Type of Foreclosure State	100%	100%	100%
OCCUPANCY			
Vacant	2%	17%	0%
Occupied	84%	81%	100%
Unknown	14%	2%	0%
Total Occupancy	100%	100%	100%
DEMOGRAPHICS			
Hispanic or Latino			
White	19%	5%	50%
Black or African American	2%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%
Asian	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%
Two or More Races	0%	0%	0%
Not Disclosed	0%	1%	0%
Total Hispanic and Latino	21%	6%	50%
Not Hispanic or Latino			
White	32%	67%	50%
Black or African American	41%	23%	0%
American Indian and Alaskan Natives	0%	0%	0%
Asian	6%	1%	0%
Native Hawaiian and Other Pacific Islander	0%	1%	0%
Two or More Races	0%	0%	0%
Not Disclosed	0%	2%	0%
Total Not Hispanic or Latino	79%	94%	50%
Total - Demographic Category	100%	100%	100%

Outcome Status	101		102		201	
	Count	%	Count	%	Count	%
RESOLVED						
Foreclosure Avoided						
Total Re-Performing	9	24%	11	12%	2	67%
Re-Performing with Loan Modification	9	24%	11	12%	2	67%
Re-Performing - Other	0	0%	0	0%	0	0%
Forbearance	0	0%	2	2%	0	0%
Paid in Full/Short Payoff	0	0%	2	2%	0	0%
Short Sale	2	5%	3	3%	0	0%
Deed-in-Lieu	6	16%	14	15%	0	0%
Total Foreclosure Avoided	17	45%	32	35%	2	67%
Foreclosure	5	13%	41	45%	1	33%
Held For Rental	0	0%	0	0%	0	0%
Total Resolved Outcomes	22	58%	73	80%	3	100%
NOT YET RESOLVED						
Delinquent Servicing	16	42%	18	20%	0	0%
Total Loans Sold	38	100%	91	100%	3	100%

SFLS 2012-3 - NATIONAL

SFLS 2012-3 National: SALE LEVEL DATA

Currently SFLS 2012-3 has 9.7% of loans in delinquent servicing. For those loans that have resolved 45.3% have avoided foreclosure, of which 8.2% are re-performing.

Sale Date	September 12, 2012	Geography	Percentage of Total
Months from Sale to Reporting Date	47	Florida	21%
Loans Sold	3,258	New Jersey	13%
UPB	\$599.5 M	New York	10%
Aggregate Sales Price	\$220.3 M	Ohio	8%
Participating Servicers	12	Illinois	7%
Number of Purchasers	4	Other	41%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Selene Residential Partners	1,815	56%	Kondaur Capital Corporation	546	17%
Bayview Asset Management	551	17%	OWS I Acquisitions, LLC	346	11%

APPENDIX G-1: Status of Loans Sold in SFLS 2012-3 National

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	188	7.4%	8.2%
Re-Performing with Loan Modification	181	7.1%	7.9%
Re-Performing - Other	7	0.3%	0.3%
Forbearance	19	0.7%	0.8%
Paid in Full/Short Payoff	26	1.0%	1.1%
Short Sale	293	11.6%	12.8%
Deed-in-Lieu	512	20.2%	22.4%
Total Foreclosure Avoided	1,038	40.9%	45.3%
Foreclosure	1,252	49.4%	54.7%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	2,290	90.3%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	245	9.7%	
Total Loans Sold	2,535	100.0%	

SFLS 2012-3 National: POOL LEVEL DATA - Metrics

Appendix G-2: Status of Loans Sold in SFLS 2012-3 by Pool (101 – 106)

Pool Data (% of Loan Count)	101	102	103	104	105	106
TYPE OF FORECLOSURE STATE						
Judicial State	79%	76%	87%	91%	88%	90%
Non-Judicial State	21%	24%	13%	9%	12%	10%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	11%	10%	10%	5%	12%	12%
Occupied	75%	77%	73%	69%	70%	66%
Unknown	14%	14%	17%	26%	18%	21%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	10%	10%	9%	8%	18%	17%
Black or African American	0%	0%	0%	0%	0%	1%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	1%	1%	1%	0%	1%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	1%	1%	1%	0%	1%	2%
Total Hispanic and Latino	11%	12%	11%	8%	20%	20%
Not Hispanic or Latino						
White	60%	57%	53%	68%	55%	56%
Black or African American	19%	20%	32%	19%	17%	18%
American Indian and Alaskan Natives	0%	0%	0%	0%	1%	1%
Asian	1%	1%	2%	1%	1%	1%
Native Hawaiian and Other Pacific Islander	0%	0%	1%	0%	3%	1%
Two or More Races	0%	0%	0%	1%	1%	1%
Not Disclosed	8%	9%	2%	3%	2%	2%
Total Not Hispanic or Latino	89%	88%	89%	92%	80%	80%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	101		102		103		104		105		106	
	Count	%										
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	54	7%	56	7%	23	12%	13	8%	5	1%	37	14%
Re-Performing with Loan Modification	52	7%	53	7%	23	12%	13	8%	5	1%	35	14%
Re-Performing - Other	2	0%	3	0%	0	0%	0	0%	0	0%	2	1%
Forbearance	1	0%	3	0%	8	4%	6	4%	0	0%	1	0%
Paid in Full/Short Payoff	1	0%	6	1%	3	2%	3	2%	6	2%	7	3%
Short Sale	88	11%	83	11%	13	7%	14	9%	70	19%	25	10%
Deed-in-Lieu	154	20%	157	20%	9	5%	10	6%	127	34%	55	21%
Total Foreclosure Avoided	298	38%	305	39%	56	30%	46	29%	208	56%	125	49%
Foreclosure	418	53%	421	54%	98	53%	88	55%	152	41%	75	29%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	716	91%	726	93%	154	83%	134	84%	360	98%	200	78%
NOT YET RESOLVED												
Delinquent Servicing	67	9%	55	7%	32	17%	25	16%	9	2%	57	22%
Total Loans Sold	783	100%	781	100%	186	100%	159	100%	369	100%	257	100%

SFLS 2012-3 - NSO

SFLS 2012-3 NSO: SALE LEVEL DATA

Currently SFLS 2012-3 has 18% of loans in delinquent servicing. For those loans that have resolved 49.4% have avoided foreclosure, of which 15.6% are re-performing.

Sale Date	September 27, 2012	Geography	Percentage of Total
Months from Sale to Reporting Date	47	NSO -Chicago	45%
Loans Sold	2,860	NSO - Tampa	30%
UPB	\$554.5 M	NSO -Newark	17%
Aggregate Sales Price	\$172.3 M	NSO - Phoenix	8%
Participating Servicers	1		
Number of Purchasers	5		

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Oaktree Capital Management	1,081	38%	The Corona Group	224	8%
Bayview Asset Management	1075	38%	Mercy Housing (MRF)	219	8%
New Jersey Community Capital	261	9%			

APPENDIX H-1: Status of Loans Sold in SFLS 2012-3 NSO

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	349	12.8%	15.6%
Re-Performing with Loan Modification	339	12.4%	15.1%
Re-Performing - Other	10	0.4%	0.4%
Forbearance	45	1.6%	2.0%
Paid in Full/Short Payoff	26	1.0%	1.2%
Short Sale	370	13.5%	16.5%
Deed-in-Lieu	317	11.6%	14.1%
Total Foreclosure Avoided	1,107	40.5%	49.4%
Foreclosure	962	35.2%	42.9%
Held For Rental	172	6.3%	7.7%
Total Resolved Outcomes	2,241	82.0%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	493	18.0%	
Total Loans Sold	2,734	100.0%	

SFLS 2012-3 NSO: POOL LEVEL DATA - Metrics

APPENDIX H-2: Status of Loans Sold in SFLS 2012-3 NSO (201 – 205)

Pool Data (% of Loan Count)	201	202	203	204	205
TYPE OF FORECLOSURE STATE					
Judicial State	100%	100%	100%	100%	0%
Non-Judicial State	0%	0%	0%	0%	100%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%
OCCUPANCY					
Vacant	5%	2%	11%	13%	13%
Occupied	67%	74%	63%	74%	58%
Unknown	28%	25%	26%	14%	29%
Total Occupancy	100%	100%	100%	100%	100%
DEMOGRAPHICS					
Hispanic or Latino					
White	20%	25%	32%	37%	22%
Black or African American	0%	0%	1%	2%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%
Asian	0%	0%	0%	1%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	1%	0%
Not Disclosed	4%	5%	0%	1%	4%
Total Hispanic and Latino	25%	31%	34%	42%	27%
Not Hispanic or Latino					
White	45%	47%	33%	14%	60%
Black or African American	25%	19%	27%	41%	4%
American Indian and Alaskan Natives	0%	0%	0%	1%	1%
Asian	2%	1%	1%	0%	1%
Native Hawaiian and Other Pacific Islander	1%	0%	1%	0%	2%
Two or More Races	1%	0%	0%	2%	0%
Not Disclosed	1%	1%	3%	1%	4%
Total Not Hispanic or Latino	75%	69%	66%	58%	73%
Total - Demographic Category	100%	100%	100%	100%	100%

Outcome Status	201		202		203		204		205	
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	157	15%	56	26%	7	2%	25	20%	4	2%
Re-Performing with Loan Modification	155	15%	55	25%	7	2%	25	20%	1	0%
Re-Performing - Other	2	0%	1	0%	0	0%	0	0%	3	1%
Forbearance	9	1%	2	1%	19	5%	0	0%	0	0%
Paid in Full/Short Payoff	7	1%	0	0%	0	0%	4	3%	6	3%
Short Sale	78	8%	30	14%	111	31%	2	2%	80	38%
Deed-in-Lieu	163	16%	7	3%	47	13%	2	2%	1	0%
Total Foreclosure Avoided	414	41%	95	43%	184	51%	33	27%	91	44%
Foreclosure	371	36%	96	44%	23	6%	13	10%	118	56%
Held For Rental	91	9%	4	2%	0	0%	0	0%	0	0%
Total Resolved Outcomes	876	86%	195	89%	207	58%	46	37%	209	100%
NOT YET RESOLVED										
Delinquent Servicing	144	14%	24	11%	153	43%	78	63%	0	0%
Total Loans Sold	1020	100%	219	100%	360	100%	124	100%	209	100%

APPENDIX H-2: Status of Loans Sold in SFLS 2012-3 NSO (206 – 207)

Pool Data (% of Loan Count)	206	207
TYPE OF FORECLOSURE STATE		
Judicial State	100%	100%
Non-Judicial State	0%	0%
Total - Type of Foreclosure State	100%	100%
OCCUPANCY		
Vacant	8%	7%
Occupied	73%	76%
Unknown	19%	16%
Total Occupancy	100%	100%
DEMOGRAPHICS		
Hispanic or Latino		
White	14%	28%
Black or African American	0%	1%
American Indian and Alaskan Natives	0%	0%
Asian	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%
Two or More Races	0%	1%
Not Disclosed	1%	6%
Total Hispanic and Latino	17%	36%
Not Hispanic or Latino		
White	68%	45%
Black or African American	9%	12%
American Indian and Alaskan Natives	0%	1%
Asian	2%	1%
Native Hawaiian and Other Pacific Islander	1%	1%
Two or More Races	1%	1%
Not Disclosed	2%	4%
Total Not Hispanic or Latino	83%	64%
Total - Demographic Category	100%	100%

Outcome Status	206		207	
	Count	%	Count	%
RESOLVED				
Foreclosure Avoided				
Total Re-Performing	65	10%	35	26%
Re-Performing with Loan Modification	63	9%	33	24%
Re-Performing - Other	2	0%	2	1%
Forbearance	15	2%	0	0%
Paid in Full/Short Payoff	2	0%	7	5%
Short Sale	65	10%	4	3%
Deed-in-Lieu	91	14%	6	4%
Total Foreclosure Avoided	238	36%	52	38%
Foreclosure	277	42%	64	47%
Held For Rental	77	12%	0	0%
Total Resolved Outcomes	592	89%	116	85%
NOT YET RESOLVED				
Delinquent Servicing	74	11%	20	15%
Total Loans Sold	666	100%	136	100%

LOANS SOLD IN SFLS 2012-3 NSO
APPENDIX H-3: Status of NSO Outcomes

NSO Category Codes	Count	Percent of Total
Total Loans Purchased		2,860
Final NSO Outcomes		
Mortgage Loan Re-Performance	592	20.70%
Sale to Owner Occupant	292	10.21%
Held-for-Rental	4	0.14%
Gift to Land Bank	0	0.00%
NSP Grantee	118	4.13%
Mortgage Loan Satisfaction	38	1.33%
HUD Approved Alternative NSO	81	2.83%
Total Final NSO Outcomes	1,125	39.34%
Total Planned NSO Outcomes	381	13.32%
Interim Status	305	10.66%
Non-NSO Outcomes	1049	36.68%
Total Outcomes	2,860	100.00%
Percentage of Loans Reported		100.00%

Notes:

1. The Held-for-Rental category requires a 3 year rental holding period, or the property must be held for rental by the conclusion of the 4 year NSO reporting period
2. The “Planned NSO Outcomes” line item represents assets where the Purchaser has identified a specific NSO that it plans to implement, but all of the requirements for a final outcome have not been completed
3. Loans which were reported as being sold in whole loan sales or as charged off in the post-sale reporting are included from the Exhibit directly above since that outcome data is available.

SFLS 2013-1 – National

SFLS 2013-1 National: SALE LEVEL DATA

Currently SFLS 2013-1 has 16.8% of loans in delinquent servicing. For those loans that have resolved 35.1% have avoided foreclosure, of which 10.9% are re-performing.

Sale Date	March 20, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	41	Florida	15%
Loans Sold	10,070	Illinois	12%
UPB	\$1.8 B	New Jersey	11%
Aggregate Sales Price	828.4M	Ohio	6%
Participating Servicers	13	Indiana	6%
Number of Purchasers	5	Other	50%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Bayview Asset Management	4,439	44%	One William Street Capital Management	945	9%
RBS Financial Products Inc.	3,130	31%	Kondaur Capital Corporation	358	4%
25 Capital Partners	1,198	12%			

APPENDIX I-1: Status of Loans Sold in SFLS 2013-1 National

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	449	9.0%	10.9%
Re-Performing with Loan Modification	413	8.3%	10.0%
Re-Performing - Other	36	0.7%	0.9%
Forbearance	35	0.7%	0.8%
Paid in Full/Short Payoff	58	1.2%	1.4%
Short Sale	289	5.8%	7.0%
Deed-in-Lieu	619	12.5%	15.0%
Total Foreclosure Avoided	1,450	29.2%	35.1%
Foreclosure	2,666	53.7%	64.5%
Held For Rental	15	0.3%	0.4%
Total Resolved Outcomes	4,131	83.2%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	834	16.8%	
Total Loans Sold	4,965	100.0%	

SFLS 2013-1 National: POOL LEVEL DATA - Metrics

Appendix I-2: Status of Loans Sold in SFLS 2013-1 by Pool (101 – 106)

Pool Data (% of Loan Count)	101	102	103	104	105	106
TYPE OF FORECLOSURE STATE						
Judicial State	77%	79%	78%	78%	78%	79%
Non-Judicial State	23%	21%	22%	22%	22%	21%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	16%	16%	13%	15%	16%	14%
Occupied	66%	66%	69%	67%	65%	68%
Unknown	18%	18%	18%	18%	19%	18%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	13%	11%	9%	11%	11%	12%
Black or African American	0%	1%	1%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	1%	0%	0%	0%	0%	1%
Two or More Races	1%	1%	1%	1%	1%	0%
Not Disclosed	1%	0%	1%	1%	0%	0%
Total Hispanic and Latino	15%	14%	12%	14%	13%	13%
Not Hispanic or Latino						
White	61%	65%	64%	63%	65%	64%
Black or African American	16%	16%	17%	17%	16%	17%
American Indian and Alaskan Natives	1%	0%	0%	1%	0%	0%
Asian	2%	1%	2%	1%	1%	1%
Native Hawaiian and Other Pacific Islander	1%	1%	1%	1%	1%	1%
Two or More Races	1%	1%	1%	1%	0%	1%
Not Disclosed	3%	2%	3%	2%	3%	2%
Total Not Hispanic or Latino	85%	86%	88%	86%	87%	87%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	101		102		103		104		105		106	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	NAV	NAV	76	9%	NAV	NAV	100	12%	63	11%	51	5%
Re-Performing with Loan Modification	NAV	NAV	75	9%	NAV	NAV	98	11%	63	11%	28	3%
Re-Performing - Other	NAV	NAV	1	0%	NAV	NAV	2	0%	0	0%	23	2%
Forbearance	NAV	NAV	5	1%	NAV	NAV	9	1%	6	1%	10	1%
Paid in Full/Short Payoff	NAV	NAV	8	1%	NAV	NAV	9	1%	8	1%	4	0%
Short Sale	NAV	NAV	47	6%	NAV	NAV	46	5%	31	6%	42	4%
Deed-in-Lieu	NAV	NAV	188	22%	NAV	NAV	189	22%	116	21%	9	1%
Total Foreclosure Avoided	NAV	NAV	324	38%	NAV	NAV	353	41%	224	41%	116	12%
Foreclosure	NAV	NAV	366	43%	NAV	NAV	374	43%	239	44%	673	72%
Held For Rental	NAV	NAV	0	0%	NAV	NAV		0%		0%		0%
Total Resolved Outcomes	NAV	NAV	690	82%	NAV	NAV	727	84%	463	84%	789	84%
NOT YET RESOLVED												
Delinquent Servicing	NAV	NAV	155	18%	NAV	NAV	137	16%	85	16%	151	16%
Total Loans Sold	NAV	NAV	845	100%	NAV	NAV	864	100%	548	100%	940	100%

Appendix I-2: Status of Loans Sold in SFLS 2013-1 by Pool (107 – 110)

Pool Data (% of Loan Count)	107	108	109	110
<u>TYPE OF FORECLOSURE STATE</u>				
Judicial State	79%	82%	72%	81%
Non-Judicial State	21%	18%	28%	19%
Total - Type of Foreclosure State	100%	100%	100%	100%
<u>OCCUPANCY</u>				
Vacant	16%	10%	13%	10%
Occupied	66%	90%	73%	75%
Unknown	18%	1%	15%	15%
Total Occupancy	100%	100%	100%	100%
<u>DEMOGRAPHICS</u>				
Hispanic or Latino				
White	14%	8%	9%	12%
Black or African American	1%	0%	0%	1%
American Indian and Alaskan Natives	0%	0%	0%	0%
Asian	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%
Two or More Races	1%	0%	0%	0%
Not Disclosed	0%	4%	1%	0%
Total Hispanic and Latino	17%	12%	10%	14%
Not Hispanic or Latino				
White	64%	69%	64%	57%
Black or African American	16%	14%	17%	24%
American Indian and Alaskan Natives	0%	0%	0%	1%
Asian	1%	1%	1%	1%
Native Hawaiian and Other Pacific Islander	0%	1%	0%	1%
Two or More Races	0%	0%	0%	0%
Not Disclosed	1%	3%	7%	3%
Total Not Hispanic or Latino	83%	88%	90%	86%
Total - Demographic Category	100%	100%	100%	100%

Outcome Status	107		108		109		110	
	Count	%	Count	%	Count	%	Count	%
RESOLVED								
Foreclosure Avoided								
Total Re-Performing	39	13%	5	2%	86	10%	29	9%
Re-Performing with Loan Modification	38	13%	4	1%	81	9%	26	8%
Re-Performing - Other	1	0%	1	0%	5	1%	3	1%
Forbearance	3	1%	2	1%	0	0%	0	0%
Paid in Full/Short Payoff	5	2%	8	3%	10	1%	6	2%
Short Sale	13	4%	41	15%	48	5%	21	7%
Deed-in-Lieu	63	21%	49	18%	4	0%	1	0%
Total Foreclosure Avoided	123	41%	105	38%	148	17%	57	18%
Foreclosure	126	42%	162	59%	575	66%	151	48%
Held For Rental	0	0%	0	0%	13	1%	2	1%
Total Resolved Outcomes	249	82%	267	97%	736	84%	210	66%
NOT YET RESOLVED								
Delinquent Servicing	53	18%	9	3%	138	16%	106	34%
Total Loans Sold	302	100%	276	100%	874	100%	316	100%

SFLS 2013-1 – NSO

SFLS 2013-1 NSO: SALE LEVEL DATA

Currently SFLS 2013-1 has 12.8% of loans in delinquent servicing. For those loans that have resolved 34.2% have avoided foreclosure, of which 13.3% are re-performing.

Sale Date	March 27, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	41	NSO- Florida	54%
Loans Sold	3,284	NSO- Georgia	19%
UPB	\$522.8 M	NSO -Ohio	19%
Aggregate Sales Price	\$212.4 M	NSO- Southern California	7%
Participating Servicers	1		
Number of Purchasers	4		

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Bayview Asset Management	1,439	44%	Mercy Housing (MRF)	626	19%
Oaktree Capital Management	981	30%	The Corona Group	238	7%

APPENDIX J-1: Status of Loans Sold in SFLS 2013-1 NSO

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	366	11.6%	13.3%
Re-Performing with Loan Modification	359	11.4%	13.1%
Re-Performing - Other	7	0.2%	0.3%
Forbearance	46	1.5%	1.7%
Paid in Full/Short Payoff	27	0.9%	1.0%
Short Sale	262	8.3%	9.5%
Deed-in-Lieu	237	7.5%	8.6%
Total Foreclosure Avoided	938	29.8%	34.2%
Foreclosure	1,478	46.9%	53.8%
Held For Rental	330	10.5%	12.0%
Total Resolved Outcomes	2,746	87.2%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	404	12.8%	
Total Loans Sold	3,150	100.0%	

SFLS 2013-1 NSO: POOL LEVEL DATA - Metrics

APPENDIX J-2: Status of Loans Sold in SFLS 2013-1 NSO (201 – 205)

Pool Data (% of Loan Count)	201	202	203	204	205
TYPE OF FORECLOSURE STATE					
Judicial State	0%	100%	100%	100%	0%
Non-Judicial State	100%	0%	0%	0%	100%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%
OCCUPANCY					
Vacant	19%	15%	8%	2%	5%
Occupied	64%	70%	47%	58%	53%
Unknown	17%	16%	45%	39%	42%
Total Occupancy	100%	100%	100%	100%	100%
DEMOGRAPHICS					
Hispanic or Latino					
White	4%	2%	17%	42%	38%
Black or African American	1%	1%	0%	1%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	1%
Asian	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	1%	1%
Two or More Races	0%	1%	1%	0%	0%
Not Disclosed	2%	1%	1%	3%	4%
Total Hispanic and Latino	7%	5%	20%	48%	44%
Not Hispanic or Latino					
White	34%	65%	65%	21%	32%
Black or African American	54%	25%	11%	29%	12%
American Indian and Alaskan Natives	0%	1%	0%	0%	0%
Asian	1%	1%	1%	0%	3%
Native Hawaiian and Other Pacific Islander	0%	1%	1%	0%	3%
Two or More Races	1%	2%	1%	0%	0%
Not Disclosed	2%	1%	2%	1%	5%
Total Not Hispanic or Latino	93%	95%	80%	52%	56%
Total - Demographic Category	100%	100%	100%	100%	100%

Outcome Status	201		202		203		204		205	
	Count	%								
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	75	13%	95	15%	60	6%	130	17%	6	3%
Re-Performing with Loan Modification	75	13%	91	15%	59	6%	129	17%	5	2%
Re-Performing - Other	0	0%	4	1%	1	0%	1	0%	1	0%
Forbearance	12	2%	4	1%	23	2%	7	1%	0	0%
Paid in Full/Short Payoff	1	0%	2	0%	7	1%	8	1%	9	4%
Short Sale	22	4%	15	2%	57	6%	89	12%	79	35%
Deed-in-Lieu	78	13%	3	0%	104	11%	52	7%	0	0%
Total Foreclosure Avoided	188	31%	119	19%	251	27%	286	37%	94	42%
Foreclosure	206	35%	397	63%	463	49%	285	37%	127	56%
Held For Rental	56	9%	40	6%	157	17%	77	10%	0	0%
Total Resolved Outcomes	450	75%	556	89%	871	93%	648	85%	221	98%
NOT YET RESOLVED										
Delinquent Servicing	147	25%	70	11%	66	7%	117	15%	4	2%
Total Loans Sold	597	100%	626	100%	937	100%	765	100%	225	100%

LOANS SOLD IN SFLS 2013-1 NSO
APPENDIX J-3: Status of NSO Outcomes

NSO Category Codes	Count	Percent of Total
Total Loans Purchased		3,284
Final NSO Outcomes		
Mortgage Loan Re-Performance	660	20.10%
Sale to Owner Occupant	294	8.95%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	150	4.57%
Mortgage Loan Satisfaction	34	1.04%
HUD Approved Alternative NSO	84	2.56%
Total Final NSO Outcomes	1222	37.21%
Total Planned NSO Outcomes	459	13.98%
Interim Status	327	9.96%
Non-NSO Outcomes	1276	38.86%
Total Outcomes	3,284	100.00%
Percentage of Loans Reported		100.00%

Notes:

1. The Held-for-Rental category requires a 3 year rental holding period, or the property must be held for rental by the conclusion of the 4 year NSO reporting period
2. The “Planned NSO Outcomes” line item represents assets where the Purchaser has identified a specific NSO that it plans to implement, but all of the requirements for a final outcome have not been completed
3. Loans which were reported as being sold in whole loan sales or as charged off in the post-sale reporting are included from the Exhibit directly above since that outcome data is available.

SFLS 2013-2 – National

SFLS 2013-2 National: SALE LEVEL DATA

Currently SFLS 2013-2 has 17.6% of loans in delinquent servicing. For those loans that have resolved 37.0% have avoided foreclosure, of which 7.9% are re-performing.

Sale Date	June 26, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	38	Florida	24%
Loans Sold	13,149	New York	7%
UPB	\$2.0 B	Indiana	7%
Aggregate Sales Price	\$1.0 B	New Jersey	5%
Participating Servicers	22	Pennsylvania	5%
Number of Purchasers	9	Other	52%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Selene Residential Partners	4,407	34%	Kondaur Capital Corporation	608	5%
OHA Newbury Ventures, LLC/MCM	2,618	20%	Reliance Standard life Insurance Company	401	3%
RBS Financial Products Inc.	1,996	15%	Walton (Guardian Capital)	253	2%
Altisource Residential Corporation	1,966	15%	Oaktree Capital Management/DC Residential	203	2%
25 Capital Partners	697	5%			

APPENDIX K-1: Status of Loans Sold in SFLS 2013-2 National

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	684	6.5%	7.9%
Re-Performing with Loan Modification	613	5.8%	7.1%
Re-Performing - Other	71	0.7%	0.8%
Forbearance	16	0.2%	0.2%
Paid in Full/Short Payoff	121	1.1%	1.4%
Short Sale	1,671	15.8%	19.2%
Deed-in-Lieu	726	6.9%	8.3%
Total Foreclosure Avoided	3,218	30.5%	37.0%
Foreclosure	5,120	48.5%	58.9%
Held For Rental	357	3.4%	4.1%
Total Resolved Outcomes	8,695	82.4%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	1,854	17.6%	
Total Loans Sold	10,549	100.0%	

SFLS 2013-2 National: POOL LEVEL DATA - Metrics

Appendix K-2: Status of Loans Sold in SFLS 2013-2 by Pool (101 – 106)

Pool Data (% of Loan Count)	101	102	103	104	105	106
TYPE OF FORECLOSURE STATE						
Judicial State	68%	68%	66%	88%	88%	53%
Non-Judicial State	32%	32%	34%	12%	12%	47%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	13%	12%	11%	15%	16%	11%
Occupied	71%	71%	72%	84%	82%	74%
Unknown	16%	17%	16%	2%	2%	15%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	10%	11%	11%	10%	11%	9%
Black or African American	0%	0%	0%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	2%	1%	1%	3%	3%	1%
Total Hispanic and Latino	13%	13%	13%	13%	15%	10%
Not Hispanic or Latino						
White	63%	63%	63%	68%	65%	63%
Black or African American	17%	17%	16%	14%	16%	18%
American Indian and Alaskan Natives	0%	1%	1%	0%	0%	0%
Asian	1%	1%	1%	1%	1%	2%
Native Hawaiian and Other Pacific Islander	1%	1%	2%	1%	0%	0%
Two or More Races	1%	1%	1%	0%	0%	0%
Not Disclosed	3%	3%	3%	3%	2%	6%
Total Not Hispanic or Latino	87%	87%	87%	87%	85%	90%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	101		102		103		104		105		106	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	NAV	NAV	93	5%	82	5%	171	9%	182	10%	60	9%
Re-Performing with Loan Modification	NAV	NAV	89	5%	60	4%	160	9%	176	9%	41	6%
Re-Performing - Other	NAV	NAV	4	0%	22	1%	11	1%	6	0%	19	3%
Forbearance	NAV	NAV	11	1%	0	0%	1	0%	1	0%	0	0%
Paid in Full/Short Payoff	NAV	NAV	38	2%	0	0%	25	1%	13	1%	0	0%
Short Sale	NAV	NAV	155	8%	767	45%	134	7%	149	8%	259	39%
Deed-in-Lieu	NAV	NAV	195	10%	13	1%	168	9%	183	10%	4	1%
Total Foreclosure Avoided	NAV	NAV	492	25%	862	51%	499	27%	528	28%	323	49%
Foreclosure	NAV	NAV	626	32%	660	39%	1,230	65%	1,252	66%	275	42%
Held For Rental	NAV	NAV	336	17%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	NAV	NAV	1,454	75%	1,522	90%	1,729	92%	1,780	93%	598	90%
NOT YET RESOLVED												
Delinquent Servicing	NAV	NAV	477	25%	168	10%	150	8%	124	7%	63	10%
Total Loans Sold	NAV	NAV	1,931	100%	1,690	100%	1,879	100%	1,904	100%	661	100%

Appendix K-2: Status of Loans Sold in SFLS 2013-2 by Pool (107 – 112)

Pool Data (% of Loan Count)	107	108	109	110	111	112
<u>TYPE OF FORECLOSURE STATE</u>						
Judicial State	95%	92%	86%	83%	97%	100%
Non-Judicial State	5%	8%	14%	17%	3%	0%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
<u>OCCUPANCY</u>						
Vacant	6%	13%	7%	11%	8%	9%
Occupied	48%	31%	83%	70%	57%	91%
Unknown	46%	56%	11%	19%	35%	0%
Total Occupancy	100%	100%	100%	100%	100%	100%
<u>DEMOGRAPHICS</u>						
Hispanic or Latino						
White	8%	7%	13%	7%	27%	19%
Black or African American	0%	0%	1%	0%	3%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	3%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	1%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	5%	6%	1%	0%	1%	8%
Total Hispanic and Latino	13%	14%	14%	7%	34%	30%
Not Hispanic or Latino						
White	53%	64%	57%	72%	41%	54%
Black or African American	22%	17%	26%	8%	24%	13%
American Indian and Alaskan Natives	1%	1%	1%	0%	0%	0%
Asian	2%	1%	1%	0%	1%	1%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	1%	0%	1%
Two or More Races	0%	0%	1%	0%	0%	0%
Not Disclosed	10%	3%	2%	12%	1%	1%
Total Not Hispanic or Latino	87%	86%	86%	93%	66%	70%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	107		108		109		110		111		112	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	25	13%	6	0%	7	0%	0	0%	0	0%	7	1%
Re-Performing with Loan Modification	22	11%	3	0%	7	0%	0	0%	0	0%	7	1%
Re-Performing - Other	3	2%	3	0%	0	0%	0	0%	0	0%	0	0%
Forbearance	0	0%	2	0%	1	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	1	1%	11	1%	7	0%	2	0%	4	0%	18	3%
Short Sale	20	10%	95	5%	9	1%	5	0%	6	0%	10	2%
Deed-in-Lieu	12	6%	93	5%	0	0%	5	0%	1	0%	0	0%
Total Foreclosure Avoided	58	29%	207	11%	24	1%	12	1%	11	1%	35	5%
Foreclosure	28	14%	211	11%	45	3%	97	5%	69	4%	114	17%
Held For Rental	0	0%	1	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	86	43%	419	22%	69	4%	109	6%	80	4%	149	23%
NOT YET RESOLVED												
Delinquent Servicing	113	57%	27	1%	99	6%	0	0%	0	0%	83	13%
Total Loans Sold	199	100%	446	23%	168	10%	109	6%	80	4%	232	35%

Appendix K-2: Status of Loans Sold in SFLS 2013-2 by Pool (113 – 114)

Pool Data (% of Loan Count)	113	114
<u>TYPE OF FORECLOSURE STATE</u>		
Judicial State	56%	100%
Non-Judicial State	44%	0%
Total - Type of Foreclosure State	100%	100%
<u>OCCUPANCY</u>		
Vacant	19%	8%
Occupied	81%	80%
Unknown	0%	12%
Total Occupancy	100%	100%
<u>DEMOGRAPHICS</u>		
Hispanic or Latino		
White	9%	16%
Black or African American	0%	0%
American Indian and Alaskan Natives	0%	0%
Asian	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%
Two or More Races	0%	0%
Not Disclosed	2%	3%
Total Hispanic and Latino	11%	20%
Not Hispanic or Latino		
White	73%	55%
Black or African American	11%	19%
American Indian and Alaskan Natives	0%	0%
Asian	2%	1%
Native Hawaiian and Other Pacific Islander	1%	0%
Two or More Races	0%	1%
Not Disclosed	3%	5%
Total Not Hispanic or Latino	89%	80%
Total - Demographic Category	100%	100%

Outcome Status	113		114	
	Count	%	Count	%
RESOLVED				
Foreclosure Avoided				
Total Re-Performing	14	3%	37	5%
Re-Performing with Loan Modification	14	3%	34	5%
Re-Performing - Other	0	0%	3	0%
Forbearance	0	0%	0	0%
Paid in Full/Short Payoff	2	0%	0	0%
Short Sale	21	4%	41	6%
Deed-in-Lieu	49	9%	3	0%
Total Foreclosure Avoided	86	15%	81	12%
Foreclosure	452	81%	61	9%
Held For Rental	0	0%	20	3%
Total Resolved Outcomes	538	97%	162	23%
NOT YET RESOLVED				
Delinquent Servicing	17	3%	533	77%
Total Loans Sold	555	100%	695	100%

SFLS 2013-2 – NSO

SFLS 2013-2 NSO: SALE LEVEL DATA

Currently SFLS 2013-2 has 13.1% of loans in delinquent servicing. For those loans that have resolved 38.8% have avoided foreclosure, of which 9.9% are re-performing.

Sale Date	July 10, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	37	NSO:-Chicago	44%
Loans Sold	3,159	NSO - North Carolina	25%
UPB	\$492.5 M	NSO: Ohio	22%
Aggregate Sales Price	\$236.8 M	NSO: California	9%
Participating Servicers	2		
Number of Purchasers	5		

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Oaktree Capital Management	1,477	47%	The Corona Group	296	9%
25 Capital Partners	636	20%	MRF (Non- Profit)	125	4%
Bayview Asset Management	625	20%			

APPENDIX L-1: Status of Loans Sold in SFLS 2013-2 NSO

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	264	8.6%	9.9%
Re-Performing with Loan Modification	245	8.0%	9.2%
Re-Performing - Other	19	0.6%	0.7%
Forbearance	69	2.2%	2.6%
Paid in Full/Short Payoff	43	1.4%	1.6%
Short Sale	426	13.8%	15.9%
Deed-in-Lieu	236	7.7%	8.8%
Total Foreclosure Avoided	1,038	33.7%	38.8%
Foreclosure	1,289	41.9%	48.2%
Held For Rental	346	11.2%	12.9%
Total Resolved Outcomes	2,673	86.9%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	403	13.1%	
Total Loans Sold	3,076	100.0%	

SFLS 2013-2 NSO: POOL LEVEL DATA - Metrics

Appendix L-2: Status of Loans Sold in SFLS 2013-2 by Pool (201 – 206)

Pool Data (% of Loan Count)	201	202	203	204	205	206
TYPE OF FORECLOSURE STATE						
Judicial State	0%	100%	0%	100%	100%	100%
Non-Judicial State	100%	0%	100%	0%	0%	0%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	3%	16%	19%	3%	3%	3%
Occupied	71%	69%	63%	96%	77%	85%
Unknown	26%	16%	18%	1%	20%	12%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	42%	2%	3%	20%	19%	26%
Black or African American	0%	0%	0%	0%	0%	0%
American Indian and Alaskan Natives	2%	0%	0%	1%	0%	1%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	2%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	6%	0%	3%	10%	4%	5%
Total Hispanic and Latino	53%	3%	7%	32%	24%	32%
Not Hispanic or Latino						
White	29%	77%	53%	37%	42%	36%
Black or African American	8%	14%	35%	28%	30%	29%
American Indian and Alaskan Natives	0%	0%	1%	0%	0%	1%
Asian	3%	1%	1%	1%	2%	0%
Native Hawaiian and Other Pacific Islander	2%	1%	0%	0%	1%	2%
Two or More Races	1%	2%	1%	0%	0%	0%
Not Disclosed	5%	2%	3%	1%	1%	1%
Total Not Hispanic or Latino	47%	97%	93%	68%	76%	68%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	201		202		203		204		205		206	
	Count	%										
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	2	1%	22	3%	33	4%	111	18%	65	10%	31	25%
Re-Performing with Loan Modification	1	0%	14	2%	32	4%	110	18%	59	9%	29	23%
Re-Performing - Other	1	0%	8	1%	1	0%	1	0%	6	1%	2	2%
Forbearance	0	0%	10	1%	47	6%	8	1%	0	0%	4	3%
Paid in Full/Short Payoff	27	10%	5	1%	4	1%	5	1%	2	0%	0	0%
Short Sale	121	43%	74	11%	76	10%	37	6%	108	17%	10	8%
Deed-in-Lieu	1	0%	60	9%	67	9%	100	16%	3	0%	5	4%
Total Foreclosure Avoided	151	54%	171	26%	227	30%	261	43%	178	28%	50	40%
Foreclosure	121	43%	301	45%	412	54%	202	33%	207	33%	46	37%
Held For Rental	0	0%	122	18%	21	3%	59	10%	144	23%	0	0%
Total Resolved Outcomes	272	97%	594	89%	660	86%	522	86%	529	84%	96	77%
NOT YET RESOLVED												
Delinquent Servicing	7	3%	73	11%	108	14%	85	14%	101	16%	29	23%
Total Loans Sold	279	100%	667	100%	768	100%	607	100%	630	100%	125	100%

LOANS SOLD IN SFLS 2013-2 NSO
APPENDIX L-3: Status of NSO Outcomes

NSO Category Codes	Count	Percent of Total
Total Loans Purchased		3,159
Final NSO Outcomes		
Mortgage Loan Re-Performance	422	13.36%
Sale to Owner Occupant	353	11.17%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	175	5.54%
Mortgage Loan Satisfaction	51	1.61%
HUD Approved Alternative NSO	104	3.29%
Total Final NSO Outcomes	1105	34.98%
Total Planned NSO Outcomes	490	15.51%
Interim Status	357	11.30%
Non-NSO Outcomes	1207	38.21%
Total Outcomes	3,159	100.00%
Percentage of Loans Reported		100.00%

SFLS 2014-1 – National

SFLS 2014-1 National: SALE LEVEL DATA

Currently SFLS 2014-1 has 23.2% of loans in delinquent servicing. For those loans that have resolved 44.0% have avoided foreclosure, of which 13.2% are re-performing.

Sale Date	October 30, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	34	New Jersey	15%
Loans Sold	17,271	Florida	12%
UPB	\$3.0 B	New York	7%
Aggregate Sales Price	\$1.6 B	Illinois	6%
Participating Servicers	23	Washington State	5%
Number of Purchasers	11	Other	54%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Bayview Asset Management	6,263	36%	GFT Procurements, LLC	733	4%
Neuberger Berman - PRMF	3,167	18%	Kondaur Capital Corporation	680	4%
Angelo, Gordon & Co., L.P.	2,198	13%	Ellington Management Group	297	2%
PIMCO/ LVS	1,534	9%	The Corona Group	184	1%
Varde Management, L.P / V Mortgage, LLC	1,200	7%	Selene Residential Partners	166	1%
Credit Suisse/ DLJ Mortgage Capital	849	5%			

APPENDIX M-1: Status of Loans Sold in SFLS 2014-1 National

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	1,477	10.2%	13.2%
Re-Performing with Loan Modification	1,350	9.3%	12.1%
Re-Performing - Other	127	0.9%	1.1%
Forbearance	36	0.2%	0.3%
Paid in Full/Short Payoff	123	0.8%	1.1%
Short Sale	1,275	8.8%	11.4%
Deed-in-Lieu	2,000	13.8%	17.9%
Total Foreclosure Avoided	4,911	33.8%	44.0%
Foreclosure	6,230	42.9%	55.8%
Held For Rental	14	0.1%	0.1%
Total Resolved Outcomes	11,155	76.8%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	3,369	23.2%	
Total Loans Sold	14,524	100.0%	

SFLS 2014-1 National: POOL LEVEL DATA - Metrics

APPENDIX M-2: Status of Loans Sold in SFLS 2014-1 National (101– 107)

Pool Data (% of Loan Count)	101	102	104	105	106	107
TYPE OF FORECLOSURE STATE						
Judicial State	72%	89%	15%	55%	80%	66%
Non-Judicial State	28%	11%	85%	45%	20%	34%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	13%	10%	16%	5%	13%	3%
Occupied	86%	76%	83%	84%	52%	21%
Unknown	2%	13%	1%	11%	35%	76%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	10%	9%	14%	8%	14%	8%
Black or African American	0%	0%	0%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	4%	7%	5%	2%	0%	0%
Total Hispanic and Latino	14%	17%	20%	10%	14%	9%
Not Hispanic or Latino						
White	61%	62%	69%	58%	55%	60%
Black or African American	20%	16%	3%	24%	22%	22%
American Indian and Alaskan Natives	0%	0%	1%	1%	1%	0%
Asian	1%	2%	1%	1%	2%	1%
Native Hawaiian and Other Pacific Islander	1%	0%	1%	0%	0%	1%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	3%	3%	5%	6%	6%	5%
Total Not Hispanic or Latino	86%	83%	80%	90%	86%	91%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	101		102		104		105		106		107	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	32	4%	126	8%	8	3%	121	27%	0	0%	0	0%
Re-Performing with Loan Modification	26	3%	96	6%	2	1%	98	22%	0	0%	0	0%
Re-Performing - Other	6	1%	30	2%	6	2%	23	5%	0	0%	0	0%
Forbearance	0	0%	0	0%	0	0%	1	0%	0	0%	0	0%
Paid in Full/Short Payoff	3	0%	22	1%	6	2%	11	2%	0	0%	14	3%
Short Sale	48	5%	124	8%	32	11%	20	4%	0	0%	73	17%
Deed-in-Lieu	8	1%	119	8%	3	1%	31	7%	0	0%	58	13%
Total Foreclosure Avoided	91	10%	391	26%	49	17%	184	41%	0	0%	145	34%
Foreclosure	674	75%	985	64%	180	61%	185	41%	0	0%	283	66%
Held For Rental	2	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	767	85%	1,376	90%	229	78%	369	83%	0	0%	428	99%
NOT YET RESOLVED												
Delinquent Servicing	135	15%	152	10%	66	22%	78	17%	0	0%	3	1%
Total Loans Sold	902	100%	1,528	100%	295	100%	447	100%	0	0%	431	100%

APPENDIX M-2: Status of Loans Sold in SFLS 2014-1 National (108– 114)

Pool Data (% of Loan Count)	108	109	111	112	113	114
TYPE OF FORECLOSURE STATE						
Judicial State	74%	84%	8%	52%	59%	49%
Non-Judicial State	26%	16%	92%	48%	41%	51%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	14%	10%	18%	7%	7%	12%
Occupied	76%	80%	69%	75%	71%	66%
Unknown	10%	9%	14%	19%	22%	22%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	9%	7%	11%	10%	13%	9%
Black or African American	0%	0%	0%	1%	0%	0%
American Indian and Alaskan Natives	0%	0%	1%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	1%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	1%	1%	0%
Not Disclosed	5%	3%	8%	1%	1%	1%
Total Hispanic and Latino	15%	10%	19%	12%	16%	10%
Not Hispanic or Latino						
White	63%	64%	70%	61%	66%	71%
Black or African American	17%	19%	4%	22%	9%	12%
American Indian and Alaskan Natives	0%	0%	0%	1%	1%	0%
Asian	2%	1%	3%	1%	1%	1%
Native Hawaiian and Other Pacific Islander	0%	0%	1%	0%	2%	1%
Two or More Races	0%	0%	0%	1%	1%	1%
Not Disclosed	3%	6%	3%	2%	4%	4%
Total Not Hispanic or Latino	85%	90%	81%	88%	84%	90%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	108		109		111		112		113		114	
	Count	%	Count	%								
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	17	3%	0	0%	2	1%	305	42%	58	12%	54	5%
Re-Performing with Loan Modification	13	2%	0	0%	2	1%	277	38%	51	10%	50	5%
Re-Performing - Other	4	1%	0	0%	0	0%	28	4%	7	1%	4	0%
Forbearance	4	1%	0	0%	0	0%	2	0%	0	0%	0	0%
Paid in Full/Short Payoff	4	1%	12	3%	11	4%	26	4%	0	0%	3	0%
Short Sale	102	17%	66	14%	85	29%	32	4%	68	14%	63	6%
Deed-in-Lieu	135	23%	80	17%	33	11%	71	10%	92	19%	11	1%
Total Foreclosure Avoided	262	45%	158	33%	131	45%	436	59%	218	45%	131	12%
Foreclosure	273	47%	311	65%	148	51%	144	20%	130	27%	489	44%
Held For Rental	0	0%	0	0%	0	0%	0	0%	1	0%	6	1%
Total Resolved Outcomes	535	92%	469	99%	279	95%	580	79%	349	72%	626	56%
NOT YET RESOLVED												
Delinquent Servicing	48	8%	7	1%	14	5%	153	21%	138	28%	482	44%
Total Loans Sold	583	100%	476	100%	293	100%	733	100%	487	100%	1,108	100%

APPENDIX M-2: Status of Loans Sold in SFLS 2014-1 National (115– 120)

Pool Data (% of Loan Count)	115	116	117	118	119	120
<u>TYPE OF FORECLOSURE STATE</u>						
Judicial State	67%	66%	67%	66%	100%	0%
Non-Judicial State	33%	34%	33%	34%	0%	100%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
<u>OCCUPANCY</u>						
Vacant	13%	14%	13%	14%	17%	13%
Occupied	66%	65%	63%	65%	70%	67%
Unknown	21%	21%	23%	21%	13%	20%
Total Occupancy	100%	100%	100%	100%	100%	100%
<u>DEMOGRAPHICS</u>						
Hispanic or Latino						
White	14%	13%	15%	12%	14%	5%
Black or African American	1%	0%	0%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Two or More Races	1%	0%	1%	0%	1%	1%
Not Disclosed	1%	1%	1%	1%	3%	1%
Total Hispanic and Latino	17%	15%	17%	15%	19%	6%
Not Hispanic or Latino						
White	58%	60%	58%	64%	64%	79%
Black or African American	19%	19%	19%	16%	13%	4%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	1%
Asian	1%	1%	1%	1%	1%	2%
Native Hawaiian and Other Pacific Islander	1%	1%	1%	1%	1%	2%
Two or More Races	1%	1%	0%	0%	1%	1%
Not Disclosed	3%	3%	3%	3%	2%	6%
Total Not Hispanic or Latino	83%	85%	83%	85%	81%	94%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	115		116		117		118		119		120	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	170	12%	155	14%	125	14%	77	11%	80	14%	0	0%
Re-Performing with Loan Modification	170	12%	155	14%	122	13%	77	11%	79	14%	0	0%
Re-Performing - Other	0	0%	0	0%	3	0%	0	0%	1	0%	0	0%
Forbearance	8	1%	8	1%	4	0%	6	1%	1	0%	0	0%
Paid in Full/Short Payoff	0	0%	2	0%	1	0%	0	0%	0	0%	0	0%
Short Sale	68	5%	61	6%	45	5%	49	7%	34	6%	135	35%
Deed-in-Lieu	364	26%	277	25%	232	25%	199	28%	98	17%	98	26%
Total Foreclosure Avoided	610	44%	503	46%	407	44%	331	46%	213	37%	233	61%
Foreclosure	400	29%	325	30%	252	28%	199	28%	268	46%	147	39%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	1010	73%	828	76%	659	72%	530	73%	481	83%	380	100%
NOT YET RESOLVED												
Delinquent Servicing	383	27%	261	24%	256	28%	192	27%	100	17%	1	0%
Total Loans Sold	1,393	100%	1,089	100%	915	100%	722	100%	581	100%	381	100%

APPENDIX M-2: Status of Loans Sold in SFLS 2014-1 National (121– 125)

Pool Data (% of Loan Count)	121	122	123	124	125
<u>TYPE OF FORECLOSURE STATE</u>					
Judicial State	22%	100%	48%	100%	70%
Non-Judicial State	78%	0%	52%	0%	30%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%
<u>OCCUPANCY</u>					
Vacant	17%	15%	11%	6%	18%
Occupied	60%	63%	65%	94%	82%
Unknown	23%	22%	23%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%
<u>DEMOGRAPHICS</u>					
Hispanic or Latino					
White	27%	22%	10%	21%	10%
Black or African American	0%	0%	0%	1%	1%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	1%	0%	0%	0%	0%
Two or More Races	1%	0%	0%	1%	0%
Not Disclosed	1%	1%	1%	3%	1%
Total Hispanic and Latino	30%	24%	12%	25%	12%
Not Hispanic or Latino					
White	61%	42%	68%	42%	67%
Black or African American	6%	26%	11%	25%	15%
American Indian and Alaskan Natives	1%	1%	1%	0%	0%
Asian	1%	2%	3%	4%	2%
Native Hawaiian and Other Pacific Islander	1%	1%	1%	1%	0%
Two or More Races	0%	0%	2%	0%	0%
Not Disclosed	1%	3%	4%	3%	3%
Total Not Hispanic or Latino	70%	76%	88%	75%	88%
Total - Demographic Category	100%	100%	100%	100%	100%

Outcome Status	121		122		123		124		125	
	Count	%								
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	2	1%	42	17%	49	5%	22	13%	32	5%
Re-Performing with Loan Modification	2	1%	42	17%	44	4%	21	13%	23	4%
Re-Performing - Other	0	0%	0	0%	5	1%	1	1%	9	2%
Forbearance	0	0%	1	0%	0	0%	1	1%	0	0%
Paid in Full/Short Payoff	0	0%	2	1%	4	0%	0	0%	2	0%
Short Sale	44	24%	16	7%	65	7%	15	9%	30	5%
Deed-in-Lieu	0	0%	46	19%	14	1%	24	15%	7	1%
Total Foreclosure Avoided	46	26%	107	44%	132	13%	62	38%	71	12%
Foreclosure	126	70%	32	13%	419	43%	49	30%	211	36%
Held For Rental	0	0%	0	0%	3	0%	0	0%	2	0%
Total Resolved Outcomes	172	96%	139	57%	554	56%	111	68%	284	48%
NOT YET RESOLVED										
Delinquent Servicing	8	4%	105	43%	430	44%	53	32%	304	52%
Total Loans Sold	180	100%	244	100%	984	100%	164	100%	588	100%

SFLS 2014-1 – NSO

SFLS 2014-1 NSO: SALE LEVEL DATA

Currently SFLS 2014-1 has 22.2% of loans in delinquent servicing. For those loans that have resolved 50.7% have avoided foreclosure, of which 10.0% are re-performing.

Sale Date	December 19, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	32	NSO:-Maryland	47%
Loans Sold	3,188	NSO - California	27%
UPB	\$657.4 M	NSO: Georgia	17%
Aggregate Sales Price	\$403.8M	NSO: Indiana	4%
Participating Servicers	2	NSO: Nevada	3%
Number of Purchasers	4	NSO: Other	2%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Oaktree Capital Management	1,223	38%	Bayview Asset Management	883	28%
The Corona Group	947	30%	Altisource Residential, L.P	125	4%

APPENDIX N-1: Status of Loans Sold in SFLS 2014-1 NSO

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	238	7.8%	10.0%
Re-Performing with Loan Modification	216	7.1%	9.1%
Re-Performing - Other	22	0.7%	0.9%
Forbearance	100	3.3%	4.2%
Paid in Full/Short Payoff	156	5.1%	6.6%
Short Sale	511	16.7%	21.5%
Deed-in-Lieu	199	6.5%	8.4%
Total Foreclosure Avoided	1,204	39.4%	50.7%
Foreclosure	1,046	34.3%	44.0%
Held For Rental	127	4.2%	5.3%
Total Resolved Outcomes	2,377	77.8%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	677	22.2%	
Total Loans Sold	3,054	100.0%	

SFLS 2014-1 NSO: POOL LEVEL DATA - Metrics

Appendix N-2: Status of Loans Sold in SFLS 2014-1 NSO by Pool (201 – 204)

Pool Data (% of Loan Count)	201	202	203	204
TYPE OF FORECLOSURE STATE				
Judicial State	0%	0%	0%	100%
Non-Judicial State	100%	100%	100%	0%
Total - Type of Foreclosure State	100%	100%	100%	100%
OCCUPANCY				
Vacant	8%	16%	6%	13%
Occupied	84%	75%	68%	67%
Unknown	8%	9%	26%	20%
Total Occupancy	100%	100%	100%	100%
DEMOGRAPHICS				
Hispanic or Latino				
White	3%	21%	32%	2%
Black or African American	1%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	2%	0%
Asian	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	1%	0%	1%	0%
Two or More Races	1%	0%	0%	1%
Not Disclosed	1%	5%	3%	1%
Total Hispanic and Latino	7%	26%	39%	3%
Not Hispanic or Latino				
White	36%	58%	45%	70%
Black or African American	52%	4%	8%	20%
American Indian and Alaskan Natives	0%	1%	1%	1%
Asian	1%	5%	4%	2%
Native Hawaiian and Other Pacific Islander	1%	2%	1%	1%
Two or More Races	1%	0%	0%	2%
Not Disclosed	3%	3%	3%	2%
Total Not Hispanic or Latino	93%	74%	61%	97%
Total - Demographic Category	100%	100%	100%	100%

Outcome Status	201		202		203		204	
	Count	%	Count	%	Count	%	Count	%
RESOLVED								
Foreclosure Avoided								
Total Re-Performing	76	14%	2	2%	26	3%	10	8%
Re-Performing with Loan Modification	75	14%	1	1%	9	1%	9	7%
Re-Performing - Other	1	0%	1	1%	17	2%	1	1%
Forbearance	10	2%	0	0%	0	0%	2	2%
Paid in Full/Short Payoff	4	1%	3	3%	134	17%	0	0%
Short Sale	18	3%	20	20%	278	35%	5	4%
Deed-in-Lieu	92	18%	0	0%	9	1%	5	4%
Total Foreclosure Avoided	200	38%	25	25%	447	57%	22	17%
Foreclosure	118	22%	73	74%	314	40%	24	19%
Held For Rental	65	12%	0	0%	0	0%	44	34%
Total Resolved Outcomes	383	73%	98	99%	761	96%	90	70%
NOT YET RESOLVED								
Delinquent Servicing	142	27%	1	1%	29	4%	39	30%
Total Loans Sold	525	100%	99	100%	790	100%	129	100%

Appendix N-2: Status of Loans Sold in SFLS 2014-1 NSO by Pool (205 – 207)

Pool Data (% of Loan Count)	205	206	207
<u>TYPE OF FORECLOSURE STATE</u>			
Judicial State	100%	89%	100%
Non-Judicial State	0%	11%	0%
Total - Type of Foreclosure State	100%	100%	100%
<u>OCCUPANCY</u>			
Vacant	5%	8%	8%
Occupied	17%	72%	74%
Unknown	78%	20%	17%
Total Occupancy	100%	100%	100%
<u>DEMOGRAPHICS</u>			
Hispanic or Latino			
White	2%	5%	6%
Black or African American	1%	1%	1%
American Indian and Alaskan Natives	0%	0%	0%
Asian	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%
Two or More Races	1%	0%	0%
Not Disclosed	1%	1%	1%
Total Hispanic and Latino	4%	7%	8%
Not Hispanic or Latino			
White	39%	55%	14%
Black or African American	52%	31%	74%
American Indian and Alaskan Natives	1%	1%	0%
Asian	1%	2%	1%
Native Hawaiian and Other Pacific Islander	0%	1%	0%
Two or More Races	1%	1%	0%
Not Disclosed	3%	3%	3%
Total Not Hispanic or Latino	96%	93%	92%
Total - Demographic Category	100%	100%	100%

Outcome Status	205		206		207	
	Count	%	Count	%	Count	%
RESOLVED						
Foreclosure Avoided						
Total Re-Performing	29	5%	38	7%	57	16%
Re-Performing with Loan Modification	29	5%	38	7%	55	16%
Re-Performing - Other	0	0%	0	0%	2	1%
Forbearance	36	6%	50	9%	2	1%
Paid in Full/Short Payoff	6	1%	8	1%	1	0%
Short Sale	76	13%	103	18%	11	3%
Deed-in-Lieu	25	4%	28	5%	40	11%
Total Foreclosure Avoided	172	30%	227	39%	111	32%
Foreclosure	240	42%	184	32%	93	26%
Held For Rental	7	1%	11	2%	0	0%
Total Resolved Outcomes	419	72%	422	73%	204	58%
NOT YET RESOLVED						
Delinquent Servicing	159	28%	159	27%	148	42%
Total Loans Sold	578	100%	581	100%	352	100%

LOANS SOLD IN SFLS 2014-1 NSO
APPENDIX N-3: Status of NSO Outcomes

NSO Category Codes	Count	Percent of Total
Total Loans Purchased	3,188	
Final NSO Outcomes		
Mortgage Loan Re-Performance	485	15.25%
Sale to Owner Occupant	531	16.69%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	9	0.28%
Mortgage Loan Satisfaction	153	4.81%
HUD Approved Alternative NSO	24	0.75%
Total Final NSO Outcomes	1202	37.79%
Total Planned NSO Outcomes	327	10.28%
Interim Status	716	22.51%
Non-NSO Outcomes	936	29.42%
Total Outcomes	3,181	100.00%
Percentage of Loans Reported	99.78%	

SFLS 2014-2 - National

SFLS 2014-2 National: SALE LEVEL DATA

Currently SFLS 2014-2 has 34.9% of loans in delinquent servicing. For those loans that have resolved 40.6% have avoided foreclosure, of which 19.3% are re-performing.

Sale Date	June 11, 2014	Geography	Percentage of Total
Months from Sale to Reporting Date	26	New York	10%
Loans Sold	27,528	New Jersey	10%
UPB	\$4.5 B	Florida	7%
Aggregate Sales Price	\$3.0 B	Ohio	6%
Participating Servicers	30	Illinois	5%
Number of Purchasers	6	Other	63%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Lone Star Funds	16,687	61%	Credit Suisse/DLJ Mortgage Capital	1,365	5%
Angelo, Gordon & Co., L.P.	4,474	16%	Varde Management, L.P / V Mortgage, LLC	1,248	5%
Bayview Asset Management	2,738	10%	One William Street Capital Management	1,016	4%

APPENDIX O-1: Status of Loans Sold in SFLS 2014-2 National

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	3,036	12.5%	19.3%
Re-Performing with Loan Modification	2,753	11.4%	17.5%
Re-Performing - Other	283	1.2%	1.8%
Forbearance	87	0.4%	0.6%
Paid in Full/Short Payoff	226	0.9%	1.4%
Short Sale	2,034	8.4%	12.9%
Deed-in-Lieu	1,025	4.2%	6.5%
Total Foreclosure Avoided	6,408	26.5%	40.6%
Foreclosure	9,360	38.7%	59.4%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	15,768	65.1%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	8,449	34.9%	
Total Loans Sold	24,217	100.0%	

SFLS 2014-2 National: POOL LEVEL DATA - Metrics

APPENDIX O-2: Status of Loans Sold in SFLS 2014-2 National (101– 106)

Pool Data (% of Loan Count)	101	102	103	104	105	106
TYPE OF FORECLOSURE STATE						
Judicial State	52%	67%	100%	74%	68%	65%
Non-Judicial State	48%	33%	0%	26%	32%	35%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	14%	0%	10%	0%	0%	0%
Occupied	86%	100%	90%	100%	83%	100%
Unknown	0%	0%	0%	0%	17%	0%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	10%	10%	19%	10%	11%	6%
Black or African American	0%	0%	0%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	2%	1%	3%	2%	5%	2%
Total Hispanic and Latino	13%	11%	22%	12%	16%	9%
Not Hispanic or Latino						
White	63%	61%	48%	61%	54%	62%
Black or African American	16%	20%	23%	21%	24%	24%
American Indian and Alaskan Natives	0%	0%	1%	0%	0%	0%
Asian	0%	1%	2%	1%	2%	2%
Native Hawaiian and Other Pacific Islander	1%	1%	0%	0%	1%	0%
Two or More Races	1%	1%	0%	0%	0%	0%
Not Disclosed	5%	4%	4%	4%	3%	3%
Total Not Hispanic or Latino	87%	89%	78%	88%	84%	91%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	101		102		103		104		105		106	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	131	16%	839	19%	86	15%	231	17%	97	13%	94	14%
Re-Performing with Loan Modification	119	14%	751	17%	85	15%	220	16%	76	11%	73	11%
Re-Performing - Other	12	1%	88	2%	1	0%	11	1%	21	3%	21	3%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	19	2%	19	0%	2	0%	2	0%	12	2%	3	0%
Short Sale	84	10%	528	12%	49	9%	123	9%	40	6%	44	7%
Deed-in-Lieu	10	1%	88	2%	2	0%	25	2%	4	1%	5	1%
Total Foreclosure Avoided	244	30%	1,474	33%	139	24%	381	28%	153	21%	146	22%
Foreclosure	324	39%	1501	34%	216	38%	592	239%	239	33%	261	39%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	568	69%	2,975	66%	355	62%	973	72%	392	54%	407	61%
NOT YET RESOLVED												
Delinquent Servicing	253	31%	1,502	34%	218	38%	386	28%	330	46%	257	39%
Total Loans Sold	821	100%	4,477	100%	573	100%	1,359	100%	722	100%	664	100%

APPENDIX O-2: Status of Loans Sold in SFLS 2014-2 National (107– 112)

Pool Data (% of Loan Count)	107	108	109	110	111	112
TYPE OF FORECLOSURE STATE						
Judicial State	73%	74%	78%	85%	86%	88%
Non-Judicial State	27%	26%	22%	15%	14%	12%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	14%	17%	0%	19%	0%	7%
Occupied	68%	64%	100%	81%	100%	93%
Unknown	18%	20%	0%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	11%	10%	9%	9%	8%	19%
Black or African American	0%	0%	0%	1%	0%	1%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	2%	2%	1%	5%	4%	3%
Total Hispanic and Latino	14%	12%	10%	15%	12%	23%
Not Hispanic or Latino						
White	62%	65%	66%	65%	63%	52%
Black or African American	17%	14%	17%	15%	20%	20%
American Indian and Alaskan Natives	1%	1%	0%	0%	1%	1%
Asian	2%	1%	2%	0%	1%	3%
Native Hawaiian and Other Pacific Islander	0%	1%	1%	0%	0%	1%
Two or More Races	0%	1%	0%	1%	0%	0%
Not Disclosed	5%	4%	4%	2%	3%	2%
Total Not Hispanic or Latino	86%	88%	90%	85%	88%	77%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	107		108		109		110		111		112	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	72	8%	57	10%	154	11%	43	9%	68	13%	82	10%
Re-Performing with Loan Modification	70	8%	50	9%	138	10%	35	7%	60	12%	81	10%
Re-Performing - Other	2	0%	7	1%	16	1%	8	2%	8	2%	1	0%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	2	0%	17	3%	6	0%	5	1%	0	0%	1	0%
Short Sale	94	10%	34	6%	117	8%	29	6%	45	9%	65	8%
Deed-in-Lieu	18	2%	8	1%	30	2%	6	1%	5	1%	6	1%
Total Foreclosure Avoided	186	21%	116	21%	307	21%	83	17%	118	23%	154	19%
Foreclosure	415	46%	283	51%	717	50%	222	45%	260	52%	354	44%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	601	66%	399	72%	1024	72%	305	63%	378	75%	508	62%
NOT YET RESOLVED												
Delinquent Servicing	306	34%	158	28%	407	28%	183	38%	126	25%	305	38%
Total Loans Sold	907	100%	557	100%	1,431	100%	488	100%	504	100%	813	100%

APPENDIX O-2: Status of Loans Sold in SFLS 2014-2 National (113– 118)

Pool Data (% of Loan Count)	113	114	115	116	117	118
TYPE OF FORECLOSURE STATE						
Judicial State	90%	0%	62%	80%	64%	50%
Non-Judicial State	10%	100%	38%	20%	36%	50%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	0%	0%	23%	0%	0%	14%
Occupied	100%	100%	76%	100%	100%	86%
Unknown	0%	0%	1%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	15%	30%	11%	10%	7%	5%
Black or African American	0%	0%	1%	1%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	2%	4%	0%	1%	1%	2%
Total Hispanic and Latino	17%	35%	12%	11%	8%	7%
Not Hispanic or Latino						
White	59%	51%	57%	58%	62%	65%
Black or African American	19%	6%	19%	22%	22%	20%
American Indian and Alaskan Natives	1%	0%	0%	1%	0%	1%
Asian	1%	2%	2%	1%	1%	1%
Native Hawaiian and Other Pacific Islander	0%	2%	0%	0%	1%	1%
Two or More Races	0%	0%	1%	0%	2%	1%
Not Disclosed	3%	3%	9%	6%	3%	4%
Total Not Hispanic or Latino	83%	65%	88%	89%	92%	93%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	113		114		115		116		117		118	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	119	13%	54	22%	60	20%	115	15%	308	19%	249	6%
Re-Performing with Loan Modification	118	13%	49	20%	48	16%	106	14%	295	19%	220	5%
Re-Performing - Other	1	0%	5	2%	12	4%	9	1%	13	1%	29	1%
Forbearance	0	0%	0	0%	0	0%	0	0%	27	2%	0	0%
Paid in Full/Short Payoff	2	0%	2	1%	7	2%	4	1%	13	1%	69	2%
Short Sale	104	11%	52	21%	20	7%	76	10%	60	4%	332	8%
Deed-in-Lieu	10	1%	7	3%	1	0%	7	1%	243	15%	389	10%
Total Foreclosure Avoided	235	25%	115	48%	88	29%	202	27%	651	41%	1039	26%
Foreclosure	364	39%	94	39%	115	38%	316	42%	299	19%	1491	37%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	599	64%	209	86%	203	68%	518	68%	950	60%	2530	63%
NOT YET RESOLVED												
Delinquent Servicing	333	36%	33	14%	97	32%	242	32%	637	40%	1507	37%
Total Loans Sold	932	100%	242	100%	300	100%	760	100%	1,587	100%	4,037	100%

APPENDIX O-2: Status of Loans Sold in SFLS 2014-2 National (119– 123)

Pool Data (% of Loan Count)	119	120	121	122	123
TYPE OF FORECLOSURE STATE					
Judicial State	70%	58%	75%	67%	78%
Non-Judicial State	30%	42%	25%	33%	22%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%
OCCUPANCY					
Vacant	0%	23%	0%	38%	0%
Occupied	100%	77%	100%	62%	94%
Unknown	0%	0%	0%	0%	6%
Total Occupancy	100%	100%	100%	100%	100%
DEMOGRAPHICS					
Hispanic or Latino					
White	9%	7%	13%	10%	8%
Black or African American	0%	1%	1%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%
Not Disclosed	2%	2%	2%	1%	1%
Total Hispanic and Latino	12%	9%	15%	12%	11%
Not Hispanic or Latino					
White	63%	68%	68%	73%	65%
Black or African American	20%	18%	13%	9%	18%
American Indian and Alaskan Natives	0%	0%	0%	1%	0%
Asian	1%	1%	0%	1%	1%
Native Hawaiian and Other Pacific Islander	1%	0%	0%	1%	0%
Two or More Races	0%	0%	0%	1%	0%
Not Disclosed	3%	3%	2%	4%	5%
Total Not Hispanic or Latino	88%	91%	85%	88%	89%
Total - Demographic Category	100%	100%	100%	100%	100%

Outcome Status	119		120		121		122		123	
	Count	%								
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	58	13%	10	2%	15	9%	0	0%	71	10%
Re-Performing with Loan Modification	54	12%	3	0%	15	9%	0	0%	67	9%
Re-Performing - Other	4	1%	7	1%	0	0%	0	0%	4	1%
Forbearance	8	2%	1	0%	1	1%	7	1%	37	5%
Paid in Full/Short Payoff	4	1%	23	4%	1	1%	8	1%	2	0%
Short Sale	31	7%	29	5%	6	3%	19	3%	21	3%
Deed-in-Lieu	53	12%	16	3%	23	13%	28	5%	20	3%
Total Foreclosure Avoided	154	35%	79	13%	46	27%	62	10%	151	21%
Foreclosure	123	28%	290	46%	57	33%	292	47%	321	44%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	277	64%	369	58%	103	60%	354	57%	472	64%
NOT YET RESOLVED										
Delinquent Servicing	158	36%	262	42%	69	40%	263	43%	261	36%
Total Loans Sold	435	100%	631	100%	172	100%	617	100%	733	100%

APPENDIX O-2: Status of Loans Sold in SFLS 2014-2 National (124– 126)

Pool Data (% of Loan Count)	124	125	126
<u>TYPE OF FORECLOSURE STATE</u>			
Judicial State	74%	69%	62%
Non-Judicial State	26%	31%	38%
Total - Type of Foreclosure State	100%	100%	100%
<u>OCCUPANCY</u>			
Vacant	31%	0%	17%
Occupied	66%	79%	58%
Unknown	3%	21%	24%
Total Occupancy	100%	100%	100%
<u>DEMOGRAPHICS</u>			
Hispanic or Latino			
White	7%	7%	6%
Black or African American	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	1%
Asian	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%
Two or More Races	0%	0%	0%
Not Disclosed	2%	0%	1%
Total Hispanic and Latino	10%	8%	8%
Not Hispanic or Latino			
White	67%	61%	69%
Black or African American	16%	25%	15%
American Indian and Alaskan Natives	1%	1%	0%
Asian	1%	2%	1%
Native Hawaiian and Other Pacific Islander	0%	1%	1%
Two or More Races	0%	1%	1%
Not Disclosed	5%	3%	4%
Total Not Hispanic or Latino	90%	92%	92%
Total - Demographic Category	100%	100%	100%

Outcome Status	124		125		126	
	Count	%	Count	%	Count	%
RESOLVED						
Foreclosure Avoided						
Total Re-Performing	1	1%	22	8%	0	0%
Re-Performing with Loan Modification	1	1%	19	7%	0	0%
Re-Performing - Other	0	0%	3	1%	0	0%
Forbearance	1	1%	5	2%	0	0%
Paid in Full/Short Payoff	0	0%	3	1%	0	0%
Short Sale	16	20%	5	2%	11	11%
Deed-in-Lieu	4	5%	8	3%	9	9%
Total Foreclosure Avoided	22	28%	43	15%	20	21%
Foreclosure	28	35%	140	50%	46	48%
Held For Rental	0	0%	0	0%	0	0%
Total Resolved Outcomes	50	63%	183	65%	66	69%
NOT YET RESOLVED						
Delinquent Servicing	29	37%	97	35%	30	31%
Total Loans Sold	79	100%	280	100%	96	100%

SFLS 2014-2 - NSO

SFLS 2014-2 NSO: SALE LEVEL DATA

Currently SFLS 2014-2 has 39.9% of loans in delinquent servicing. For those loans that have resolved 39.8% have avoided foreclosure, of which 14.8% are re-performing.

Sale Date	November 19, 2014	Geography	Percentage of Total
Months from Sale to Reporting Date	21	NSO - New Jersey	30%
Loans Sold	6,841	NSO - Florida	16%
UPB	\$1.2B	NSO: Illinois	16%
Aggregate Sales Price	\$703.1 M	NSO: Georgia	9%
Participating Servicers	3	NSO: Texas	8%
Number of Purchasers	6	NSO: Others	21%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Bayview Asset Management	1,702	51%	Pretium Mortgage Credit Management, LLC	380	11%
25 Capital Partners	592	18%	Kondaaur Capital Corporation	84	3%
The Corona Group	569	17%	AMIP Management, LLC	84	3%

APPENDIX P-1: Status of Loans Sold in SFLS 2014-2 NSO

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	604	8.9%	14.8%
Re-Performing with Loan Modification	478	7.0%	11.7%
Re-Performing - Other	126	1.9%	3.1%
Forbearance	30	0.4%	0.7%
Paid in Full/Short Payoff	155	2.3%	3.8%
Short Sale	398	5.8%	9.7%
Deed-in-Lieu	442	6.5%	10.8%
Total Foreclosure Avoided	1,629	23.9%	39.8%
Foreclosure	1,670	24.5%	40.8%
Held For Rental	794	11.7%	19.4%
Total Resolved Outcomes	4,093	60.1%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	2,713	39.9%	
Total Loans Sold	6,806	100.0%	

SFLS 2014-2 NSO: POOL LEVEL DATA - Metrics

Appendix P-3: Status of Loans Sold in SFLS 2014-2 NSO by Pool (201 – 206)

Pool Data (% of Loan Count)	201	202	203	204	205	206
TYPE OF FORECLOSURE STATE						
Judicial State	0%	100%	100%	100%	0%	100%
Non-Judicial State	100%	0%	0%	0%	100%	0%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	3%	1%	0%	6%	2%	0%
Occupied	97%	99%	100%	94%	98%	100%
Unknown	0%	0%	0%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	2%	17%	46%	12%	1%	44%
Black or African American	1%	0%	0%	0%	0%	1%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	1%	3%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	1%	5%	8%	3%	1%	12%
Total Hispanic and Latino	4%	23%	57%	15%	2%	57%
Not Hispanic or Latino						
White	24%	40%	11%	59%	65%	18%
Black or African American	65%	31%	28%	19%	31%	22%
American Indian and Alaskan Natives	0%	1%	0%	1%	1%	0%
Asian	1%	2%	0%	0%	0%	1%
Native Hawaiian and Other Pacific Islander	1%	1%	1%	1%	1%	0%
Two or More Races	1%	0%	0%	0%	0%	0%
Not Disclosed	3%	2%	3%	4%	1%	1%
Total Not Hispanic or Latino	96%	77%	43%	85%	99%	43%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	201		202		203		204		205		206	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	52	9%	79	8%	10	13%	7	8%	24	11%	15	7%
Re-Performing with Loan Modification	48	8%	71	7%	7	9%	7	8%	8	4%	13	6%
Re-Performing - Other	4	1%	8	1%	3	4%	0	0%	16	8%	2	1%
Forbearance	0	0%	0	0%	2	3%	4	5%	4	2%	0	0%
Paid in Full/Short Payoff	8	1%	0	0%	0	0%	0	0%	8	4%	7	3%
Short Sale	43	7%	51	5%	14	18%	6	7%	32	15%	6	3%
Deed-in-Lieu	7	1%	1	0%	3	4%	13	15%	18	8%	0	0%
Total Foreclosure Avoided	110	19%	131	13%	29	38%	30	34%	86	40%	28	13%
Foreclosure	75	13%	245	25%	26	34%	20	23%	58	27%	45	21%
Held For Rental	246	42%	262	26%	0	0%	7	8%	5	2%	41	19%
Total Resolved Outcomes	431	74%	638	64%	55	72%	57	66%	149	70%	114	53%
NOT YET RESOLVED												
Delinquent Servicing	151	26%	356	36%	21	28%	30	34%	64	30%	102	47%
Total Loans Sold	582	100%	994	100%	76	100%	87	100%	213	100%	216	100%

Appendix P-3: Status of Loans Sold in SFLS 2014-2 NSO by Pool (207 – 212)

Pool Data (% of Loan Count)	207	208	209	210	211	212
TYPE OF FORECLOSURE STATE						
Judicial State	100%	100%	0%	0%	0%	0%
Non-Judicial State	0%	0%	100%	100%	100%	100%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	4%	6%	0%	1%	6%	1%
Occupied	96%	94%	100%	99%	94%	99%
Unknown	0%	0%	0%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	2%	5%	44%	36%	30%	29%
Black or African American	1%	0%	0%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	1%	4%	1%	1%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	1%	0%	1%	0%
Two or More Races	0%	0%	1%	1%	0%	0%
Not Disclosed	1%	1%	10%	6%	2%	4%
Total Hispanic and Latino	5%	6%	56%	48%	33%	34%
Not Hispanic or Latino						
White	51%	63%	26%	41%	49%	37%
Black or African American	35%	22%	10%	6%	5%	17%
American Indian and Alaskan Natives	1%	0%	0%	0%	3%	1%
Asian	2%	1%	2%	3%	4%	4%
Native Hawaiian and Other Pacific Islander	1%	2%	0%	0%	2%	3%
Two or More Races	1%	2%	1%	0%	1%	1%
Not Disclosed	4%	4%	4%	3%	4%	3%
Total Not Hispanic or Latino	95%	94%	44%	52%	67%	66%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	207		208		209		210		211		212	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	41	13%	71	13%	13	8%	9	12%	17	8%	6	5%
Re-Performing with Loan Modification	31	9%	68	12%	10	6%	5	6%	5	2%	2	2%
Re-Performing - Other	10	3%	3	1%	3	2%	4	5%	12	6%	4	4%
Forbearance	0	0%	4	1%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	3	1%	0	0%	6	4%	14	18%	35	17%	23	21%
Short Sale	10	3%	19	3%	3	2%	11	14%	36	18%	15	13%
Deed-in-Lieu	0	0%	92	16%	0	0%	1	1%	8	4%	0	0%
Total Foreclosure Avoided	54	17%	186	33%	22	13%	35	45%	96	47%	44	39%
Foreclosure	73	22%	90	16%	28	17%	38	49%	71	35%	50	45%
Held For Rental	55	17%	0	0%	41	25%	0	0%	0	0%	0	0%
Total Resolved Outcomes	182	56%	276	49%	91	55%	73	94%	167	82%	94	84%
NOT YET RESOLVED												
Delinquent Servicing	145	44%	283	51%	73	45%	5	6%	37	18%	18	16%
Total Loans Sold	327	100%	559	100%	164	100%	78	100%	204	100%	112	100%

Appendix P-3: Status of Loans Sold in SFLS 2014-2 NSO by Pool (213 – 219)

Pool Data (% of Loan Count)	213	214	215	216	218	219
TYPE OF FORECLOSURE STATE						
Judicial State	100%	100%	100%	100%	100%	100%
Non-Judicial State	0%	0%	0%	0%	0%	0%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	8%	1%	8%	13%	17%	13%
Occupied	92%	99%	92%	87%	83%	88%
Unknown	0%	0%	0%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	14%	4%	19%	18%	3%	0%
Black or African American	0%	1%	1%	1%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	3%	0%	2%	1%	0%	0%
Total Hispanic and Latino	18%	5%	22%	20%	3%	0%
Not Hispanic or Latino						
White	57%	35%	41%	57%	84%	65%
Black or African American	17%	58%	32%	16%	8%	28%
American Indian and Alaskan Natives	1%	1%	0%	1%	0%	0%
Asian	1%	0%	1%	2%	3%	0%
Native Hawaiian and Other Pacific Islander	1%	0%	0%	1%	0%	0%
Two or More Races	1%	0%	1%	1%	0%	8%
Not Disclosed	4%	1%	3%	3%	3%	0%
Total Not Hispanic or Latino	82%	95%	78%	80%	97%	100%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	213		214		215		216		218		219	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	53	6%	13	15%	34	10%	105	10%	5	12%	0	0%
Re-Performing with Loan Modification	11	1%	13	15%	34	10%	100	10%	1	2%	0	0%
Re-Performing - Other	42	5%	0	0%	0	0%	5	0%	4	10%	0	0%
Forbearance	0	0%	1	1%	1	0%	2	0%	0	0%	2	5%
Paid in Full/Short Payoff	20	2%	1	1%	2	1%	3	0%	1	2%	0	0%
Short Sale	56	6%	3	4%	14	4%	47	4%	2	5%	5	13%
Deed-in-Lieu	31	4%	11	13%	45	13%	137	13%	7	17%	6	15%
Total Foreclosure Avoided	160	18%	29	35%	96	27%	294	28%	15	36%	13	33%
Foreclosure	460	53%	13	15%	46	13%	159	15%	8	19%	13	33%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	620	71%	42	50%	142	40%	453	43%	23	55%	26	65%
NOT YET RESOLVED												
Delinquent Servicing	253	29%	42	50%	214	60%	592	57%	19	45%	14	35%
Total Loans Sold	873	100%	84	100%	356	100%	1,045	100%	42	100%	40	100%

APPENDIX P-2: Status of Loans Sold in SFLS 2014-2 NSO (220– 224)

Pool Data (% of Loan Count)	220	221	222	223	224
<u>TYPE OF FORECLOSURE STATE</u>					
Judicial State	100%	100%	100%	100%	0%
Non-Judicial State	0%	0%	0%	0%	100%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%
<u>OCCUPANCY</u>					
Vacant	15%	7%	31%	5%	1%
Occupied	85%	93%	69%	94%	99%
Unknown	0%	0%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%
<u>DEMOGRAPHICS</u>					
Hispanic or Latino					
White	0%	0%	4%	5%	16%
Black or African American	0%	0%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%
Not Disclosed	0%	7%	0%	0%	3%
Total Hispanic and Latino	0%	7%	4%	5%	19%
Not Hispanic or Latino					
White	85%	86%	88%	55%	38%
Black or African American	12%	0%	4%	33%	35%
American Indian and Alaskan Natives	0%	0%	0%	0%	1%
Asian	0%	0%	0%	1%	1%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	1%	1%
Two or More Races	0%	0%	2%	0%	0%
Not Disclosed	4%	7%	2%	4%	4%
Total Not Hispanic or Latino	100%	93%	96%	95%	81%
Total - Demographic Category	100%	100%	100%	100%	100%

Outcome Status	220		221		222		223		224	
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	1	4%	0	0%	4	8%	18	7%	15	5%
Re-Performing with Loan Modification	1	4%	0	0%	1	2%	18	7%	14	5%
Re-Performing - Other	0	0%	0	0%	3	6%	0	0%	1	0%
Forbearance	2	7%	0	0%	3	6%	5	2%	0	0%
Paid in Full/Short Payoff	0	0%	0	0%	2	4%	3	1%	14	5%
Short Sale	1	4%	0	0%	2	4%	11	4%	9	3%
Deed-in-Lieu	6	22%	4	27%	9	18%	40	16%	3	1%
Total Foreclosure Avoided	10	37%	4	27%	20	41%	77	30%	41	15%
Foreclosure	7	26%	7	47%	10	20%	76	30%	31	11%
Held For Rental	0	0%	0	0%	1	2%	0	0%	93	34%
Total Resolved Outcomes	17	63%	11	73%	31	63%	153	60%	165	60%
NOT YET RESOLVED										
Delinquent Servicing	10	37%	4	27%	18	37%	100	40%	108	40%
Total Loans Sold	27	100%	15	100%	49	100%	253	100%	273	100%

APPENDIX P-2: Status of Loans Sold in SFLS 2014-2 NSO (225– 226)

Pool Data (% of Loan Count)	225	226
TYPE OF FORECLOSURE STATE		
Judicial State	0%	0%
Non-Judicial State	100%	100%
Total - Type of Foreclosure State	100%	100%
OCCUPANCY		
Vacant	3%	0%
Occupied	97%	100%
Unknown	0%	0%
Total Occupancy	100%	100%
DEMOGRAPHICS		
Hispanic or Latino		
White	26%	43%
Black or African American	0%	0%
American Indian and Alaskan Natives	0%	0%
Asian	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%
Two or More Races	1%	4%
Not Disclosed	1%	17%
Total Hispanic and Latino	28%	65%
Not Hispanic or Latino		
White	38%	13%
Black or African American	27%	17%
American Indian and Alaskan Natives	0%	4%
Asian	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%
Two or More Races	0%	0%
Not Disclosed	8%	0%
Total Not Hispanic or Latino	72%	35%
Total - Demographic Category	100%	100%

Outcome Status	225		226	
	Count	%	Count	%
RESOLVED				
Foreclosure Avoided				
Total Re-Performing	7	6%	5	19%
Re-Performing with Loan Modification	6	5%	4	15%
Re-Performing - Other	1	1%	1	4%
Forbearance	0	0%	0	0%
Paid in Full/Short Payoff	5	5%	0	0%
Short Sale	0	0%	2	8%
Deed-in-Lieu	0	0%	0	0%
Total Foreclosure Avoided	12	11%	7	27%
Foreclosure	10	9%	11	42%
Held For Rental	36	32%	7	27%
Total Resolved Outcomes	58	52%	25	96%
NOT YET RESOLVED				
Delinquent Servicing	53	48%	1	4%
Total Loans Sold	111	100%	26	100%

LOANS SOLD IN SFLS 2014-2 NSO
APPENDIX P-3: Status of NSO Outcomes

NSO Category Codes	Count	Percent of Total
Total Loans Purchased	6,841	
Final NSO Outcomes		
Mortgage Loan Re-Performance	653	9.55%
Sale to Owner Occupant	503	7.36%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	14	0.20%
Mortgage Loan Satisfaction	131	1.92%
HUD Approved Alternative NSO	15	0.22%
Total Final NSO Outcomes	1316	19.25%
Total Planned NSO Outcomes	1,334	19.51%
Interim Status	3,106	45.44%
Non-NSO Outcomes	1080	15.80%
Total Outcomes	6,836	100.00%
Percentage of Loans Reported	99.93%	

SFLS 2015-1 - NATIONAL

SFLS 2015-1 National: SALE LEVEL DATA

Currently SFLS 2015-1 has 67.0% of loans in delinquent servicing. For those loans that have resolved 38.6% have avoided foreclosure, of which 7.3% are re-performing.

Sale Date	July 11, 2015	Geography	Percentage of Total
Months from Sale to Reporting Date	13	New York	18%
Loans Sold	4,307	New Jersey	16%
UPB	\$665.6M	Florida	9%
Aggregate Sales Price	\$386.9 M	Pennsylvania	9%
Participating Servicers	26	Ohio	6%
Number of Purchasers	4	Others	41%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Lone Star Funds	1,333	31%	Bayview Asset Management	1,166	27%
Pretium Mortgage Credit Management, LLC	1,259	29%	One William Street Capital Management	549	13%

APPENDIX Q-1: Status of Loans Sold in SFLS 2015-1 National

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	103	2.4%	7.3%
Re-Performing with Loan Modification	86	2.0%	6.1%
Re-Performing - Other	17	0.4%	1.2%
Forbearance	52	1.2%	3.7%
Paid in Full/Short Payoff	11	0.3%	0.8%
Short Sale	151	3.5%	10.7%
Deed-in-Lieu	227	5.3%	16.1%
Total Foreclosure Avoided	544	12.7%	38.6%
Foreclosure	847	19.8%	60.0%
Held For Rental	20	0.5%	1.4%
Total Resolved Outcomes	1,411	33.0%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	2,869	67.0%	
Total Loans Sold	4,280	100.0%	

SFLS 2015-1 National: POOL LEVEL DATA - Metrics

APPENDIX Q-2: Status of Loans Sold in SFLS 2015-1 National (101– 105)

Pool Data (% of Loan Count)	101	102	103	104	105
TYPE OF FORECLOSURE STATE					
Judicial State	92%	96%	96%	90%	91%
Non-Judicial State	8%	4%	4%	10%	9%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%
OCCUPANCY					
Vacant	14%	21%	15%	17%	18%
Occupied	86%	79%	84%	83%	80%
Unknown	0%	0%	0%	0%	3%
Total Occupancy	100%	100%	100%	100%	100%
DEMOGRAPHICS					
Hispanic or Latino					
White	9%	8%	9%	8%	9%
Black or African American	0%	0%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%
Not Disclosed	1%	1%	1%	2%	1%
Total Hispanic and Latino	10%	10%	10%	10%	11%
Not Hispanic or Latino					
White	66%	74%	69%	65%	66%
Black or African American	15%	11%	16%	20%	16%
American Indian and Alaskan Natives	0%	1%	0%	0%	0%
Asian	1%	1%	1%	1%	1%
Native Hawaiian and Other Pacific Islander	1%	0%	1%	1%	1%
Two or More Races	2%	0%	1%	0%	0%
Not Disclosed	4%	4%	2%	3%	5%
Total Not Hispanic or Latino	90%	90%	90%	90%	89%
Total - Demographic Category	100%	100%	100%	100%	100%

Outcome Status	101		102		103		104		105	
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	8	1%	3	0%	30	5%	14	3%	48	7%
Re-Performing with Loan Modification	6	0%	2	0%	28	4%	7	1%	43	6%
Re-Performing - Other	2	0%	1	0%	2	0%	7	1%	5	1%
Forbearance	0	0%	0	0%	0	0%	52	10%	0	0%
Paid in Full/Short Payoff	1	0%	1	0%	1	0%	3	1%	5	1%
Short Sale	51	4%	18	2%	32	5%	15	3%	35	5%
Deed-in-Lieu	56	4%	165	14%	3	0%	0	0%	3	0%
Total Foreclosure Avoided	116	9%	187	16%	66	10%	84	15%	91	13%
Foreclosure	384	31%	146	13%	109	17%	125	23%	83	12%
Held For Rental	20	2%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	520	42%	333	29%	175	27%	209	38%	174	25%
NOT YET RESOLVED										
Delinquent Servicing	732	58%	818	71%	471	73%	336	62%	512	75%
Total Loans Sold	1,252	100%	1,151	100%	646	100%	545	100%	686	100%

SFLS 2015-1 - NSO

SFLS 2015-1 NSO: SALE LEVEL DATA

Currently SFLS 2015-1 has 86.0% of loans in delinquent servicing. For those loans that have resolved 94.8% have avoided foreclosure, of which 4.3% are re-performing.

Sale Date	July 11, 2015	Geography	Percentage of Total
Months from Sale to Reporting Date	13	NSO: New Jersey	64%
Loans Sold	1,498	NSO: Chicago	15%
UPB	\$342.9 M	NSO: New York	9%
Aggregate Sales Price	\$187.5 M	NSO: Pennsylvania	5%
Participating Servicers	6	NSO: Maryland	4%
Number of Purchasers	2	NSO: Others	3%

Purchasers	Number of Loans	Percentage of Total
Bayview Asset Management	1,495	100%
Hogar Hispano, Inc. (Non-profit)	3	0%

APPENDIX R-1: Status of Loans Sold in SFLS 2015-1 NSO

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	9	0.6%	4.3%
Re-Performing with Loan Modification	7	0.5%	3.3%
Re-Performing - Other	2	0.1%	1.0%
Forbearance	0	0.0%	0.0%
Paid in Full/Short Payoff	2	0.1%	1.0%
Short Sale	51	3.4%	24.3%
Deed-in-Lieu	137	9.1%	65.2%
Total Foreclosure Avoided	199	13.3%	94.8%
Foreclosure	11	0.7%	5.2%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	210	14.0%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	1,288	86.0%	
Total Loans Sold	1,498	100.0%	

SFLS 2015-1 NSO: POOL LEVEL DATA - Metrics

Appendix R-2: Status of Loans Sold in SFLS 2015-1 by Pool (201 – 204)

Pool Data (% of Loan Count)	201	202	203	204
TYPE OF FORECLOSURE STATE				
Judicial State	100%	100%	100%	100%
Non-Judicial State	0%	0%	0%	0%
Total - Type of Foreclosure State	100%	100%	100%	100%
OCCUPANCY				
Vacant	0%	0%	0%	0%
Occupied	100%	100%	100%	100%
Unknown	0%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%
DEMOGRAPHICS				
Hispanic or Latino				
White	23%	4%	23%	16%
Black or African American	1%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%
Asian	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	1%	0%
Two or More Races	0%	0%	0%	0%
Not Disclosed	2%	0%	2%	5%
Total Hispanic and Latino	26%	5%	25%	20%
Not Hispanic or Latino				
White	45%	67%	50%	45%
Black or African American	23%	22%	20%	30%
American Indian and Alaskan Natives	0%	0%	0%	0%
Asian	2%	1%	2%	1%
Native Hawaiian and Other Pacific Islander	1%	1%	0%	0%
Two or More Races	1%	1%	0%	1%
Not Disclosed	3%	4%	5%	1%
Total Not Hispanic or Latino	74%	95%	75%	80%
Total - Demographic Category	100%	100%	100%	100%

Outcome Status	201		202		203		204	
	Count	%	Count	%	Count	%	Count	%
RESOLVED								
Foreclosure Avoided								
Total Re-Performing	1	0%	1	0%	0	0%	6	3%
Re-Performing with Loan Modification	1	0%	1	0%	0	0%	4	2%
Re-Performing - Other	0	0%	0	0%	0	0%	2	1%
Forbearance	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	1	0%	1	0%	0	0%	0	0%
Short Sale	24	4%	4	1%	3	2%	16	7%
Deed-in-Lieu	52	8%	40	13%	3	2%	24	10%
Total Foreclosure Avoided	78	12%	46	15%	6	4%	46	19%
Foreclosure	5	1%	2	1%	0	0%	4	2%
Held For Rental	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	83	13%	48	16%	6	4%	50	21%
NOT YET RESOLVED								
Delinquent Servicing	580	87%	251	84%	131	96%	186	79%
Total Loans Sold	663	100%	299	100%	137	100%	236	100%

Appendix R-2: Status of Loans Sold in SFLS 2015-1 by Pool (205 – 301)

Pool Data (% of Loan Count)	205	206	301
<u>TYPE OF FORECLOSURE STATE</u>			
Judicial State	100%	100%	0%
Non-Judicial State	0%	0%	100%
Total - Type of Foreclosure State	100%	100%	100%
<u>OCCUPANCY</u>			
Vacant	0%	0%	0%
Occupied	100%	100%	100%
Unknown	0%	0%	0%
Total Occupancy	100%	100%	100%
<u>DEMOGRAPHICS</u>			
Hispanic or Latino			
White	4%	5%	0%
Black or African American	2%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%
Asian	0%	0%	0%
Native Hawaiian and Other Pacific Islander	2%	0%	0%
Two or More Races	0%	0%	0%
Not Disclosed	0%	1%	0%
Total Hispanic and Latino	7%	6%	0%
Not Hispanic or Latino			
White	56%	50%	50%
Black or African American	29%	30%	50%
American Indian and Alaskan Natives	0%	0%	0%
Asian	0%	1%	0%
Native Hawaiian and Other Pacific Islander	2%	1%	0%
Two or More Races	0%	2%	0%
Not Disclosed	5%	10%	0%
Total Not Hispanic or Latino	93%	94%	100%
Total - Demographic Category	100%	100%	100%

Outcome Status	205		206		301	
	Count	%	Count	%	Count	%
RESOLVED						
Foreclosure Avoided						
Total Re-Performing	0	0%	1	1%	0	0%
Re-Performing with Loan Modification	0	0%	1	1%	0	0%
Re-Performing - Other	0	0%	0	0%	0	0%
Forbearance	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	0	0%	0	0%	0	0%
Short Sale	1	2%	3	3%	0	0%
Deed-in-Lieu	7	13%	11	11%	0	0%
Total Foreclosure Avoided	8	14%	15	14%	0	0%
Foreclosure	0	0%	0	0%	0	0%
Held For Rental	0	0%	0	0%	0	0%
Total Resolved Outcomes	8	14%	15	14%	0	0%
NOT YET RESOLVED						
Delinquent Servicing	48	86%	89	86%	3	100%
Total Loans Sold	56	100%	104	100%	3	100%

LOANS SOLD IN SFLS 2015-1 NSO
APPENDIX R-3: Status of NSO Outcomes

NSO Category Codes	Count	Percent of Total
Total Loans Purchased		1,498
Final NSO Outcomes		
Mortgage Loan Re-Performance	10	0.67%
Sale to Owner Occupant	30	2.00%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	0	0.00%
Mortgage Loan Satisfaction	2	0.13%
HUD Approved Alternative NSO	0	0.00%
Total Final NSO Outcomes	42	2.80%
Total Planned NSO Outcomes	1	0.07%
Interim Status	1,414	94.39%
Non-NSO Outcomes	41	2.74%
Total Outcomes	1,498	100.00%
Percentage of Loans Reported		100.00%

SFLS 2016-1 - National

SFLS 2016-1 National: SALE LEVEL DATA

Currently SFLS 2016-1 has 92.3% of loans in delinquent servicing. For those loans that have resolved 70.2% have avoided foreclosure.

Sale Date	November 18, 2015	Geography	Percentage of Total
Months from Sale to Reporting Date	9	Ohio	11%
Loans Sold	3,158	Illinois	10%
UPB	\$427.8 M	Pennsylvania	10%
Aggregate Sales Price	\$206.1M	Florida	8%
Participating Servicers	31	New Jersey	8%
Number of Purchasers	2	Others	53%

Purchasers	Number of Loans	Percentage of Total
Bayview Asset Management	2,570	81%
Kondaaur Capital Corporation	588	19%

APPENDIX S-1: Status of Loans Sold in SFLS 2016-1 National

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	0	0.0%	0.0%
Re-Performing with Loan Modification	0	0.0%	0.0%
Re-Performing - Other	0	0.0%	0.0%
Forbearance	14	0.4%	5.8%
Paid in Full/Short Payoff	2	0.1%	0.8%
Short Sale	34	1.1%	14.0%
Deed-in-Lieu	120	3.8%	49.6%
Total Foreclosure Avoided	170	5.4%	70.2%
Foreclosure	72	2.3%	29.8%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	242	7.7%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	2,915	92.3%	
Total Loans Sold	3,157	100.0%	

SFLS 2016-1 National: POOL LEVEL DATA - Metrics

Appendix S-2: Status of Loans Sold in SFLS 2016-1 by Pool (101 – 105)

Pool Data (% of Loan Count)	101	102	103	104	105
TYPE OF FORECLOSURE STATE					
Judicial State	93%	76%	86%	83%	91%
Non-Judicial State	7%	24%	14%	17%	9%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%
OCCUPANCY					
Vacant	28%	28%	14%	36%	21%
Occupied	72%	72%	86%	64%	79%
Unknown	0%	0%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%
DEMOGRAPHICS					
Hispanic or Latino					
White	8%	5%	9%	6%	6%
Black or African American	0%	0%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	1%	0%	0%
Two or More Races	0%	0%	0%	0%	0%
Not Disclosed	1%	0%	3%	0%	1%
Total Hispanic and Latino	10%	7%	12%	6%	8%
Not Hispanic or Latino					
White	73%	60%	56%	73%	69%
Black or African American	12%	24%	24%	16%	17%
American Indian and Alaskan Natives	1%	1%	0%	0%	0%
Asian	1%	0%	3%	1%	1%
Native Hawaiian and Other Pacific Islander	0%	2%	0%	0%	0%
Two or More Races	0%	3%	0%	0%	0%
Not Disclosed	3%	3%	4%	3%	4%
Total Not Hispanic or Latino	90%	93%	88%	94%	92%
Total - Demographic Category	100%	100%	100%	100%	100%

Outcome Status	101		102		103		104		105	
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	0	0%	0	0%	0	0%	0	0%	0	0%
Re-Performing with Loan Modification	0	0%	0	0%	0	0%	0	0%	0	0%
Re-Performing - Other	0	0%	0	0%	0	0%	0	0%	0	0%
Forbearance	0	0%	0	0%	1	0%	12	2%	1	0%
Paid in Full/Short Payoff	0	0%	0	0%	0	0%	0	0%	2	0%
Short Sale	2	0%	2	1%	0	0%	28	5%	2	0%
Deed-in-Lieu	19	4%	16	5%	6	2%	27	5%	52	3%
Total Foreclosure Avoided	21	5%	18	6%	7	3%	67	11%	57	4%
Foreclosure	13	3%	1	0%	6	2%	34	6%	18	1%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	34	8%	19	6%	13	5%	101	17%	75	5%
NOT YET RESOLVED										
Delinquent Servicing	394	92%	292	94%	266	95%	487	83%	1,476	95%
Total Loans Sold	428	100%	311	100%	279	100%	588	100%	1,551	100%

SFLS 2016-1 - NSO

SFLS 2016-1 NSO: SALE LEVEL DATA

Currently SFLS 2016-1 has 95.4% of loans in delinquent servicing. For those loans that have resolved 77.7% have avoided foreclosure, of which 24.0% are re-performing.

Sale Date	November 18, 2015	Geography	Percentage of Total
Months from Sale to Reporting Date	9	New Jersey	24%
Loans Sold	2,632	New York	13%
UPB	\$473.0 M	Illinois	11%
Aggregate Sales Price	\$253.2 M	Florida	8%
Participating Servicers	5	Pennsylvania	8%
Number of Purchasers	5	Others	36%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Bayview Asset Management	2,181	83%	Hogar Hispano, Inc.	70	3%
The Corona Group	221	8%	Community Loan Fund of New jersey, Inc. (Non-profit)	42	2%
Pretium Mortgage Credit Management, LLC	118	4%			

APPENDIX T-1: Status of Loans Sold in SFLS 2016-1 NSO

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	29	1.1%	24.0%
Re-Performing with Loan Modification	25	0.9%	20.7%
Re-Performing - Other	4	0.2%	3.3%
Forbearance	0	0.0%	0.0%
Paid in Full/Short Payoff	1	0.0%	0.8%
Short Sale	22	0.8%	18.2%
Deed-in-Lieu	42	1.6%	34.7%
Total Foreclosure Avoided	94	3.6%	77.7%
Foreclosure	26	1.0%	21.5%
Held For Rental	1	0.0%	0.8%
Total Resolved Outcomes	121	4.6%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	2,511	95.4%	
Total Loans Sold	2,632	100.0%	

SFLS 2016-1 NSO: POOL LEVEL DATA - Metrics

Appendix T-2: Status of Loans Sold in SFLS 2016-1 by Pool (201 – 206)

Pool Data (% of Loan Count)	201	202	203	204	205	206
TYPE OF FORECLOSURE STATE						
Judicial State	100%	100%	100%	100%	100%	100%
Non-Judicial State	0%	0%	0%	0%	0%	0%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
OCCUPANCY						
Vacant	0%	0%	0%	0%	0%	0%
Occupied	100%	100%	100%	100%	100%	100%
Unknown	0%	0%	0%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%	100%
DEMOGRAPHICS						
Hispanic or Latino						
White	17%	15%	13%	5%	18%	7%
Black or African American	1%	1%	1%	0%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	2%	2%	3%	0%	4%	1%
Total Hispanic and Latino	20%	18%	83%	5%	22%	8%
Not Hispanic or Latino						
White	47%	56%	55%	80%	47%	66%
Black or African American	25%	19%	17%	9%	29%	20%
American Indian and Alaskan Natives	0%	0%	0%	1%	0%	0%
Asian	4%	3%	3%	1%	2%	1%
Native Hawaiian and Other Pacific Islander	1%	1%	1%	0%	1%	1%
Two or More Races	1%	1%	1%	0%	0%	1%
Not Disclosed	3%	3%	7%	2%	1%	3%
Total Not Hispanic or Latino	80%	83%	83%	95%	78%	92%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	201		202		203		204		205		206	
	Count	%										
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	0	0%										
Re-Performing with Loan Modification	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Re-Performing - Other	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	3	1%	1	0%	0	0%	1	0%	2	1%	2	1%
Deed-in-Lieu	3	1%	3	1%	0	0%	8	4%	2	1%	3	1%
Total Foreclosure Avoided	6	2%	4	1%	0	0%	9	4%	4	2%	5	2%
Foreclosure	0	0%	0	0%	0	0%	0	0%	1	1%	0	0%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	6	2%	4	1%	0	0%	9	4%	5	3%	5	2%
NOT YET RESOLVED												
Delinquent Servicing	289	98%	322	99%	130	100%	203	96%	183	97%	196	98%
Total Loans Sold	295	100%	326	100%	130	100%	212	100%	188	100%	201	100%

Appendix T-2: Status of Loans Sold in SFLS 2016-1 by Pool (207 – 212)

Pool Data (% of Loan Count)	207	208	209	210	211	212
<u>TYPE OF FORECLOSURE STATE</u>						
Judicial State	100%	100%	100%	90%	0%	0%
Non-Judicial State	0%	0%	0%	10%	100%	100%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
<u>OCCUPANCY</u>						
Vacant	0%	0%	0%	0%	0%	0%
Occupied	100%	100%	100%	100%	100%	100%
Unknown	0%	0%	0%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%	100%
<u>DEMOGRAPHICS</u>						
Hispanic or Latino						
White	10%	1%	5%	11%	1%	8%
Black or African American	0%	0%	0%	1%	0%	0%
American Indian and Alaskan Natives	0%	0%	0%	0%	0%	0%
Asian	1%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	1%	0%	0%
Not Disclosed	1%	0%	0%	1%	0%	0%
Total Hispanic and Latino	11%	1%	5%	12%	1%	8%
Not Hispanic or Latino						
White	57%	76%	73%	71%	37%	71%
Black or African American	26%	14%	12%	12%	58%	8%
American Indian and Alaskan Natives	1%	1%	0%	0%	3%	0%
Asian	1%	2%	0%	0%	0%	2%
Native Hawaiian and Other Pacific Islander	0%	2%	3%	1%	0%	4%
Two or More Races	1%	2%	0%	1%	0%	0%
Not Disclosed	4%	3%	7%	3%	2%	6%
Total Not Hispanic or Latino	89%	99%	95%	88%	99%	92%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	207		208		209		210		211		212	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	6	4%	0	0%	0	0%	0	0%	1	1%	2	1%
Re-Performing with Loan Modification	4	2%	0	0%	0	0%	0	0%	1	1%	0	0%
Re-Performing - Other	2	1%	0	0%	0	0%	0	0%	0	0%	2	1%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%	1	0%
Short Sale	4	2%	1	0%	1	1%	2	1%	1	1%	3	1%
Deed-in-Lieu	0	0%	7	2%	1	1%	11	5%	0	0%	0	0%
Total Foreclosure Avoided	10	6%	8	2%	2	2%	13	6%	2	1%	6	3%
Foreclosure	16	10%	0	0%	0	0%	1	0%	2	1%	4	2%
Held For Rental	0	0%	0	0%	0	0%	0	0%	1	1%	0	0%
Total Resolved Outcomes	26	16%	8	2%	2	2%	14	7%	5	3%	10	5%
NOT YET RESOLVED												
Delinquent Servicing	135	84%	176	54%	74	57%	200	94%	113	60%	50	25%
Total Loans Sold	161	100%	184	56%	76	58%	214	101%	118	63%	60	30%

Appendix R-2: Status of Loans Sold in SFLS 2015-1 by Pool (213 – 301)

Pool Data (% of Loan Count)	213	214	215	216	302	303
<u>TYPE OF FORECLOSURE STATE</u>						
Judicial State	83%	65%	65%	88%	100%	100%
Non-Judicial State	17%	35%	35%	12%	0%	0%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%	100%
<u>OCCUPANCY</u>						
Vacant	0%	0%	0%	0%	0%	0%
Occupied	100%	100%	100%	100%	100%	100%
Unknown	0%	0%	0%	0%	0%	0%
Total Occupancy	100%	100%	100%	100%	100%	100%
<u>DEMOGRAPHICS</u>						
Hispanic or Latino						
White	6%	6%	33%	9%	13%	14%
Black or African American	0%	0%	0%	0%	0%	0%
American Indian and Alaskan Natives	0%	1%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	3%	1%	6%	0%	6%	0%
Total Hispanic and Latino	9%	7%	40%	9%	19%	14%
Not Hispanic or Latino						
White	70%	75%	50%	59%	18%	57%
Black or African American	14%	13%	4%	26%	60%	29%
American Indian and Alaskan Natives	1%	0%	0%	1%	0%	0%
Asian	2%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	1%	1%	2%	1%	0%	0%
Two or More Races	0%	1%	0%	1%	1%	0%
Not Disclosed	3%	3%	4%	1%	1%	0%
Total Not Hispanic or Latino	91%	93%	60%	91%	81%	86%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	213		214		215		216		302		302	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	0	0%	0	0%	0	0%	0	0%	20	29%	0	0%
Re-Performing with Loan Modification	0	0%	0	0%	0	0%	0	0%	20	29%	0	0%
Re-Performing - Other	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	0	0%	0	0%	1	2%	0	0%	0	0%	0	0%
Deed-in-Lieu	1	1%	3	3%	0	0%	0	0%	0	0%	0	0%
Total Foreclosure Avoided	1	1%	3	3%	1	2%	0	0%	20	29%	0	0%
Foreclosure	0	0%	1	1%	0	0%	1	1%	0	0%	0	0%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	1	1%	4	3%	1	2%	1	1%	20	29%	0	0%
NOT YET RESOLVED												
Delinquent Servicing	110	99%	114	97%	51	98%	73	99%	50	71%	42	100%
Total Loans Sold	111	100%	118	100%	52	100%	74	100%	70	100%	42	100%

LOANS SOLD IN SFLS 2016-1 NSO
APPENDIX S-3: Status of NSO Outcomes

NSO Category Codes	Count	Percent of Total
Total Loans Purchased		2,632
Final NSO Outcomes		
Mortgage Loan Re-Performance	0	0.00%
Sale to Owner Occupant	19	0.72%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	0	0.00%
Mortgage Loan Satisfaction	1	0.04%
HUD Approved Alternative NSO	0	0.00%
Total Final NSO Outcomes	20	0.76%
Total Planned NSO Outcomes	153	5.82%
Interim Status	2,440	92.74%
Non-NSO Outcomes	18	0.68%
Total Outcomes	2,631	100.00%
Percentage of Loans Reported		99.96%

GLOSSARY OF TERMS

Term	Definition
Charge-Off	The Purchaser has written off the mortgage as uncollectible or bad debt.
Deed-in-Lieu	A Borrower willingly conveys property to the new servicer in lieu of undergoing foreclosure proceedings.
Delinquent Servicing	Loans that remain delinquent that the purchaser continues to actively service.
Forbearance	A Borrower and new servicer enter into an agreement whereby all or a portion of the Borrower's debt service obligations are suspended temporarily. This agreement delays foreclosure and provides Borrowers with an opportunity to recover from a short-term financial issue.
Foreclosure	The servicer undergoes legal proceedings to take control of the property which serves as security for the FHA-insured mortgage. This includes instances where the property is sold at the foreclosure sale.
Held for Rental	The Purchaser has acquired REO via a deed-in-lieu or foreclosure, then offers the property for rent.
Paid in Full	A Borrower repays the entire remaining principal balance on a loan, often via a refinancing transaction.
Re-Performing	The Borrower has begun to make timely payments. The mortgage may or may not have been modified through a permanent or trial modification.
Re-Performing with Loan Modification	The Borrower has begun to make timely payments on a mortgage that has been modified through a permanent or trial modification since the Purchaser took ownership of the loan.
Re-Performing Other	The Borrower has begun to make timely payments on a mortgage, and the loan does not appear to have been modified by the Purchaser.
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 delinquent servicing, whole loan sale loans or charge offs, including re-performing loans which notably may be reported in delinquent servicing in future reporting cycles in the event of future missed payments.
Short Payoff	The Borrower repays a portion of the remaining principal balance, the remainder of which is written off by the Purchaser.
Short Sale	The Purchaser and/or Borrower arrange the sale of a property to a third party, allowing the borrower to leave the home and avoid foreclosure proceedings.
Whole Loan Sale	The Purchaser sells the mortgage to another entity, and the current underlying reporting status category is unknown.