



HUD LIBRARY APPENDICES

Report to the Commissioner on Post-Sale Reporting Distressed Asset Stabilization Program

March 2017 REPORT

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

[FHA MMIF Programs Quarterly Report to Congress FY2014 Q2] 1

TABLE OF CONTENTS



SFLS 2015-1 - NATIONAL	
SFLS 2015-1 - NSO	
	84
SFLS 2016-1 - NATIONAL	
SFLS 2016-1 - NSO	
	95
GLOSSARY OF	
TERMS	

INTRODUCTION

This HUD Library Appendices compilation has been prepared to accompany the March 2017 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 Distressed Asset Stabilization Program (DASP) loan sales with data as of January 24, 2017. It includes date on borrower outcomes, NSO status and geographic and demographic information on the loans included in each transaction.



In contrast with prior reports on HUD's single family loan sales this report reflects only DASP transactions. Data on all pre-DASP sales has been removed from this report since the Purchasers have completed their required post-sale reporting.

Note that outcome status data provided below excludes 15,755 loans which were reported as being sold in whole loan sales, charged off or the status was unknown based on the post-sale reporting since no current outcome data is available at this time.

SFLS 2012-3 - NATIONAL



Report to the Commissioner on Post Sale Reporting

Page 85

SFLS 2012-3 National: SALE LEVEL DATA

Currently SFLS 2012-3 has 13.7% of loans in delinquent servicing. For those loans that have resolved 44.2% have avoided foreclosure, of which 7.0% are re-performing.

Sale Date	September 12, 2012	Geography	Percentage of Total
Months from Sale to Reporting Date	52	Florida	21%
Loans Sold	3,257	New Jersey	13%
UPB	\$599.4M	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	345	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	161	6.0%	7.0%
Re-Performing with Loan Modification	151	5.6%	6.5%
Re-Performing - Other	10	0.4%	0.4%
Forbearance	20	0.7%	0.9%
Paid in Full/Short Payoff	26	1.0%	1.1%
Short Sale	297	11.1%	12.9%
Deed-in-Lieu	516	19.3%	22.3%
Total Foreclosure Avoided	1,020	38.1%	44.2%
Foreclosure	1,290	48.2%	55.8%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	2,310	86.3%	100.0%



Total Loans Sold	2,676	100.0%	
Delinquent Servicing	366	13.7%	
NOT YET RESOLVED			

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%
<u>OCCUPANCY</u>						
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	0%	0%	0%	0%	0%	0%
Natives Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other	0%	0%	0%	0%	0%	0%
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	0%	0%	0%	0%	1%	1%
Natives						
Asian	1%	1%	2%	1%	1%	1%
Native Hawaiian and Other	0%	0%	1%	0%	3%	1%
Pacific Islander						
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	10	01	102		103		104		105		106	•
	Cou nt	%	Count	%								
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	33	4%	41	5%	2	1%	0	0%	5	1%	80	31 %
Re-Performing with Loan Modification	33	4%	39	5%	0	0%	0	0%	2	0%	77	30%
Re-Performing - Other	0	0%	2	0%	2	1%	0	0%	3	1%	3	1%
Forbearance	2	0%	1	0%	0	0%	0	0%	17	3%	0	0%
Paid in Full/Short Payoff	2	0%	6	1%	3	2%	4	3%	6	1%	5	2%
Short Sale	90	12%	86	11%	13	7%	15	9%	70	13%	23	9%
Deed-in-Lieu	156	20%	157	20%	8	4%	11	7%	127	24%	57	22%
Total Foreclosure Avoided	283	37 %	291	38 %	26	14 %	30	19 %	225	42 %	165	64 %
Foreclosure	431	56%	426	55%	108	58%	95	60%	152	28%	78	30%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	714	93 %	717	93 %	134	72 %	125	79 %	377	70 %	243	95 %
NOT YET RESOLVED												
Delinquent Servicing	54	7%	53	7%	51	28%	34	21%	160	30%	14	5%
Total Loans Sold	768	100 %	770	100 %	185	100 %	159	100 %	537	100 %	257	100 %





Report to the Commissioner on Post Sale Reporting

Page 85

SFLS 2012-3 NSO: SALE LEVEL DATA

Currently SFLS 2012-3 has 10.1% of loans in delinquent servicing. For those loans that have resolved 50.8% have avoided foreclosure, of which 19.1% are re-performing.

Sale Date	September 27, 2012	Geography	Percentage of Total
Months from Sale to Reporting Date	52	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	1,075	38%	Mercy Housing	219	8%
Management New Jersey Community		00/	(MRF)		
Capital	261	9%			

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

Category

Count

Percentage of Loans

Percentage of



		Sold	Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	457	17.2%	19.1%
Re-Performing with Loan Modification	451	17.0%	18.9%
Re-Performing - Other	6	0.2%	0.3%
Forbearance	16	0.6%	0.7%
Paid in Full/Short Payoff	30	1.1%	1.3%
Short Sale	378	14.2%	15.8%
Deed-in-Lieu	332	12.5%	13.9%
Total Foreclosure Avoided	1,213	45.6%	50.8%
Foreclosure	1,057	39.8%	44.2%
Held For Rental	120	4.5%	5.0%
Total Resolved Outcomes	2,390	89.9%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	268	10.1%	
Total Loans Sold	2,658	100.0%	
2012 2 NCA. DOAL			

SFLS 2012-3 NSO: POOL LEVEL DATA - Metrics

APPENDIX H-2: S	tatus of Loa	ans Sold in Sl	LS 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%
DCCUPANCY					
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					
lispanic or Latino					
White	20%	25%	32%	37%	22%
Black or African American	0%	0%	1%	2%	0%
American Indian and Alaskan	0%	0%	0%	0%	0%
Natives	0,10	0 /0	0,0	270	0,0

2012 2 1100 /201 - - -~ ~ - `



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	0%	0%	0%	1%	1%
Natives 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	2	01	20	2	20)3	2	204	2	05
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	305	30%	56	26 %	10	3%	25	20%	1	0%
Re-Performing with Loan Modification	303	30%	55	25%	10	3%	25	20%	1	0%
Re-Performing - Other	2	0%	1	0%	0	0%	0	0%	0	0%
Forbearance	0	0%	2	1%	11	3%	0	0%	0	0%
Paid in Full/Short Payoff	7	1%	0	0%	0	0%	8	6%	6	3%
Short Sale	73	7%	30	14%	122	35%	2	2%	80	39%
Deed-in-Lieu	161	16%	7	3%	50	14%	3	2%	1	0%
Total Foreclosure Avoided	546	54%	95	43 %	193	55%	38	31%	88	43%
Foreclosure	379	37%	96	44%	44	13%	32	26%	118	57%
Held For Rental	82	8%	4	2%		0%	0	0%	0	0%

Total Resolved Outcomes	1007	99 %	195	89 %	237	68%	70	56%	206	100%
NOT YET RESOLVED										
Delinquent Servicing	13	1%	24	11%	111	32%	54	44%	0	0%
Total Loans Sold	1,020	100%	219	100 %	348	100%	124	100%	206	100%

APPENDIX H-2: Status of L	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	2	206		
	Count	%	Count	%
RESOLVED				
Foreclosure Avoided				
Total Re-Performing	33	5%	27	21%
Re-Performing with Loan Modification	31	5%	26	20%
Re-Performing - Other	2	0%	1	1%
Forbearance	3	0%	0	0%
Paid in Full/Short Payoff	2	0%	7	5%
Short Sale	67	11%	4	3%
Deed-in-Lieu	102	17%	8	6%
Total Foreclosure Avoided	207	34%	46	35%
Foreclosure	321	53%	67	52%

Held For Rental	34	6%	0	0%
Total Resolved Outcomes	562	92 %	113	87 %
NOT YET RESOLVED				
Delinquent Servicing	49	8%	17	13%
Total Loans Sold	611	100%	130	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	609	21.29%
Sale to Owner Occupant	320	11.19%
Held-for-Rental	4	0.14%
Gift to Land Bank	0	0.00%
NSP Grantee	217	7.59%
Mortgage Loan Satisfaction	45	1.57%
HUD Approved Alternative NSO	88	3.08%



Total Final NSO Outcomes	1283	44.86 %	
Total Planned NSO Outcomes	254	8.88%	
Interim Status	288	10.07%	
Non-NSO Outcomes	1,035	36.19%	
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



Report to the Commissioner on Post Sale Reporting

Page 85



SFLS 2013-1 National: SALE LEVEL DATA

Currently SFLS 2013-1 has 10.5% of loans in delinquent servicing. For those loans that have resolved 38.2% have avoided foreclosure, of which 16.1% are re-performing.

Sale Date	March 20, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	46	Florida	15%
Loans Sold	10,405	Illinois	12%
UPB	\$1.98 B	New Jersey	12%
Aggregate Sales Price	860.7M	Ohio	6%
Participating Servicers	13	Indiana	5%
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	43%	One William Street Capital Management	945	9%
RBS Financial Products Inc.	3,465	33%	Kondaur Capital Corporation	358	3%
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	727	14.4%	16.1%
Re-Performing with Loan Modification	692	13.7%	15.3%
Re-Performing - Other	35	0.7%	0.8%
Forbearance	16	0.3%	0.4%
Paid in Full/Short Payoff	70	1.4%	1.6%
Short Sale	289	5.7%	6.4%
Deed-in-Lieu	619	12.3%	13.7%
Total Foreclosure Avoided	1,721	34.2%	38.2%
Foreclosure	2,770	55.0%	61.4%
Held For Rental	19	0.4%	0.4%



Total Resolved Outcomes	4,510	89.5%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	528	10.5%	
Total Loans Sold	5,038	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	78%	79%	78%	78%	78%	79%			
Non-Judicial State	22%	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	0%	0%	0%	0%	0%	0%			
Natives									
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			/0	, , ,					
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 Not Disclosed	1% 3%	1% 2%	1% 3%	1% 2%	0% 3%	1% 2%
Total Not Hispanic or Latino	85%	86%	88%	86%	87 %	87 %
Total - Demographic Category	100%	100 %	100%	100%	100%	100%

Outcome Status	10	1	10	2	10	3	1	04	10	5	1(06
	- ·	<u> </u>	<u> </u>	<u>.</u>	<u> </u>		- ·	<u>.</u>	- ·	<u>.</u>	Coun	
	Count	%	Count	%	Count	%	Count	%	Count	%	t	%
RESOLVED												
Foreclosure Avoided				- 1								
Total Re-Performing	NAV	NAV	181	21 %	NAV	NAV	209	24%	125	23%	21	2%
Re-Performing with Loan Modification	NAV	NAV	181	21%	NAV	NAV	207	24%	124	23%	3	0%
Re-Performing - Other	NAV	NAV	0	0%	NAV	NAV	2	0%	1	0%	18	2%
Forbearance	NAV	NAV	0	0%	NAV	NAV	0	0%	0	0%	1	0%
Paid in Full/Short Payoff	NAV	NAV	10	1%	NAV	NAV	8	1%	12	2%	4	0%
Short Sale	NAV	NAV	45	5%	NAV	NAV	46	5%	28	5%	45	5%
Deed-in-Lieu	NAV	NAV	187	22%	NAV	NAV	185	21%	115	21%	14	1%
Total Foreclosure Avoided	NAV	NAV	423	50 %	NAV	NAV	448	52%	280	51%	85	9 %
Foreclosure	NAV	NAV	372	44%	NAV	NAV	384	45%	246	45%	726	77%
Held For Rental	NAV	NAV	0	0%	NAV	NAV	0	0%	0	0%	0	0%
Total Resolved Outcomes	NAV	NAV	795	94 %	NAV	NAV	832	97%	526	96%	811	86%
NOT YET RESOLVED												
Delinquent Servicing	NAV	NAV	49	6%	NAV	NAV	30	3%	20	4%	129	14%
Total Loans Sold	NAV	NAV	844	100 %	NAV	NAV	862	100%	546	100 %	940	100 %

Pool Data (% of Loan Count)	107	108	109	110
TYPE OF FORECLOSURE STATE				
Judicial State	79%	82%	72%	81%
Non-Judicial State	21%	18%	28%	19%
Total - Type of Foreclosure State	100%	100%	100%	100%
OCCUPANCY				
Vacant	16%	10%	13%	10%
Occupied	66%	90%	73%	75%
Unknown	18%	1%	15%	15%
Total Occupancy	100%	100%	100%	100%
DEMOGRAPHICS				
Hispanic or Latino				
White	14%	8%	9%	12%
Black or African American	1%	0%	0%	1%
American Indian and Alaskan	0%	0%	0%	0%
Natives				
Asian	0%	0%	0%	0%
Native Hawaiian and Other	0%	0%	0%	0%
Pacific Islander				
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	C 40/	600/	C 40/	F 70/
White	64%	69%	64%	57%
Black or African American	16%	14%	17%	24%
American Indian and Alaskan	0%	0%	0%	1%

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



Report to the Commissioner on Post Sale Reporting

Page 85

Natives				
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	7	10	8	10	9	1	10
	Count	%	Count	%	Count	%	Count	%
RESOLVED								
Foreclosure Avoided								
Total Re-Performing	79	26%	6	2%	77	9 %	29	3%
Re-Performing with Loan Modification	77	26%	3	1%	71	8%	26	3%
Re-Performing - Other	2	1%	3	1%	6	1%	3	0%
Forbearance	0	0%	13	4%	2	0%	0	0%
Paid in Full/Short Payoff	5	2%	8	2%	16	2%	7	1%
Short Sale	13	4%	41	12%	49	6%	22	3%
Deed-in-Lieu	63	21%	49	14%	5	1%	1	0%
Total Foreclosure Avoided	160	53%	117	33%	149	17%	59	7%
Foreclosure	131	44%	162	46%	590	68%	159	18%
Held For Rental	0	0%	0	0%	14	2%	5	1%
Total Resolved Outcomes	291	97 %	279	79 %	753	86 %	223	26 %
NOT YET RESOLVED								
Delinquent Servicing	10	3%	76	21%	121	14%	93	11%
Total Loans Sold	301	100%	355	100%	874	100%	316	37%

SFLS 2013-1 - NSO



Report to the Commissioner on Post Sale Reporting

Page 85



Report to the Commissioner on Post Sale Reporting

Page 85

SFLS 2013-1 NSO: SALE LEVEL DATA

Currently SFLS 2013-1 has 4.4% of loans in delinquent servicing. For those loans that have resolved 38.1% have avoided foreclosure, of which 19.2% are re-performing.

Sale Date	March 27, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	46	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	566	18.3%	19.2%
Re-Performing with Loan Modification	559	18.1%	18.9%
Re-Performing - Other	7	0.2%	0.2%
Forbearance	10	0.3%	0.3%
Paid in Full/Short Payoff	30	1.0%	1.0%
Short Sale	256	8.3%	8.7%
Deed-in-Lieu	262	8.5%	8.9%
Total Foreclosure Avoided	1,124	36.4%	38.1%
Foreclosure	1,571	50.9%	53.2%
Held For Rental	256	8.3%	8.7%

Total Resolved Outcomes	2,951	95.6 %	100.0%
NOT YET RESOLVED			
Delinquent Servicing	135	4.4%	
Total Loans Sold	3,086	100.0%	
CELC 2012 1 NCO. DOG			

SFLS 2013-1 NSO: POOL LEVEL DATA - Metrics

APPENDIX J-2: Stat	us of Loan	s Sold in SFLS	5 2013-1 NSO (2	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%
<u>OCCUPANCY</u>					
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	40/	20/	1 70/	400/	2004
White	4%	2%	17%	42%	38%
Black or African American American Indian and Alaskan	1%	1%	0%	1%	0%
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	0%	1%	0%	0%	0%
Natives	10/	10/	10/	00/	29/
Asian Native Hawaiian and Other	1%	1%	1%	0%	3%
Pacific Islander	0%	1%	1%	0%	3%
Two or More Races	1%	2%	1%	0%	0%
Not Disclosed	2%	1%	2%	1%	5%
Not Disclosed	2/0	T /0	270	170	570

Total Not Hispanic or Latino	93%	95%	80%	52%	56%
Total - Demographic Category	100%	100%	100%	100%	100%

Outcome Status	2	201	2	02	2	03	2	204	2	05
	Cou				Cou					
	nt	%	Count	%	nt	%	Count	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	206	35%	95	15%	40	5%	223	29%	2	1%
Re-Performing with Loan Modification	205	34%	91	15%	40	5%	222	29%	1	0%
Re-Performing - Other	1	0%	4	1%	0	0%	1	0%	1	0%
Forbearance	0	0%	4	1%	6	1%	0	0%	0	0%
Paid in Full/Short Payoff	1	0%	2	0%	8	1%	10	1%	9	4%
Short Sale	19	3%	15	2%	58	7%	85	11%	79	36%
Deed-in-Lieu	80	13%	3	0%	128	15%	51	7%	0	0%
Total Foreclosure Avoided	306	51%	119	19 %	240	27%	369	48 %	90	41%
Foreclosure	217	36%	357	57%	572	65%	297	39%	128	58%
Held For Rental	53	9%	97	15%	38	4%	68	9%	0	0%
Total Resolved Outcomes	576	96 %	573	92 %	850	97 %	734	96 %	218	98 %
NOT YET RESOLVED										
Delinquent Servicing	21	4%	53	8%	26	3%	31	4%	4	2%
Total Loans Sold	597	100%	626	100%	876	100 %	765	100%	222	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	675	20.55%
Sale to Owner Occupant	348	10.60%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	302	9.20%
Mortgage Loan Satisfaction	38	1.16%
HUD Approved Alternative NSO	86	2.62%
Total Final NSO Outcomes	1,449	44.12%
Total Planned NSO Outcomes	312	9.50%
Interim Status	245	7.46%
Non-NSO Outcomes	1,278	38.92%
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



Report to the Commissioner on Post Sale Reporting

Page 85

SFLS 2013-2 National: SALE LEVEL DATA

Currently SFLS 2013-2 has 18.3% of loans in delinquent servicing. For those loans that have resolved 35.3% have avoided foreclosure, of which 4.8% are re-performing.

Sale Date	June 26, 2013	Geography	Percentage of Total
Months from Sale to		Florida	24%
Reporting Date	43	i lon loa	2-7/0
Loans Sold	13,177	New York	7%
UPB	\$2.0 B	Indiana	7%
Aggregate Sales Price	\$1.1 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	33%	Kondaur Capital Corporation	608	5%
OHA Newbury Ventures, LLC/MCM	2,618	20%	Reliance Standard life Insurance Company	401	3%
RBS Financial Products Inc.	2,024	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	412	4.0%	4.8%
Re-Performing with Loan Modification	384	3.7%	4.5%

Re-Performing - Other	28	0.3%	0.3%
Forbearance	26	0.2%	0.3%
Paid in Full/Short Payoff	128	1.2%	1.5%
Short Sale	1,704	16.4%	20.0%
Deed-in-Lieu	737	7.1%	8.7%
Total Foreclosure Avoided	3,007	28.9 %	35.3%
Foreclosure	5,123	49.2%	60.2%
Held For Rental	386	3.7%	4.5%
Total Resolved Outcomes	8,516	81.7 %	100.0%
NOT YET RESOLVED			
Delinquent Servicing	1,902	18.3%	
Total Loans Sold	10,418	100.0%	

SFLS 2013-2 National: POOL LEVEL DATA - Metrics

LIBRARY APPENDICES

Appendix K-2: Sta	tus of Loan	s Sold in SFL	5 2013-2 by Po	ool (101 - 10	6)	
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	0%	0%	0%	0%	0%	0%
Natives						
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
	0%	0%	0%	0%	0%	0%
Two or More Races	2%	1%	1%			
Not Disclosed				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	10	1	1	02	10)3	10	4	1	.05	1	06
			Cou						Cou		Cou	
	Count	%	nt	%	Count	%	Count	%	nt	%	nt	%
RESOLVED												
Foreclosure Avoided				=0/	•	•••				6 0/	•	•••
Total Re-Performing	NAV	NAV	104	5%	0	0%	121	7%	111	6 %	0	0%
Re-Performing with Loan Modification	NAV	NAV	97	5%	0	0%	114	6%	108	6%	0	0%
Re-Performing - Other	NAV	NAV	7	0%	0	0%	7	0%	3	0%	0	0%
Forbearance	NAV	NAV	7	0%	0	0%	2	0%	2	0%	0	0%
Paid in Full/Short Payoff	NAV	NAV	46	2%	0	0%	26	1%	14	1%	0	0%
Short Sale	NAV	NAV	165	9%	778	46%	137	7%	152	8%	263	40%
Deed-in-Lieu	NAV	NAV	215	11%	5	0%	168	9%	185	10%	3	0%
Total Foreclosure Avoided	NAV	NAV	537	28%	783	46 %	454	25 %	464	25%	266	40%
Foreclosure	NAV	NAV	644	33%	692	41%	1257	68%	127 6	69%	280	42%
Held For Rental	NAV	NAV	347	18%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	NAV	NAV	1,5 28	79 %	1,47 5	87%	1,71 1	93 %	1,7 40	94%	546	83%
NOT YET RESOLVED												
Delinquent Servicing	NAV	NAV	400	21%	214	13%	135	7%	119	6%	115	17%
Total Loans Sold	NAV	NAV	1,9 28	100 %	1,68 9	100 %	1,84 6	100 %	1,8 59	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
TYPE OF FORECLOSURE STATE	050/	02%	0.6%	0.2%	070/	1000/
Judicial State Non-Judicial State	95% 5%	92% 8%	86% 14%	83% 17%	97% 3%	100% 0%
Total - Type of Foreclosure State	100 %	100%	100%	100%	100%	100%
OCCUPANCY	6 0/	1.00/	=0 (0 01	0 0/
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%
DEMOGRAPHICS						
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	0%	0%	0%	0%	0%	1%

Pacific Islander						
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	1%	1%	1%	0%	0%	0%
Natives	170	170	170	070	070	070
Asian	2%	1%	1%	0%	1%	1%
Native Hawaiian and Other	0%	0%	0%	1%	0%	1%
Pacific Islander						
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	
	Cou				Coun				Cou		Cou	
	nt	%	Count	%	t	%	Count	%	nt	%	nt	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	13	7%	13	1%	0	0%	NAV	NA V	NAV	NAV	0	0%
Re-Performing with Loan Modification	11	6%	6	0%	0	0%	NAV	NAV	NAV	NAV	0	0%
Re-Performing - Other	2	1%	7	0%	0	0%	NAV	NAV	NAV	NAV	0	0%
Forbearance	4	2%	10	1%	1	0%	NAV	NAV	NAV	NAV	0	0%
Paid in Full/Short Payoff	2	1%	11	1%	7	0%	NAV	NAV	NAV	NAV	18	3%
Short Sale	24	13%	95	5%	9	1%	NAV	NAV	NAV	NAV	10	2%
Deed-in-Lieu	15	8%	94	5%	0	0%	NAV	NAV	NAV	NAV	0	0%
Total Foreclosure Avoided	58	32%	223	12%	17	1%	NAV	NA V	NAV	NAV	28	4%

Foreclosure Held For Rental	35 0	20% 0%	212 0	11% 0%	57 0	3% 0%	NAV NAV	NAV NAV	NAV NAV	NAV NAV	127 0	19% 0%
Total Resolved Outcomes	93	52%	435	23%	74	4%	NAV	NA V	NAV	NAV	155	23%
NOT YET RESOLVED												
Delinquent Servicing	86	48%	173	9%	94	6%	NAV	NAV	NAV	NAV	77	12%
Total Loans Sold	179	100%	608	32%	168	10%	NAV	NA V	NAV	NAV	232	35%

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

Pool Data (% of Loan Count)	113	114
TYPE OF FORECLOSURE STATE		
Judicial State	56%	100%
Non-Judicial State	44%	0%
Total - Type of Foreclosure State	100%	100%
OCCUPANCY		
Vacant	19%	8%
Occupied	81%	80%
Unknown	0%	12%
Total Occupancy	100%	100%
DEMOGRAPHICS		

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	00/	00/
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	1%	0%
Islander	1 70	078
Two or More Races	0%	1%
Not Disclosed	3%	5%
Total Not Hispanic or Latino	89%	80%
Total - Demographic Category	100%	100%

Outcome Status	1	13	114	L .
	Count	%	Count	%
RESOLVED				
Foreclosure Avoided				
Total Re-Performing	11	2%	39	6%
Re-Performing with Loan Modification	11	2%	37	5%
Re-Performing - Other	0	0%	2	0%
Forbearance	0	0%	0	0%
Paid in Full/Short Payoff	3	1%	1	0%
Short Sale	23	4%	48	7%

Deed-in-Lieu	49	9%	3	0%
Total Foreclosure Avoided	86	16 %	91	13%
Foreclosure	456	82%	87	13%
Held For Rental	0	0%	39	6%
Total Resolved Outcomes	542	98 %	217	31%
NOT YET RESOLVED				
Delinquent Servicing	11	2%	478	69%
Total Loans Sold	553	100%	695	100%

SFLS 2013-2 - NSO



Report to the Commissioner on Post Sale Reporting

Page 85



SFLS 2013-2 NSO: SALE LEVEL DATA

Currently SFLS 2013-2 has 7.4% of loans in delinquent servicing. For those loans that have resolved 39.8% have avoided foreclosure, of which 12.6% are re-performing.

Sale Date	July 10, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	42	NSO:-Chicago	44%
Loans Sold	3,158	NSO - North Carolina	25%
UPB	\$492.2M	NSO: Ohio	22%
Aggregate Sales Price	\$236.6 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	635	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	351	11.7%	12.6%		
Re-Performing with Loan Modification	329	10.9%	11.8%		
Re-Performing - Other	22	0.7%	0.8%		
Forbearance	27	0.9%	1.0%		
Paid in Full/Short Payoff	43	1.4%	1.5%		
Short Sale	439	14.6%	15.8%		
Deed-in-Lieu	249	8.3%	8.9%		
Total Foreclosure Avoided	1,109	36.9%	39.8%		
Foreclosure	1,426	47.5%	51.2%		
Held For Rental	248	8.3%	8.9%		



Total Resolved Outcomes	2,783	92.6%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	222	7.4%	
Total Loans Sold	3,005	100.0%	
TIC DATA A NCA DOAL			

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	0%	0%	1%	0%	0%	1%

Total - Demographic Category	100 %	100%	100%	100%	100%	100%
Total Not Hispanic or Latino	47 %	97%	93%	68 %	76%	68%
Two or More Races Not Disclosed	1% 5%	2% 2%	1% 3%	0% 1%	0% 1%	0% 1%
Native Hawaiian and Other Pacific Islander	2%	1%	0%	0%	1%	2%
Natives Asian	3%	1%	1%	1%	2%	0%

Outcome Status	2	201	20	02	20	3	2	04	2	05	2	06
	Cou						Coun				Cou	
	nt	%	Count	%	Count	%	t	%	Count	%	nt	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	1	0%	20	3%	34	5%	194	32%	71	11%	31	25%
Re-Performing with Loan Modification	0	0%	13	2%	32	4%	193	32%	62	10%	29	23%
Re-Performing - Other	1	0%	7	1%	2	0%	1	0%	9	1%	2	2%
Forbearance	0	0%	6	1%	17	2%	0	0%	0	0%	4	3%
Paid in Full/Short Payoff	27	10%	5	1%	4	1%	4	1%	3	0%	0	0%
Short Sale	121	44%	78	12%	85	12%	35	6%	110	17%	10	8%
Deed-in-Lieu	1	0%	66	10%	76	11%	98	16%	3	0%	5	4%
Total Foreclosure Avoided	150	54%	175	27%	216	30 %	331	55%	187	30%	50	40%
Foreclosure	122	44%	408	63%	428	60%	206	34%	216	34%	46	37%
Held For Rental	0	0%	18	3%	14	2%	57	9%	159	25%	0	0%
Total Resolved Outcomes	272	98%	601	92 %	658	92 %	594	98%	562	89%	96	77%
NOT YET RESOLVED												
Delinquent Servicing	6	2%	51	8%	55	8%	13	2%	68	11%	29	23%
Total Loans Sold	278	100%	652	100%	713	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	3,158
Final NSO Outcomes		
Mortgage Loan Re-Performance	447	14.15%
Sale to Owner Occupant	379	12.00%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	342	10.83%
Mortgage Loan Satisfaction	54	1.71%
HUD Approved Alternative NSO	107	3.39%
Total Final NSO Outcomes	1,329	42.08%
Total Planned NSO Outcomes	320	10.13%
Interim Status	277	8.77%
Non-NSO Outcomes	1,232	39.01%
Total Outcomes	3,158	100.00%
Percentage of Loans Reported	10	0.00%

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 2014-1 - National



Report to the Commissioner on Post Sale Reporting

Page 85

SFLS 2014-1 National: SALE LEVEL DATA

Currently SFLS 2014-1 has 17.0% of loans in delinquent servicing. For those loans that have resolved 46.6% have avoided foreclosure, of which 17.6% are re-performing.

Sale Date	October 30, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	39	New Jersey	15%
Loans Sold	17,201	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	55%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Bayview Asset Management	6,233	36%	GFT Procurements, LLC	733	4%
Neuberger Berman - PRMF	3,167	18%	Kondaur Capital Corporation	680	4%
Angelo, Gordon & Co., L.P.	2,159	13%	Ellington Management Group	294	2%
PIMCO/ LVS	1,536	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%			



Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	2,169	14.6%	17.6%
Re-Performing with Loan Modification	2,050	13.8%	16.6%
Re-Performing - Other	119	0.8%	1.0%
Forbearance	15	0.1%	0.1%
Paid in Full/Short Payoff	166	1.1%	1.3%
Short Sale	1,384	9.3%	11.2%
Deed-in-Lieu	2,013	13.6%	16.3%
Total Foreclosure Avoided	5,747	38.7%	46.6%
Foreclosure	6,501	43.8%	52.7%
Held For Rental	77	0.5%	0.6%
Total Resolved Outcomes	12,325	83.0%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	2,529	17.0%	
Total Loans Sold	14,854	100.0%	

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

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	10	1	1	02	10)4	10	5	10	6	1	07
											Coun	
	Count	%	Count	%	Count	%	Count	%	Count	%	t	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	33	4%	69	7%	7	2%	82	22%	0	0%	89	13%
Re-Performing with Loan Modification	28	3%	53	5%	2	1%	68	18%	0	0%	76	11%
Re-Performing - Other	5	1%	16	2%	5	2%	14	4%	0	0%	13	2%
Forbearance	0	0%	0	0%	0	0%	3	1%	0	0%	0	0%
Paid in Full/Short Payoff	3	0%	24	2%	7	2%	11	3%	0	0%	15	2%
Short Sale	50	6%	125	12%	34	12%	20	5%	0	0%	86	13%
Deed-in-Lieu	9	1%	120	11%	5	2%	32	8%	0	0%	58	9%
Total Foreclosure Avoided	95	11%	338	32%	53	18%	148	39 %	0	0%	248	36%
Foreclosure	707	78%	624	59%	196	66%	186	49%	0	0%	340	50%
Held For Rental	2	0%	0	0%	0	0%	0	0%	0	0%	0	0%

Total Resolved Outcomes	804	89 %	962	91 %	249	84 %	334	88%	0	0%	588	86%
NOT YET RESOLVED												
Delinquent Servicing	98	11%	90	9%	46	16%	45	12%	0	0%	93	14%
Total Loans Sold	902	100 %	1,052	100%	295	100%	379	100 %	0	0%	681	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%	17%	7%	7%	12%
Occupied	76%	81%	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%

Total - Demographic Category	100%	100 %	100%	100%	100%	100%
Total Not Hispanic or Latino	85 %	90%	81%	88%	84%	90%
Not Disclosed	3%	6%	3%	2%	4%	4%
Two or More Races	0%	0%	0%	1%	1%	1%
Pacific Islander	0%	0%	1%	0%	2%	1%
Native Hawaiian and Other				_ / •	- / •	_ / •
Asian	2%	1%	3%	1%	1%	1%
American Indian and Alaskan latives	0%	0%	0%	1%	1%	0%
Black or African American	17%	19%	4%	22%	9%	12%
White	63%	64%	70%	61%	66%	71%
lot Hispanic or Latino						
otal Hispanic and Latino	15%	10%	19%	12%	16 %	10%
Not Disclosed	5%	3%	7%	1%	1%	1%
Two or More Races	0%	0%	0%	1%	1%	0%
acific Islander	1%	0%	0%	0%	0%	0%
Asian Native Hawaiian and Other	0%	0%	0%	0%	0%	0%
atives						
American Indian and Alaskan	0%	0%	1%	0%	0%	0%
Black or African American	0%	0%	0%	1%	0%	0%

Outcome Status	10	8	10	09	11	.1	11	2	11	.3	13	L4
											Coun	
	Count	%	Count	%	Count	%	Count	%	Count	%	t	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	20	3%	91	10%	1	0%	202	28 %	58	12%	50	5%
Re-Performing with	13	2%	82	9%	0	0%	182	25%	52	11%	44	4%
Loan Modification	7	1.07	0	10/	-	00/	20	20/	6	10/	6	10/
Re-Performing - Other	/	1%	9	1%	1	0%	20	3%	6	1%	6	1%
Forbearance	6	1%	0	0%	0	0%	0	0%	0	0%	4	0%
Paid in Full/Short Payoff	4	1%	13	1%	12	4%	34	5%	0	0%	8	1%
Short Sale	102	15%	104	12%	87	30%	32	4%	73	15%	71	6%

Deed-in-Lieu	135	20%	81	9%	33	11%	60	8%	91	19%	16	1%
Total Foreclosure Avoided	267	39 %	289	32%	133	46 %	328	45%	222	46 %	149	14%
Foreclosure	268	39%	417	47%	150	52%	159	22%	149	31%	555	50%
Held For Rental	9	1%	0	0%	0	0%	0	0%	4	1%	29	3%
Total Resolved Outcomes	544	80%	706	79%	283	98 %	487	66 %	375	77%	733	67 %
NOT YET RESOLVED												
Delinquent Servicing	135	20%	188	21%	6	2%	246	34%	111	23%	368	33%
Total Loans Sold	679	100 %	894	100%	289	100%	733	100 %	486	100 %	1,10 1	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 Non-Judicial State	67% 33%	66% 34%	67% 33%	67% 33%	100% 0%	0% 100%
Total - Type of Foreclosure State	100%	100 %	100%	100%	100%	100%
OCCUPANCY Vacant Occupied Unknown	13% 66% 21%	14% 65% 21%	14% 63% 23%	13% 66% 21%	17% 70% 13%	13% 67% 20%



Total Occupancy	100%	100 %	100%	100%	100%	100%
DEMOGRAPHICS						
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	0%	0%	0%	0%	0%	1%
Natives 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	11	5	1	16	1	17	11	8	119	9	12	20
	Count	%	Cou nt	%	Cou nt	%	Count	%	Count	%	Cou nt	%
RESOLVED												

Foreclosure Avoided

Total Re-Performing	372	27%	308	28%	253	28 %	181	25%	141	24 %	32	6 %
Re-Performing with Loan Modification	372	27%	307	28%	251	28%	181	25%	140	24%	32	6%
Re-Performing - Other	0	0%	1	0%	2	0%	0	0%	1	0%	0	0%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	4	0%	4	0%	2	0%	5	1%	5	1%	0	0%
Short Sale	67	5%	61	6%	43	5%	46	6%	29	5%	172	31%
Deed-in-Lieu	366	26%	279	26%	234	26%	196	28%	99	17%	100	18%
Total Foreclosure Avoided	809	58%	652	60%	532	59%	428	60%	274	47 %	304	55%
Foreclosure	438	32%	350	32%	279	31%	224	31%	276	48%	198	36%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	1,247	90%	1,0 02	93%	811	90%	652	92 %	550	95 %	502	91%
NOT YET RESOLVED												
Delinquent Servicing	140	10%	80	7%	92	10%	60	8%	28	5%	52	9%
Total Loans Sold	1,387	100 %	1,0 82	100%	903	100%	712	100 %	578	100 %	554	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
TYPE OF FORECLOSURE STATE					
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%
OCCUPANCY					
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%
DEMOGRAPHICS					
Hispanic or Latino					
White	27%	22%	10%	21%	10%
Black or African American	0%	0%	0%	1%	1%
American Indian and Alaskan	0%	0%	0%	0%	0%
Natives					
Asian Native Hawaiian and Other	0%	0%	0%	0%	0%
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	1%	1%	1%	0%	0%
Natives					
Asian	1%	2%	3%	4%	2%
Native Hawaiian and Other	1%	1%	1%	1%	0%
Pacific Islander					
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	12	21	1	22	12	23	12	24	1	25
	Count	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	1	1%	101	41%	39	4%	14	9 %	25	4%
Re-Performing with Loan Modification	1	1%	100	41%	35	4%	13	8%	18	3%
Re-Performing - Other	0	0%	1	0%	4	0%	1	1%	7	1%
Forbearance	0	0%	0	0%	1	0%	1	1%	0	0%
Paid in Full/Short Payoff	0	0%	2	1%	11	1%	0	0%	2	0%
Short Sale	44	25%	16	7%	73	7%	17	10%	32	5%
Deed-in-Lieu	0	0%	48	20%	19	2%	25	15%	7	1%
Total Foreclosure Avoided	45	25%	167	68%	143	15%	57	35%	66	11%
Foreclosure	129	72%	41	17%	482	49%	72	44%	261	44%
Held For Rental	0	0%	0	0%	21	2%	0	0%	12	2%
Total Resolved Outcomes	174	98 %	208	85%	646	66%	129	79 %	339	58 %
NOT YET RESOLVED										
Delinquent Servicing	4	2%	36	15%	328	34%	34	21%	249	42%
Total Loans Sold	178	100%	244	100%	974	100%	163	100%	588	100%

SFLS 2014-1 - NSO



Report to the Commissioner on Post Sale Reporting

Page 85

SFLS 2014-1 NSO: SALE LEVEL DATA

Currently SFLS 2014-1 has 10.0% of loans in delinquent servicing. For those loans that have resolved 53.2% have avoided foreclosure, of which 16.9% are re-performing.

Sale Date	December 19, 2013	Geography	Percentage of Total
Months from Sale to Reporting Date	37	NSO:-Maryland	48%
Loans Sold	3,179	NSO - California	27%
UPB	\$655.6 M	NSO: Georgia	16%
Aggregate Sales Price	\$403.0 M	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	881	28%
The Corona Group	940	30%	Altisource Residential, L.P	135	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	452	15.2%	16.9%
Re-Performing with Loan Modification	435	14.6%	16.3%
Re-Performing - Other	17	0.6%	0.6%
Forbearance	28	0.9%	1.0%
Paid in Full/Short Payoff	162	5.5%	6.1%
Short Sale	560	18.8%	20.9%
Deed-in-Lieu	220	7.4%	8.2%



Total Foreclosure Avoided	1,422	47.9%	53.2%
Foreclosure	1,124	37.8%	42.0%
Held For Rental	128	4.3%	4.8%
Total Resolved Outcomes	2,674	90.0%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	297	10.0%	
Total Loans Sold	2,971	100.0%	
CELC 2014 1 NCO. DOOL	IEV/EL DATA	Matulaa	

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%	74%	68%	67%
Unknown	8%	10%	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%	6%	3%	1%
Total Hispanic and Latino	7%	27%	39%	3%
Not Hispanic or Latino				
White	36%	57%	45%	70%
Black or African American	52%	4%	8%	20%
American Indian and Alaskan	0%	1%	1%	1%

Total Not Hispanic or Latino Total - Demographic Category	93% 100%	73% 100%	61% 100%	97% 100%
Not Disclosed	3%	3%	3%	2%
Two or More Races	1%	0%	0%	2%
Pacific Islander	1%	2%	1%	1%
Native Hawaiian and Other	10/	20/	10/	10/
Asian	1%	6%	4%	2%
Natives				

Outcome Status	20	1	202		203	8	2	04
							Coun	
	Count	%	Count	%	Count	%	t	%
RESOLVED								
Foreclosure Avoided								
Total Re-Performing	183	35%	0	0%	12	2%	11	9 %
Re-Performing with Loan Modification	182	35%	0	0%	4	1%	10	8%
Re-Performing - Other	1	0%	0	0%	8	1%	1	1%
Forbearance	0	0%	0	0%	0	0%	1	1%
Paid in Full/Short Payoff	4	1%	3	3%	140	18%	0	0%
Short Sale	19	4%	19	21%	278	36%	5	4%
Deed-in-Lieu	95	18%	0	0%	10	1%	6	5%
Total Foreclosure Avoided	301	57%	22	24%	440	56 %	23	19 %
Foreclosure	136	26%	67	74%	317	41%	25	21%
Held For Rental	65	12%	0	0%	0	0%	47	39%
Total Resolved Outcomes	502	96 %	89	99%	757	97 %	95	80%
NOT YET RESOLVED								
Delinquent Servicing	22	4%	1	1%	23	3%	24	20%
Total Loans Sold	524	100%	90	100%	780	100 %	119	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
TYPE OF FORECLOSURE STATE			
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	78%	72%	74%
Unknown	17%	20%	17%
Total Occupancy	100%	100%	100%
DEMOGRAPHICS			
Hispanic or Latino			
White	2%	5%	6%
Black or African American	1%	1%	1%
American Indian and Alaskan	0%	0%	0%
Natives			
Asian	0%	0%	0%
Native Hawaiian and Other	0%	0%	0%
Pacific Islander Two or More Races	1%	0%	0%
Not Disclosed	1%	1%	1%
Total Hispanic and Latino	4%	7%	<u> </u>
	4 70	1 70	0 70
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	1
	Count	%	Count	%	Count	%
RESOLVED						
Foreclosure Avoided						
Total Re-Performing	42	8%	57	10%	147	42%
Re-Performing with Loan Modification	38	7%	56	10%	145	41%
Re-Performing - Other	4	1%	1	0%	2	1%
Forbearance	12	2%	15	3%	0	0%
Paid in Full/Short Payoff	6	1%	8	1%	1	0%
Short Sale	96	18%	132	24%	11	3%
Deed-in-Lieu	36	7%	33	6%	40	11%
Total Foreclosure Avoided	192	35 %	245	44%	199	57%
Foreclosure	270	49%	207	37%	102	29%
Held For Rental	6	1%	10	2%	0	0%
Total Resolved Outcomes	468	85 %	462	83%	301	86%
NOT YET RESOLVED						
Delinquent Servicing	80	15%	97	17%	50	14%
Total Loans Sold	548	100 %	559	100%	351	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	3,17	9
Final NSO Outcomes		
Mortgage Loan Re-Performance	546	17.18%
Sale to Owner Occupant	562	17.68%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	12	0.38%
Mortgage Loan Satisfaction	158	4.97%
HUD Approved Alternative NSO	26	0.82%
Total Final NSO Outcomes	1,304	41.02%
Total Planned NSO Outcomes	437	13.75%
Interim Status	404	12.71%
Non-NSO Outcomes	1,034	32.53%
Total Outcomes	3,179	100.00%
Percentage of Loans Reported	100.00	0%

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 2014-2 - National



Report to the Commissioner on Post Sale Reporting

Page 85

SFLS 2014-2 National: SALE LEVEL DATA

Currently SFLS 2014-2 has 23.5% of loans in delinquent servicing. For those loans that have resolved 38.4% have avoided foreclosure, of which 18.6% are re-performing.

Sale Date	June 11, 2014	Geography	Percentage of Total
Months from Sale to Reporting Date	31	New York	10%
Loans Sold	27,527	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	16,691	61%	Credit Suisse/DLJ Mortgage Capital	1,365	5%
Angelo, Gordon & Co., L.P.	4,474	16%	Varde Management, L.P / V Mortgage, LLC	1,245	5%
Bayview Asset	2,737	10%	One William Street Capital	1,015	4%

Management	Management		
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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	3,432	14.2%	18.6%
Re-Performing with Loan Modification	3,102	12.8%	16.8%
Re-Performing - Other	330	1.4%	1.8%
Forbearance	3	0.0%	0.0%
Paid in Full/Short Payoff	283	1.2%	1.5%
Short Sale	2,314	9.6%	12.5%
Deed-in-Lieu	1,062	4.4%	5.7%
Total Foreclosure Avoided	7,094	29.4%	38.4%
Foreclosure	11,359	47.0%	61.5%
Held For Rental	26	0.1%	0.1%
Total Resolved Outcomes	18,479	76.5%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	5,691	23.5%	
Total Loans Sold	24,170	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	1%	1%	0%	0%	1%	0%
Pacific Islander	10/	10/	00/	00/	00/	00/
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	1	01	10	2	10	3	1	04	10	5	10	06
	Coun t	%	Count	%	Count	%	Count	%	Count	%	Coun t	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	132	17%	816	19%	74	13%	209	16 %	105	15%	100	16%
Re-Performing with Loan Modification	111	14%	703	16%	73	13%	200	15%	77	11%	72	11%
Re-Performing - Other	21	3%	113	3%	1	0%	9	1%	28	4%	28	4%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	20	3%	22	1%	5	1%	3	0%	15	2%	4	1%
Short Sale	86	11%	561	13%	55	10%	128	10%	44	6%	49	8%

Deed-in-Lieu	13	2%	102	2%	3	1%	27	2%	9	1%	6	1%
Total Foreclosure Avoided	251	32%	1,50 1	35%	137	24%	367	28%	173	25%	159	25%
Foreclosure	371	47%	1,786	41%	263	47%	660	50%	311	45%	302	47%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	622	79 %	3,28 7	76 %	400	71%	1,027	78 %	484	70%	461	72%
NOT YET RESOLVED												
Delinquent Servicing	167	21%	1,063	24%	162	29%	288	22%	209	30%	177	28%
Total Loans Sold	789	100%	4,35 0	100%	562	100 %	1,315	100%	693	100 %	638	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	110/	100/	0%	0.04	00/	100/
White Black or African American	11% 0%	10% 0%	9% 0%	9% 1%	8% 0%	19% 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 Not Disclosed	0% 2%	0% 2%	0% 1%	0% 5%	0% 4%	0% 3%
Total Hispanic and Latino	14%	12%	10 %	15%	12%	23%
Not Hispanic or Latino White Black or African American	62% 17%	65% 14%	66% 17%	65% 15%	63% 20%	52% 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 Not Disclosed	0% 5%	1% 4%	0% 4%	1% 2%	0% 3%	0% 2%
Total Not Hispanic or Latino	86%	88%	90 %	85%	88%	77%
Total - Demographic Category	100%	100%	100 %	100%	100%	100%

Outcome Status	10	07	10	8	10	9	11	.0	113	L	11	2
	Cou	%	Count	%	Count	%	Count	%	Count	%	Coun	%



	nt										t	
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	62	7%	40	7%	147	10%	30	6%	53	11%	68	8%
Re-Performing with Loan Modification	60	7%	37	7%	128	9%	27	6%	48	10%	68	8%
Re-Performing - Other	2	0%	3	1%	19	1%	3	1%	5	1%	0	0%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	2	0%	18	3%	6	0%	7	1%	0	0%	1	0%
Short Sale	104	12%	38	7%	130	9%	32	7%	47	9%	74	9%
Deed-in-Lieu	19	2%	8	1%	34	2%	7	1%	7	1%	7	1%
Total Foreclosure Avoided	187	21%	104	19%	317	23%	76	16 %	107	22%	150	19%
Foreclosure	485	54%	322	60%	797	57%	286	60%	291	59%	459	57%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	672	75%	426	79 %	1,11 4	79 %	362	76 %	398	80%	609	76 %
NOT YET RESOLVED												
Delinquent Servicing	219	25%	112	21%	290	21%	113	24%	97	20%	194	24%
Total Loans Sold	891	100%	538	100%	1,40 4	100 %	475	100%	495	100 %	803	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	0%	0%	0%	0%	0%	0%
Islander						
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	500/	F1 0/	530/	500/	600/	650/
White	59%	51%	57%	58%	62%	65%
Black or African American American Indian and Alaskan	19%	6%	19%	22%	22%	20%
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	1	13	114	4	11	5	116		117		118	
	Cou										Coun	
	nt	%	Count	%	Count	%	Count	%	Count	%	t	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	115	12%	48	20 %	51	18 %	109	15%	767	49 %	268	6%
Re-Performing with Loan Modification	114	12%	44	18%	44	15%	103	14%	749	48%	226	5%
Re-Performing - Other	1	0%	4	2%	7	2%	6	1%	18	1%	42	1%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	2	0%	2	1%	9	3%	4	1%	15	1%	86	2%
Short Sale	114	12%	52	22%	23	8%	81	11%	60	4%	496	11%
Deed-in-Lieu	10	1%	7	3%	2	1%	9	1%	248	16%	385	9%
Total Foreclosure Avoided	241	26 %	109	46 %	85	30%	203	27 %	1,09 0	69 %	1,23 5	28%
Foreclosure	465	50%	99	41%	128	45%	351	47%	337	21%	2,12 2	48%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	706	76 %	208	87 %	213	75%	554	75%	1,42 7	91 %	3,35 7	76 %
NOT YET RESOLVED												
Delinquent Servicing	219	24%	31	13%	72	25%	189	25%	149	9%	1055	24%
Total Loans Sold	925	100%	239	100%	285	100 %	743	100%	1,57 6	100 %	4,41 2	100 %

APPENDIX O-2: Statu	s of Loar	ns Sold in SFLS	5 2014-2 Nationa	I (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%
DCCUPANCY					
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	0%	0%	0%	0%	0%
Natives Asian	0%	0%	0%	0%	0%
Native Hawaiian and Other Pacific					
slander	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	0%	0%	0%	1%	0%
Natives Asian	1%	1%	0%	1%	1%
Native Hawaiian and Other Pacific					
Islander	1%	0%	0%	1%	0%

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



Two or More Races Not Disclosed	0% 3%	0% 3%	0% 2%	1% 4%	0% 5%
Total Not Hispanic or Latino	88 %	91 %	85%	88%	89%
Total - Demographic Category	100 %	100%	100%	100%	100%

Outcome Status	:	119	1	20	12	21	1	22	1	23
	Cou nt	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	169	39 %	16	3%	42	24%	9	1%	0	0%
Re-Performing with Loan Modification	165	38%	6	1%	42	24%	4	1%	0	0%
Re-Performing - Other	4	1%	10	2%	0	0%	5	1%	0	0%
Forbearance	0	0%	1	0%	0	0%	0	0%	1	0%
Paid in Full/Short Payoff	12	3%	30	5%	1	1%	13	2%	3	0%
Short Sale	24	6%	29	5%	9	5%	23	4%	21	3%
Deed-in-Lieu	55	13%	19	3%	25	15%	29	5%	11	2%
Total Foreclosure Avoided	260	60%	95	15%	77	45%	74	12%	36	5%
Foreclosure	133	31%	346	55%	74	43%	326	53%	403	55%
Held For Rental	0	0%	11	2%	0	0%	15	2%	0	0%
Total Resolved Outcomes	393	91 %	452	72%	151	88%	415	67 %	439	60 %
NOT YET RESOLVED										
Delinquent Servicing	41	9%	176	28%	21	12%	202	33%	294	40%
Total Loans Sold	434	100%	628	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
TYPE OF FORECLOSURE STATE			
Judicial State	74%	69%	62%
Non-Judicial State	26%	31%	38%
Total - Type of Foreclosure State	100%	100%	100%
OCCUPANCY			
Vacant	31%	0%	17%
Occupied	66%	79%	58%
Unknown	3%	21%	24%
Total Occupancy	100%	100%	100%
DEMOGRAPHICS			
Hispanic or Latino			
White	7%	7%	6%
Black or African American	0%	0%	0%
American Indian and Alaskan	0%	0%	1%
Natives	078	078	170
Asian	0%	0%	0%
Native Hawaiian and Other	0%	0%	0%
Pacific Islander			
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	1%	1%	0%



Natives			
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	1	24	12	25	126		
	Count	%	Count	%	Count	%	
RESOLVED							
Foreclosure Avoided							
Total Re-Performing	1	1%	1	0%	0	0%	
Re-Performing with Loan Modification	1	1%	0	0%	0	0%	
Re-Performing - Other	0	0%	1	0%	0	0%	
Forbearance	1	1%	0	0%	0	0%	
Paid in Full/Short Payoff	0	0%	3	1%	0	0%	
Short Sale	17	22%	6	2%	11	12%	
Deed-in-Lieu	5	6%	5	2%	10	11%	
Total Foreclosure Avoided	24	30%	15	5%	21	22%	
Foreclosure	31	39%	162	58%	49	52%	
Held For Rental	0	0%	0	0%	0	0%	
Total Resolved Outcomes	55	70%	177	63 %	70	74%	
NOT YET RESOLVED							
Delinquent Servicing	24	30%	102	37%	25	26%	
Total Loans Sold	79	100%	279	100%	95	100%	

SFLS 2014-2 - NSO



Report to the Commissioner on Post Sale Reporting

Page 85



Report to the Commissioner on Post Sale Reporting

Page 85

SFLS 2014-2 NSO: SALE LEVEL DATA

Currently SFLS 2014-2 has 24.9% of loans in delinquent servicing. For those loans that have resolved 44.8% have avoided foreclosure, of which 22.8% are re-performing.

Sale Date	November 19, 2014	Geography	Percentage of Total
Months from Sale to Reporting Date	26	NSO - New Jersey	30%
Loans Sold	6,841	NSO - Florida	16%
UPB	\$1.2B	NSO: Illinois	16%
Aggregate Sales Price	\$702.6 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	2,311	34%	Pretium Mortgage Credit Management, LLC	947	14%
25 Capital Partners	1,704	25%	Kondaur Capital Corporation	549	8%
The Corona Group	1,272	19%	AMIP Management, LLC	26	0%

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	1,104	17.2%	22.8%
Re-Performing with Loan Modification	987	15.3%	20.4%
Re-Performing - Other	117	1.8%	2.4%
Forbearance	11	0.2%	0.2%
Paid in Full/Short Payoff	167	2.6%	3.5%
Short Sale	443	6.9%	9.2%
Deed-in-Lieu	438	6.8%	9.1%
Total Foreclosure Avoided	2,163	33.6%	44.8%
Foreclosure	2,090	32.5%	43.2%
Held For Rental	580	9.0%	12.0%
Total Resolved Outcomes	4,833	75.1%	100.0%

NOT YET RESOLVED			
Delinquent Servicing	1,600	24.9%	
Total Loans Sold	6,433	100.0%	
SFLS 2014-2 NSO: I	POOL LEVEL DATA - N	1etrics	

Appendix P-3: Status	of Loan	s Sold in SF	LS 2014-2 NS	O by Pool (2	01 - 206)	
Pool Data (% of Loan Count)	201	202	203	204	205	206
<u>TYPE OF FORECLOSURE STATE</u> 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%
<u>OCCUPANCY</u>						
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	2.40/	400/	110/	F 00/		1.00/
White Black or African American	24% 65%	40% 31%	11% 28%	59%	65% 31%	18% 22%
American Indian and Alaskan				19%		
Natives	0%	1%	0%	1%	1%	0%
Asian	1%	2%	0%	0%	0%	1%
Native Hawaiian and Other	1%	1%	1%	1%	1%	0%



Pacific Islander							
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%	
iotal - Demographic Category	%	100 /0	100 /0	100 /0	%	TOO \0	



Outcome Status		201	2	02	20	3	2	204	2	05	20	6
	Cou						Coun		Coun			
	nt	%	Count	%	Count	%	t	%	t	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	72	20%	99	10%	9	12 %	5	6%	22	10 %	21	10%
Re-Performing with Loan Modification	62	17%	90	9%	5	7%	5	6%	9	4%	19	9%
Re-Performing - Other	10	3%	9	1%	4	5%	0	0%	13	6%	2	1%
Forbearance	0	0%	0	0%	0	0%	0	0%	4	2%	0	0%
Paid in Full/Short Payoff	9	2%	1	0%	0	0%	0	0%	9	4%	8	4%
Short Sale	44	12%	55	6%	15	20%	6	7%	35	17%	8	4%
Deed-in-Lieu	7	2%	1	0%	5	7%	13	15%	18	9%	0	0%
Total Foreclosure Avoided	132	36%	156	16%	29	38 %	24	28%	88	42%	37	17%
Foreclosure	71	20%	294	30%	32	42%	20	23%	70	33%	49	23%
Held For Rental	50	14%	295	30%	0	0%	12	14%	12	6%	49	23%
Total Resolved Outcomes	253	70%	745	75%	61	80 %	56	64%	170	81%	135	63%
NOT YET RESOLVED												
Delinquent Servicing	110	30%	249	25%	15	20%	31	36%	40	19%	80	37%
Total Loans Sold	363	100 %	994	100%	76	100 %	87	100%	210	100 %	215	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%		
DCCUPANCY								
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	0%	0%	1%	4%	1%	1%		
Natives								
Asian	0%	0%	0%	0%	0%	0%		
Native Hawaiian and Other	0%	0%	1%	0%	1%	0%		
Pacific Islander								
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		2 20/	2.00/		100/	0.76		
White	51%	63%	26%	41%	49%	37%		
Black or African American	35%	22%	10%	6%	5%	17%		
American Indian and Alaskan	1%	0%	0%	0%	3%	1%		
Natives								
Asian	2%	1%	2%	3%	4%	4%		
Native Hawaiian and Other	1%	2%	0%	0%	2%	3%		
Pacific Islander	- / 0	_ / *	• • •	• / •	_ / •	2,3		

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



Two or More Races Not Disclosed	1% 4%	2% 4%	1% 4%	0% 3%	1% 4%	1% 3%
Total Not Hispanic or Latino	95 %	94 %	44%	52%	67 %	66%
Total - Demographic Category	100 %	100%	100%	100%	100%	100%



Outcome Status	2	07	20	8	209		21	LO	21	1	21	2
	Cou						Coun					
	nt	%	Count	%	Count	%	t	%	Count	%	Count	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	47	14%	192	34%	15	9%	2	3%	3	2%	3	3%
Re-Performing with Loan Modification	41	13%	189	34%	11	7%	1	1%	2	1%	0	0%
Re-Performing - Other	6	2%	3	1%	4	2%	1	1%	1	1%	3	3%
Forbearance	1	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	3	1%	1	0%	6	4%	14	20%	39	20%	24	22%
Short Sale	10	3%	18	3%	3	2%	11	15%	38	19%	15	14%
Deed-in-Lieu	0	0%	97	17%	0	0%	0	0%	3	2%	0	0%
Total Foreclosure Avoided	61	19 %	308	55%	24	15 %	27	38%	83	42%	42	38%
Foreclosure	91	28%	135	24%	30	18%	42	59%	87	44%	55	50%
Held For Rental	61	19%	0	0%	46	28%	0	0%	0	0%	0	0%
Total Resolved Outcomes	213	65%	443	79 %	100	61 %	69	97%	170	87 %	97	88%
NOT YET RESOLVED												
Delinquent Servicing	114	35%	116	21%	64	39%	2	3%	26	13%	13	12%
Total Loans Sold	327	100%	559	100%	164	100 %	71	100%	196	100%	110	100 %



Appendix P-3: Status o	of Loans	Sold in Sl	FLS 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	0%	0%	0%	0%	0%	0%
Natives						
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%	<u> </u>	22%	20%	<u> </u>	0%
Not Hispanic or Latino	10 /0	370	22/0	2070	370	0,0
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	1%	0%	0%	1%	0%	0%
Pacific Islander						
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%



Report to the Commissioner on Post Sale Reporting

Page 85

Outcome Status	21	.3	214		215		216		218		219	
	Cou						Coun		Coun			
	nt	%	Count	%	Count	%	t	%	t	%	Count	%
RESOLVED												
Foreclosure Avoided						~~						
Total Re-Performing	42	5%	36	42%	117	33 %	288	28 %	7	17%	1	3%
Re-Performing with Loan Modification	2	0%	36	42%	117	33%	285	27%	3	7%	0	0%
Re-Performing - Other	40	5%	0	0%	0	0%	3	0%	4	10%	1	3%
Forbearance	0	0%	0	0%	0	0%	0	0%	2	5%	3	8%
Paid in Full/Short Payoff	21	2%	1	1%	1	0%	4	0%	0	0%	0	0%
Short Sale	68	8%	3	4%	19	5%	62	6%	3	7%	5	13%
Deed-in-Lieu	16	2%	12	14%	46	13%	148	14%	6	15%	4	10%
Total Foreclosure Avoided	147	17%	52	61%	183	51 %	502	48 %	18	44%	13	33%
Foreclosure	532	63%	17	20%	83	23%	286	27%	11	27%	15	38%
Held For Rental	0	0%	0	0%	0	0%	0	0%	2	5%	4	10%
Total Resolved Outcomes	679	80%	69	81%	266	75 %	788	75%	31	76 %	32	80%
NOT YET RESOLVED												
Delinquent Servicing	169	20%	16	19%	90	25%	256	25%	10	24%	8	20%
Total Loans Sold	848	100%	85	100%	356	100 %	104 4	100%	41	100 %	40	100 %



Pool Data (% of Loan Count)	220	221	222	223	224
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%
<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%
DEMOGRAPHICS					
Hispanic or Latino					
White	0%	0%	4%	5%	16%
Black or African American	0%	0%	0%	0%	0%
American Indian and Alaskan	0%	0%	0%	0%	0%
Natives					
Asian	0%	0%	0%	0%	0%
Native Hawaiian and Other	0%	0%	0%	0%	0%
Pacific Islander					
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	050/	0.00/	000/	FF0 /	2004
White	85%	86%	88%	55%	38%
Black or African American	12%	0%	4%	33%	35%
American Indian and Alaskan	0%	0%	0%	0%	1%

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



Report to the Commissioner on Post Sale Reporting

Page 85

Natives					
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	2	21	22	2	2	23	2	24
	Cou nt	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	0	0%	0	0%	4	8%	82	32%	21	10%
Re-Performing with Loan Modification	0	0%	0	0%	1	2%	81	32%	18	9%
Re-Performing - Other	0	0%	0	0%	3	6%	1	0%	3	1%
Forbearance	0	0%	0	0%	1	2%	0	0%	0	0%
Paid in Full/Short Payoff	0	0%	0	0%	2	4%	3	1%	14	7%
Short Sale	1	4%	0	0%	2	4%	11	4%	11	5%
Deed-in-Lieu	5	19%	4	27%	8	16%	41	16%	2	1%
Total Foreclosure Avoided	6	22%	4	27%	17	35%	137	54%	48	24%
Foreclosure	9	33%	6	40%	12	24%	89	35%	37	18%
Held For Rental	3	11%	1	7%	2	4%	0	0%	30	15%
Total Resolved Outcomes	18	67 %	11	73%	31	63 %	226	89 %	115	57%
NOT YET RESOLVED										
Delinquent Servicing	9	33%	4	27%	18	37%	27	11%	86	43%
Total Loans Sold	27	100%	15	100%	49	100 %	253	100%	201	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	0%	0%				
Natives						
Asian	0%	0%				
Native Hawaiian and Other Pacific	0%	0%				
Islander	10/	40/				
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	2	25	22	6
	Count	%	Count	%
RESOLVED				
Foreclosure Avoided				
Total Re-Performing	6	8%	10	38%
Re-Performing with Loan Modification	5	7%	5	19%
Re-Performing - Other	1	1%	5	19%
Forbearance	0	0%	0	0%
Paid in Full/Short Payoff	7	9%	0	0%
Short Sale	0	0%	0	0%
Deed-in-Lieu	0	0%	2	8%
Total Foreclosure Avoided	13	17%	12	46 %
Foreclosure	12	16%	5	19%
Held For Rental	6	8%	7	27%
Total Resolved Outcomes	31	41%	24	92%



NOT YET RESOLVED				
Delinquent Servicing	45	59%	2	8%
Total Loans Sold	76	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	6,8	B36
Final NSO Outcomes		
Mortgage Loan Re-Performance	901	13.18%
Sale to Owner Occupant	733	10.72%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	20	0.29%
Mortgage Loan Satisfaction	138	2.02%
HUD Approved Alternative NSO	52	0.76%
Total Final NSO Outcomes	1844	26.97%
Total Planned NSO Outcomes	1,038	15.18%
Interim Status	2,543	37.20%
Non-NSO Outcomes	1411	20.64%



Total Outcomes	6,836	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 2015-1 - NATIONAL



SFLS 2015-1 National: SALE LEVEL DATA

Currently SFLS 2015-1 has 44.5% of loans in delinquent servicing. For those loans that have resolved 32.3% have avoided foreclosure, of which 8.2% are re-performing.

Sale Date	July 11, 2015	Geography	Percentage of Total
Months from Sale to Reporting Date	18	New York	18%
Loans Sold	4,282	New Jersey	16%
UPB	\$661.8 M	Florida	9%
Aggregate Sales Price	\$384.6 M	Pennsylvania	9%
Participating Servicers	26	Ohio	7%
Number of Purchasers	4	Others	41%

Purchasers	Number of Loans	Percentage of Total	Purchasers	Number of Loans	Percentage of Total
Lone Star Funds	1,309	31%	Bayview Asset Management	1,166	27%
Pretium Mortgage Credit Management, LLC	1,259	29%	One William Street Capital Management	548	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	187	4.5%	8.2%			
Re-Performing with Loan Modification	166	4.0%	7.3%			
Re-Performing - Other	21	0.5%	0.9%			
Forbearance	0	0.0%	0.0%			
Paid in Full/Short Payoff	17	0.4%	0.7%			
Short Sale	223	5.4%	9.8%			
Deed-in-Lieu	311	7.5%	13.6%			
Total Foreclosure Avoided	738	17.9%	32.3%			
Foreclosure	1,523	36.9%	66.6%			
Held For Rental	26	0.6%	1.1%			
Total Resolved Outcomes	2,287	55.5%	100.0%			
NOT YET RESOLVED						



Total Loans Sold	4,122	100.0%	
Delinquent Servicing	1,835	44.5%	

SFLS 2015-1 National: POOL LEVEL DATA - Metrics

APPENDIX Q-2: SI					
Pool Data (% of Loan Count)	101	102	103	104	105
TYPE OF FORECLOSURE STATE					
Judicial State	92%	96%	95%	90%	91%
Non-Judicial State	8%	4%	5%	10%	9%
Total - Type of Foreclosure State	100%	100%	100%	100%	100%
<u>OCCUPANCY</u>					
Vacant	14%	21%	15%	17%	18%
Occupied	86%	79%	84%	83%	79%
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	0%	0%	0%	0%	0%
Natives					
Asian	0%	0%	0%	0%	0%
Native Hawaiian and Other	0%	0%	0%	0%	0%
Pacific Islander					
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	6604	740/	C00/		660/
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	1%	0%	1%	1%	1%
Pacific Islander					
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 %

Iotal - Demographic Category IOO% IOO% IOO% IOO% IOO%	Total - Demographic Category	100%	100%	100%		100%
---	------------------------------	------	------	------	--	------

Outcome Status		L01	10)2	1	.03	10	4	10	5
	Cou nt	%	Count	%	Count	%	Count	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	38	3%	111	10%	9	1%	4	1%	25	4%
Re-Performing with Loan Modification	29	3%	107	9%	8	1%	0	0%	22	3%
Re-Performing - Other	9	1%	4	0%	1	0%	4	1%	3	0%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	1	0%	3	0%	1	0%	7	1%	5	1%
Short Sale	73	7%	28	2%	47	7%	20	4%	55	8%
Deed-in-Lieu	85	8%	201	17%	8	1%	6	1%	11	2%
Total Foreclosure Avoided	197	18 %	343	29 %	65	10%	37	7%	96	14%
Foreclosure	463	42%	387	33%	232	36%	265	49%	176	26%
Held For Rental	26	2%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	686	62%	730	63 %	297	46%	302	56%	272	41%
NOT YET RESOLVED										
Delinquent Servicing	424	38%	433	37%	342	54%	239	44%	397	59%
Total Loans Sold	1,1 10	100%	1,163	100%	639	100%	541	100 %	669	100%



SFLS 2015-1 - NSO



Report to the Commissioner on Post Sale Reporting

Page 85

SFLS 2015-1 NSO: SALE LEVEL DATA

Currently SFLS 2015-1 has 49.7% of loans in delinquent servicing. For those loans that have resolved 81.1% have avoided foreclosure, of which 45.4% are re-performing.

Sale Date	July 11, 2015	Geography	Percentage of Total
Months from Sale to Reporting Date	18	NSO: New Jersey	64%
Loans Sold UPB	1,498 \$342.9 M	NSO: Chicago NSO: New York	15% 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%

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	342	22.8%	45.4%
Re-Performing with Loan Modification	339	22.6%	45.0%
Re-Performing - Other	3	0.2%	0.4%
Forbearance	1	0.1%	0.1%



Paid in Full/Short Payoff	5	0.3%	0.7%
Short Sale	87	5.8%	11.6%
Deed-in-Lieu	176	11.7%	23.4%
Total Foreclosure Avoided	611	40.8%	81.1%
Foreclosure	142	9.5%	18.9%
Held For Rental	0	0.0%	0.0%
Total Resolved Outcomes	753	50.3%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	745	49.7%	
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	0%	0%	0%	0%
Natives	00/	00/	00/	00/
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	2 /⁄	<u> </u>	25%	<u> </u>
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	1%	1%	0%	0%
Pacific Islander			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	2	01	20	2	2	203	20)4
	Count	%	Count	%	Count	%	Count	%
RESOLVED								
Foreclosure Avoided								
Total Re-Performing	133	20%	54	18 %	37	27%	76	32%
Re-Performing with Loan Modification	133	20%	53	18%	37	27%	75	32%
Re-Performing - Other	0	0%	1	0%	0	0%	1	0%
Forbearance	1	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	1	0%	1	0%	0	0%	3	1%
Short Sale	47	7%	8	3%	6	4%	19	8%
Deed-in-Lieu	59	9%	51	17%	7	5%	33	14%
Total Foreclosure Avoided	241	36%	114	38 %	50	36%	131	56 %
Foreclosure	41	6%	33	11%	3	2%	43	18%
Held For Rental	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	282	43%	147	49 %	53	39%	174	74%
NOT YET RESOLVED								
Delinquent Servicing	381	57%	152	51%	84	61%	62	26%
Total Loans Sold	663	100%	299	100 %	137	100%	236	100%

Appendix R-2: Status of	Loans Sold in SFLS 20	15-1 by Pool (205 -	301)
Pool Data (% of Loan Count)	205	206	301
TYPE OF FORECLOSURE STATE			
Judicial State	100%	100%	0%
Non-Judicial State	0%	0%	100%
Total - Type of Foreclosure State	100%	100%	100%
OCCUPANCY			
Vacant	0%	0%	0%
Occupied	100%	100%	100%
Unknown	0%	0%	0%
Total Occupancy	100%	100%	100%
DEMOGRAPHICS			
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%

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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		20	6	301	
	Count	%	Count	%	Count	%
RESOLVED						
Foreclosure Avoided						
Total Re-Performing	17	30%	25	24 %	0	0%
Re-Performing with Loan Modification	17	30%	24	23%	0	0%
Re-Performing - Other	0	0%	1	1%	0	0%
Forbearance	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	0	0%	0	0%	0	0%
Short Sale	2	4%	5	5%	0	0%
Deed-in-Lieu	9	16%	15	14%	2	67%
Total Foreclosure Avoided	28	50%	45	43 %	2	67%
Foreclosure	6	11%	16	15%	0	0%
Held For Rental	0	0%	0	0%	0	0%
Total Resolved Outcomes	34	61 %	61	59 %	2	67 %
NOT YET RESOLVED						
Delinquent Servicing	22	39%	43	41%	1	33%

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	140	9.35%
Sale to Owner Occupant	82	5.47%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	4	0.27%
Mortgage Loan Satisfaction	5	0.33%
HUD Approved Alternative NSO	0	0.00%
Total Final NSO Outcomes	231	15.42%
Total Planned NSO Outcomes	2	0.13%
Interim Status	1,138	75.97%



Non-NSO Outcomes	127	8.48%
Total Outcomes	1,498	100.00%
Percentage of Loans Reported	1	.00.00%

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 2016-1 - National



SFLS 2016-1 National: SALE LEVEL DATA

Currently SFLS 2016-1 has 55.1% of loans in delinquent servicing. For those loans that have resolved 61.8% have avoided foreclosure, of which 21.2% are re-performing.

Sale Date	November 18, 2015	Geography	Percentage of Total
Months from Sale to Reporting Date	14	Ohio	11%
Loans Sold	3,157	Illinois	10%
UPB	\$427.6M	Pennsylvania	10%
Aggregate Sales Price	\$206.0M	Florida	8%
Participating Servicers	31	New Jersey	8%
Number of Purchasers	2	Others	53%

Purchasers	Number of Loans	Percentage of Total
Bayview Asset Management	2,569	81%
Kondaur Capital Corporation	588	19%

Category	Count	Percentage of Loans Sold	Percentage of Resolved Loans
RESOLVED			
Foreclosure Avoided			
Total Re-Performing	300	9.5%	21.2%
Re-Performing with Loan Modification	285	9.1%	20.2%
Re-Performing - Other	15	0.5%	1.1%
Forbearance	17	0.5%	1.2%
Paid in Full/Short Payoff	14	0.4%	1.0%
Short Sale	128	4.1%	9.1%
Deed-in-Lieu	414	13.2%	29.3%
Total Foreclosure Avoided	873	27.8%	61.8%
Foreclosure	538	17.1%	38.1%
Held For Rental	1	0.0%	0.1%
Total Resolved Outcomes	1,412	44.9%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	1,730	55.1%	
Total Loans Sold	3,142	100.0%	

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

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	0%	0%	0%	0%	0%
Natives					
Asian	0%	0%	0%	0%	0%
Native Hawaiian and Other	0%	0%	1%	0%	0%
Pacific Islander	00/	00/	0%	00/	00/
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	1%	1%	0%	0%	0%
Natives	170	170	0 /0	070	070
Asian	1%	0%	3%	1%	1%
Native Hawaiian and Other	0%	2%	0%	0%	0%
Pacific Islander	0 /0	Ζ /0	078	0 /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	1	01	1	02	103	}	1	04	10	5
	Cou						Coun			
	nt	%	Count	%	Count	%	t	%	Count	%
RESOLVED										
Foreclosure Avoided										
Total Re-Performing	26	6%	36	12%	45	16 %	18	3%	175	11%
Re-Performing with Loan Modification	25	6%	36	12%	44	16%	6	1%	174	11%
Re-Performing - Other	1	0%	0	0%	1	0%	12	2%	1	0%
Forbearance	0	0%	0	0%	2	1%	15	3%	0	0%
Paid in Full/Short Payoff	5	1%	0	0%	0	0%	5	1%	4	0%

Short Sale	15	4%	15	5%	8	3%	56	10%	34	2%
Deed-in-Lieu	57	13%	61	20%	26	9%	115	20%	155	10%
Total Foreclosure Avoided	103	24%	112	36%	81	29 %	209	36 %	368	24%
Foreclosure	89	21%	42	14%	25	9%	147	25%	235	15%
Held For Rental	0	0%	0	0%	0	0%	1	0%	0	0%
Total Resolved Outcomes	192	45%	154	50%	106	38%	357	61%	603	39 %
NOT YET RESOLVED										
Delinquent Servicing	235	55%	156	50%	172	62%	231	39%	936	61%
Total Loans Sold	427	100%	310	100%	278	100 %	588	100%	1,539	100 %



SFLS 2016-1 - NSO

SFLS 2016-1 NSO: SALE LEVEL DATA

Currently SFLS 2016-1 has 62.3% of loans in delinquent servicing. For those loans that have resolved 79.8% have avoided foreclosure, of which 45.2% are re-performing.

Sale Date	November 18, 2015	Geography	Percentage of Total
Months from Sale to Reporting Date	9	New Jersey	24%

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Report to the Commissioner on Post Sale Reporting

Page 85

Loans Sold	2,630	New York	13%
UPB	\$472.4 M	Illinois	11%
Aggregate Sales Price	\$252.9 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	Percenta ge of Total
Bayview Asset Management	2,180	83%	Hogar Hispano, Inc.	70	3%
The Corona Group	221	8%	Community Loan Fund of New jersey, Inc. (Non-profit)	41	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	447	17.0%	45.2%
Re-Performing with Loan Modification	423	16.1%	42.7%
Re-Performing - Other	24	0.9%	2.4%
Forbearance	34	1.3%	3.4%
Paid in Full/Short Payoff	6	0.2%	0.6%
Short Sale	97	3.7%	9.8%
Deed-in-Lieu	206	7.8%	20.8%
Total Foreclosure Avoided	790	30.1%	79.8 %
Foreclosure	197	7.5%	19.9%
Held For Rental	3	0.1%	0.3%
Total Resolved Outcomes	990	37.7%	100.0%
NOT YET RESOLVED			
Delinquent Servicing	1,635	62.3%	
Total Loans Sold	2,625	100.0%	

	Pool Data (% of Loan Count)	201	202	203	204	205	206
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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%
<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%
DEMOGRAPHICS						
Hispanic or Latino	170/	1 5 0/	1 7 0/	5%	100/	70/
White Black or African American	17% 1%	15% 1%	13% 1%	5% 0%	18% 0%	7% 0%
American Indian and Alaskan						
Natives	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other	0%	0%	0%	0%	0%	0%
Pacific Islander						
Two or More Races	0%	0%	0%	0%	0%	0%
Not Disclosed	2%	2%	3%	0%	4%	1%
Total Hispanic and Latino	20%	18%	17%	5%	22%	8%
Not Hispanic or Latino	470/			010/	470/	660/
White Black or African American	47% 25%	56% 19%	55% 17%	81% 9%	47% 29%	66% 20%
American Indian and Alaskan						
Natives	0%	0%	0%	1%	0%	0%
Asian	4%	3%	3%	1%	2%	1%
Native Hawaiian and Other	1%	1%	1%	0%	1%	1%
Pacific Islander						
Two or More Races	1%	1%	1%	0%	0%	1%
Not Disclosed	3%	3%	7%	2%	1%	3%
Total Not Hispanic or Latino	80%	82%	83%	95%	78%	92%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	201	202	203	204	205	206
	-	-		-		

Report to the Commissioner on Post Sale Reporting

	Count	%	Cou nt	%	Coun t	%	Coun t	%	Cou nt	%	Cou nt	%
RESOLVED	count	70		70		70		70	110	70	110	70
Foreclosure Avoided												
Total Re-Performing	63	21 %	32	10%	22	17%	25	12%	55	29 %	42	21 %
Re-Performing with Loan Modification	63	21%	32	10%	22	17%	23	11%	55	29%	41	20%
Re-Performing - Other	0	0%	0	0%	0	0%	2	1%	0	0%	1	0%
Forbearance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	1	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Short Sale	14	5%	12	4%	3	2%	5	2%	10	5%	6	3%
Deed-in-Lieu	13	4%	22	7%	1	1%	26	12%	17	9%	20	10%
Total Foreclosure Avoided	91	31 %	66	20%	26	20%	56	27%	82	44%	68	34 %
Foreclosure	2	1%	13	4%	3	2%	9	4%	6	3%	12	6%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	93	32 %	79	24%	29	22%	65	31%	88	47%	80	40 %
NOT YET RESOLVED												
Delinquent Servicing	202	68%	247	76%	101	78%	146	69%	100	53%	121	60%
Total Loans Sold	295	100 %	326	100 %	130	100 %	211	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			
TYPE OF FORECLOSURE STATE									
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%			
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	10%	1%	5%	11%	1%	8%			
Black or African American	0%	0%	0%	1%	0%	0%			
American Indian and Alaskan	0%	0%	0%	0%	0%	0%			
Natives									
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	25%	14%	12%	12%	58%	8%			
American Indian and Alaskan	1%	1%	0%	0%	3%	0%			
Natives									
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 %			

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Total - Demographic Category 100% 100% 100% 100% 100%

Outcome Status	20	7	2	08	2	09	21	LO	2	11	2	12
			Cou		Coun				Coun		Cou	
	Count	%	nt	%	t	%	Count	%	t	%	nt	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	14	9 %	35	19%	19	25 %	58	27%	4	4%	1	2%
Re-Performing with Loan Modification	0	0%	35	19%	17	22%	58	27%	2	2%	0	0%
Re-Performing - Other	14	9%	0	0%	2	3%	0	0%	2	2%	1	2%
Forbearance	0	0%	0	0%	1	1%	0	0%	0	0%	0	0%
Paid in Full/Short Payoff	0	0%	0	0%	0	0%	0	0%	0	0%	2	3%
Short Sale	4	2%	4	2%	1	1%	9	4%	3	3%	7	12%
Deed-in-Lieu	3	2%	29	16%	2	3%	25	12%	4	4%	4	7%
Total Foreclosure Avoided	21	13%	68	37%	23	30 %	92	43%	11	10 %	14	23%
Foreclosure	45	28%	15	8%	5	7%	5	2%	20	18%	9	15%
Held For Rental	0	0%	0	0%	0	0%	0	0%	3	3%	0	0%
Total Resolved Outcomes	66	41%	83	45%	28	37 %	97	45%	34	30%	23	38%
NOT YET RESOLVED												
Delinquent Servicing	95	59%	101	55%	48	63%	117	55%	79	70%	37	62%
Total Loans Sold	161	100 %	184	100 %	76	100 %	214	100%	113	100 %	60	100 %

Pool Data (% of Loan Count)	213	214	215	216	302	303
TYPE OF FORECLOSURE STATE						
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%
DCCUPANCY						
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	6%	6%	33%	9%	13%	15%
Black or African American	0%	0%	0%	0%	0%	0%
American Indian and Alaskan	0%	1%	0%	0%	0%	0%
Natives						
Asian	0%	0%	0%	0%	0%	0%
Native Hawaiian and Other	0%	0%	0%	0%	0%	0%
Pacific Islander	00/	0.0/		00/		
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%	15%
Not Hispanic or Latino						
White	70%	75%	50%	59%	18%	56%
Black or African American	14%	13%	4%	26%	60%	29%

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



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%	85%
Total - Demographic Category	100%	100%	100%	100%	100%	100%

Outcome Status	21	.3	2	14	2	15	21	L 6	3	02	3	02
			Cou		Coun				Coun		Cou	
	Count	%	nt	%	t	%	Count	%	t	%	nt	%
RESOLVED												
Foreclosure Avoided												
Total Re-Performing	21	19 %	24	20 %	15	29 %	15	20 %	0	0%	2	5%
Re-Performing with Loan Modification	21	19%	24	20%	15	29%	15	20%		0%	0	0%
Re-Performing - Other	0	0%	0	0%	0	0%	0	0%	0	0%	2	5%
Forbearance	0	0%	0	0%	0	0%	0	0%	33	47%	0	0%
Paid in Full/Short Payoff	0	0%	1	1%	0	0%	1	1%	0	0%	1	2%
Short Sale	4	4%	0	0%	2	4%	3	4%	7	10%	3	7%
Deed-in-Lieu	13	12%	13	11%	3	6%	5	7%	4	6%	2	5%
Total Foreclosure Avoided	38	34%	38	32%	20	38 %	24	32%	44	63%	8	20%
Foreclosure	13	12%	14	12%	2	4%	9	12%	2	3%	13	32%
Held For Rental	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total Resolved Outcomes	51	46%	52	44%	22	42 %	33	45%	46	66%	21	51%
NOT YET RESOLVED												
Delinquent Servicing	60	54%	66	56%	30	58%	41	55%	24	34%	20	49%
Total Loans Sold	111	100 %	118	100 %	52	100 %	74	100%	70	100 %	41	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	,630
Final NSO Outcomes		
Mortgage Loan Re-Performance	113	4.30%
Sale to Owner Occupant	104	3.95%
Held-for-Rental	0	0.00%
Gift to Land Bank	0	0.00%
NSP Grantee	14	0.53%
Mortgage Loan Satisfaction	6	0.23%
HUD Approved Alternative NSO	0	0.00%
Total Final NSO Outcomes	237	9.01%
Total Planned NSO Outcomes	108	4.11%

Interim Status Non-NSO Outcomes	2,185 100	83.08% 3.80%
		100.00%
Total Outcomes	2,630	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.

Term	Definition
Borrower	A borrower whose mortgage loan was sold through HUD's SFLS-DASP sales.
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.
Foreclosure Avoided	The Foreclosure Avoided loans are comprised of loans in the following status outcome categories: Re-Performing; Forbearance; Paid in Full/Short Payoff; Short Sale and Deed-in Lieu.
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

GLOSSARY OF TERMS

Term	Definition
	transaction.
Purchaser	An entity who purchased mortgage loans through HUD's SFLS-DASP sales.
Re-Performing	Loans are considered Re-performing only if there have been six consecutive on-time payments at the time of the current reporting period. The mortgage may or may not have been modified through a permanent or trial modification.
Re-Performing with Loan Modification	Loans are considered Re-performing only if there have been six consecutive on-time payments at the time of the current reporting period. The loan has been modified through a permanent or trial modification since the Purchaser took ownership of the loan.
Re-Performing Other	Loans are considered Re-performing only if there have been six consecutive on-time payments at the time of the current reporting period. 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.