HOMEOWNERSHIP LOAN PORTFOLIO DELINQUENCY, REO & SHORT SALE, UNINSURED LOSS, AND LOAN MODIFICATION REPORT

April 30, 2017

Reconciled Loan Delinquency Summary All Active Loans By Insurance Type

					DI	ELINQUE	NCY RATIO	OS - % of	Loan Count		
	Loan		% of	Loan		Loan		Loan		Tot	als
	Count	Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%
Federal Guaranty											
FHA	5,440	\$ 478,531,243	32.89%	245	4.50%	57	1.05%	101	1.86%	403	7.41%
VA	97	7,401,997	0.51%	3	3.09%	0	0.00%	4	4.12%	7	7.22%
RHS	65	10,291,016	0.71%	1	1.54%	1	1.54%	0	0.00%	2	3.08%
Total Government:	5,602	496,224,256	34.11%	249	4.44%	58	1.04%	105	1.87%	412	7.35%
Conventional loans with MI											
MI with Reinsurance	372	81,200,250	5.58%	16	4.30%	9	2.42%	10	2.69%	35	9.41%
No Reinsurance without MI	1,053	247,136,565	16.99%	28	2.66%	10	0.95%	42	3.99%	80	7.60%
Originated with no MI	2,686	411,774,005	28.30%	82	3.05%	16	0.60%	40	1.49%	138	5.14%
MI Cancelled*	1,354	218,448,902	15.02%	32	2.36%	5	0.37%	22	1.62%	59	4.36%
Total Conventional:	5,465	958,559,721	65.89%	158	2.89%	40	0.73%	114	2.09%	312	5.71%
Total CalHFA	11,067	\$ 1,454,783,978	100.00%	407	3.68%	98	0.89%	219	1.98%	724	6.54%

^{*}Cancelled per Federal Homeowner Protection Act of 1998, which grants the option to cancel the MI with 20% equity.

Note: In accordance with CalHFA's policy, no trustee sale is permitted between December 15 and January 5 of any year without CalHFA's prior written approval.

Reconciled Loan Delinquency Summary All Active Loans By Loan Type

					DELINQUENCY RATIOS - % of Loan Count								
	Loan			% of	Loan		Loan		Loan		Tot	tals	
	Count		Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%	
30-yr level amort													
FHA	5,440	\$	478,531,243	32.89%	245	4.50%	57	1.05%	101	1.86%	403	7.41%	
VA	97		7,401,997	0.51%	3	3.09%	0	0.00%	4	4.12%	7	7.22%	
RHS	65		10,291,016	0.71%	1	1.54%	1	1.54%	0	0.00%	2	3.08%	
Conventional - with MI	514		103,316,825	7.10%	16	3.11%	12	2.33%	13	2.53%	41	7.98%	
Conventional - w/o MI	3,587		534,841,500	36.76%	93	2.59%	18	0.50%	49	1.37%	160	4.46%	
40-yr level amort													
Conventional - with MI	146		36,721,498	2.52%	8	5.48%	2	1.37%	7	4.79%	17	11.64%	
Conventional - w/o MI	138		24,910,761	1.71%	6	4.35%	0	0.00%	4	2.90%	10	7.25%	
*5-yr IOP, 30-yr amort													
Conventional - with MI	765		188,298,493	12.94%	20	2.61%	5	0.65%	32	4.18%	57	7.45%	
Conventional - w/o MI	315		70,470,646	4.84%	15	4.76%	3	0.95%	9	2.86%	27	8.57%	
Total CalHFA	11,067	\$	1,454,783,978	100.00%	407	3.68%	98	0.89%	219	1.98%	724	6.54%	
	Weighted	avera	age of conventions	al loans:	158	2.89%	40	0.73%	114	2.09%	312	5.71%	

^{*}All IOP loans were converted to fixed (amortizing) loans.

April 30, 2017

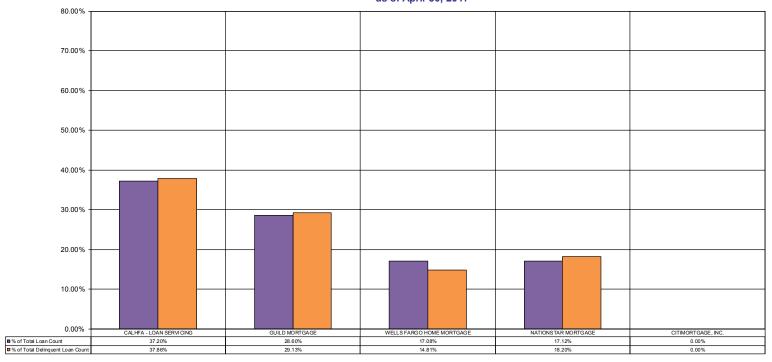
Reconciled Loan Delinquency Summary All Active Loans By Servicer

					DELINQUENCY RATIOS - % of Loan Count								
	Loan			% of	Loan		Loan		Loan		Tot	als	
	Count		Balance	Balance	Count	30-Day	Count	60-Day	Count	90(+) Day	Count	%	
CALHFA - LOAN SERVICING													
Federal Guaranty	2,084	\$	222,866,667.00	15.32%	94	4.51%	24	1.15%	38	1.82%	156	7.49%	
Conventional	3,819		710,749,621.43	48.86%	101	2.64%	25	0.65%	80	2.09%	206	5.39%	
	5,903	\$	933,616,288.43	64.18%	195	3.30%	49	0.83%	118	2.00%	362	6.13%	
GUILD MORTGAGE													
Federal Guaranty	1,602	\$	148,880,222.28	10.23%	72	4.49%	16	1.00%	32	2.00%	120	7.49%	
Conventional	1,077		178,001,572.38	12.24%	42	3.90%	7	0.65%	23	2.14%	72	6.69%	
	2,679	\$	326,881,794.66	22.47%	114	4.26%	23	0.86%	55	2.05%	192	7.17%	
WELLS FARGO HOME MORTGAGE													
Federal Guaranty	957	\$	63,386,580.51	4.36%	31	3.24%	12	1.25%	18	1.88%	61	6.37%	
Conventional	346		45,247,142.18	3.11%	9	2.60%	4	1.16%	6	1.73%	19	5.49%	
	1,303	\$	108,633,722.69	7.47%	40	3.07%	16	1.23%	24	1.84%	80	6.14%	
NATIONSTAR MORTGAGE													
Federal Guaranty	959	\$	61,090,786.50	4.20%	52	5.42%	6	0.63%	17	1.77%	75	7.82%	
Conventional	201		20,696,560.13	1.42%	6	2.99%	1	0.50%	5	2.49%	12	5.97%	
	1,160	\$	81,787,346.63	5.62%	58	5.00%	7	0.60%	22	1.90%	87	7.50%	
CITIMORTGAGE, INC.													
Federal Guaranty	-	\$	-	0.00%	-		-		-		-		
Conventional	22		3,864,825.26	0.27%		0.00%	3	13.64%		0.00%	3	13.64%	
	22	\$	3,864,825.26	0.27%	_	0.00%	3	13.64%	-	0.00%	3	13.64%	
Total CalHFA	11,067	\$	1,454,783,977.67	100.00%	407	3.68%	98	0.89%	219	1.98%	724	6.54%	

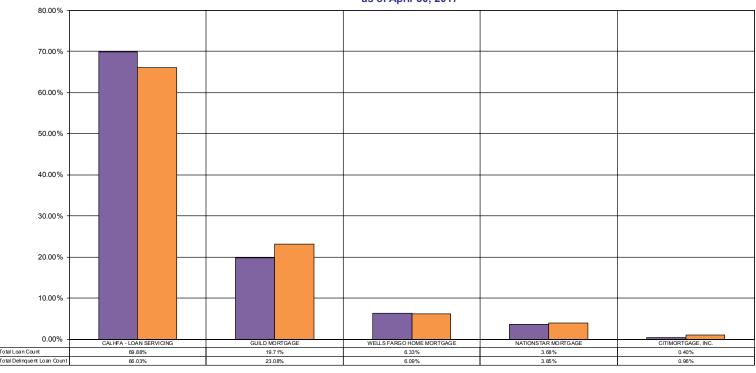
Reconciled Loan Delinquency Summary All Active Loans By County

				DELINQUENCY RATIOS - % of Loan Count								
Loan			% of	Loan		Loan		Loan		Tot	tal	
Count		Balance	Balance	Count	30-Day	Count	60-Day	Count	90-Day+	Count	%	
1,795	\$	298,588,949	20.52%	57	3.18%	11	0.61%	38	2.12%	106	5.91%	
826		65,854,429	4.53%	36	4.36%	10	1.21%	14	1.69%	60	7.26%	
805		136,093,935	9.35%	29	3.60%	5	0.62%	14	1.74%	48	5.96%	
748		51,836,383	3.56%	26	3.48%	5	0.67%	20	2.67%	51	6.82%	
715		48,216,892	3.31%	40	5.59%	7	0.98%	12	1.68%	59	8.25%	
570		110,092,007	7.57%	14	2.46%	5	0.88%	5	0.88%	24	4.21%	
491		63,790,247	4.38%	18	3.67%	4	0.81%	8	1.63%	30	6.11%	
488		59,006,838	4.06%	38	7.79%	8	1.64%	15	3.07%	61	12.50%	
461		65,339,518	4.49%	17	3.69%	5	1.08%	12	2.60%	34	7.38%	
403		73,606,061	5.06%	10	2.48%	3	0.74%	8	1.99%	21	5.21%	
391		66,722,361	4.59%	6	1.53%	4	1.02%	5	1.28%	15	3.84%	
356		27,693,305	1.90%	15	4.21%	4	1.12%	5	1.40%	24	6.74%	
338		59,476,396	4.09%	16	4.73%	5	1.48%	6	1.78%	27	7.99%	
268		23,755,146	1.63%	10	3.73%	2	0.75%	3	1.12%	15	5.60%	
251		41,513,987	2.85%	7	2.79%	3	1.20%	3	1.20%	13	5.18%	
2,161		263,197,525	18.09%	68	3.15%	17	0.79%	51	2.36%	136	6.29%	
11,067	\$	1,454,783,978	100.00%	407	3.68%	98	0.89%	219	1.98%	724	6.54%	
	1,795 826 805 748 715 570 491 488 461 403 391 356 338 268 251 2,161	1,795 \$ 826 805 748 715 570 491 488 461 403 391 356 338 268 251 2,161	Count Balance 1,795 \$ 298,588,949 826 65,854,429 805 136,093,935 748 51,836,383 715 48,216,892 570 110,092,007 491 63,790,247 488 59,006,838 461 65,339,518 403 73,606,061 391 66,722,361 356 27,693,305 338 59,476,396 268 23,755,146 251 41,513,987 2,161 263,197,525	Count Balance Balance 1,795 \$ 298,588,949 20.52% 826 65,854,429 4.53% 805 136,093,935 9.35% 748 51,836,383 3.56% 715 48,216,892 3.31% 570 110,092,007 7.57% 491 63,790,247 4.38% 488 59,006,838 4.06% 461 65,339,518 4.49% 403 73,606,061 5.06% 391 66,722,361 4.59% 356 27,693,305 1.90% 338 59,476,396 4.09% 268 23,755,146 1.63% 251 41,513,987 2.85% 2,161 263,197,525 18.09%	Count Balance Balance Count 1,795 \$ 298,588,949 20.52% 57 826 65,854,429 4.53% 36 805 136,093,935 9.35% 29 748 51,836,383 3.56% 26 715 48,216,892 3.31% 40 570 110,092,007 7.57% 14 491 63,790,247 4.38% 18 488 59,006,838 4.06% 38 461 65,339,518 4.49% 17 403 73,606,061 5.06% 10 391 66,722,361 4.59% 6 356 27,693,305 1.90% 15 338 59,476,396 4.09% 16 268 23,755,146 1.63% 10 251 41,513,987 2.85% 7 2,161 263,197,525 18.09% 68	Loan Count Balance % of Balance Loan Count 30-Day 1,795 \$ 298,588,949 20.52% 57 3.18% 826 65,854,429 4.53% 36 4.36% 805 136,093,935 9.35% 29 3.60% 748 51,836,383 3.56% 26 3.48% 715 48,216,892 3.31% 40 5.59% 570 110,092,007 7.57% 14 2.46% 491 63,790,247 4.38% 18 3.67% 488 59,006,838 4.06% 38 7.79% 461 65,339,518 4.49% 17 3.69% 403 73,606,061 5.06% 10 2.48% 391 66,722,361 4.59% 6 1.53% 356 27,693,305 1.90% 15 4.21% 338 59,476,396 4.09% 16 4.73% 268 23,755,146 1.63% 10 3.73% <tr< td=""><td>Loan Count Balance % of Balance Loan Count Loan 30-Day Loan Count 1,795 \$ 298,588,949 20.52% 57 3.18% 11 826 65,854,429 4.53% 36 4.36% 10 805 136,093,935 9.35% 29 3.60% 5 748 51,836,383 3.56% 26 3.48% 5 715 48,216,892 3.31% 40 5.59% 7 570 110,092,007 7.57% 14 2.46% 5 491 63,790,247 4.38% 18 3.67% 4 488 59,006,838 4.06% 38 7.79% 8 461 65,339,518 4.49% 17 3.69% 5 403 73,606,061 5.06% 10 2.48% 3 391 66,722,361 4.59% 6 1.53% 4 338 59,476,396 4.09% 16 4.73% 5</td><td>Loan Count Balance % of Balance Loan Count Loan 30-Day Loan Count Loan 60-Day 1,795 \$ 298,588,949 20.52% 57 3.18% 11 0.61% 826 65,854,429 4.53% 36 4.36% 10 1.21% 805 136,093,935 9.35% 29 3.60% 5 0.62% 748 51,836,383 3.56% 26 3.48% 5 0.67% 715 48,216,892 3.31% 40 5.59% 7 0.98% 570 110,092,007 7.57% 14 2.46% 5 0.88% 491 63,790,247 4.38% 18 3.67% 4 0.81% 488 59,006,838 4.06% 38 7.79% 8 1.64% 461 65,339,518 4.49% 17 3.69% 5 1.08% 403 73,606,061 5.06% 10 2.48% 3 0.74% 356 27,693,305</td><td>Loan Count Balance % of Balance Loan Count Loan 30-Day Loan Count Loan 60-Day Loan Count 1,795 \$ 298,588,949 20.52% 57 3.18% 11 0.61% 38 826 65,854,429 4.53% 36 4.36% 10 1.21% 14 805 136,093,935 9.35% 29 3.60% 5 0.62% 14 748 51,836,383 3.56% 26 3.48% 5 0.67% 20 715 48,216,892 3.31% 40 5.59% 7 0.98% 12 570 110,092,007 7.57% 14 2.46% 5 0.88% 5 491 63,790,247 4.38% 18 3.67% 4 0.81% 8 488 59,006,838 4.06% 38 7.79% 8 1.64% 15 403 73,606,061 5.06% 10 2.48% 3 0.74% 8 391</td><td>Loan Count Balance % of Balance Loan Count Jumps (Count) Loan Count Loan Count Jumps (Count) Jumps (Count)</td><td>Loan Count Balance % of Balance Loan Count Tole Count 1,795 \$ 298,588,949 20.52% 57 3.18% 11 0.61% 38 2.12% 106 826 65,854,429 4.53% 36 4.36% 10 1.21% 14 1.69% 60 805 136,093,935 9.35% 29 3.60% 5 0.62% 14 1.74% 48 748 51,836,383 3.56% 26 3.48% 5 0.67% 20 2.67% 51 715 48,216,892 3.31% 40 5.59% 7 0.98% 12 1.68% 59 570 110,092,007 7.57% 14 2.46% 5 0.88% 5 0.88% 24 491 63,790,247 4.38% 18 3.67% 4 0.81% 8 1.63% 30 488</td></tr<>	Loan Count Balance % of Balance Loan Count Loan 30-Day Loan Count 1,795 \$ 298,588,949 20.52% 57 3.18% 11 826 65,854,429 4.53% 36 4.36% 10 805 136,093,935 9.35% 29 3.60% 5 748 51,836,383 3.56% 26 3.48% 5 715 48,216,892 3.31% 40 5.59% 7 570 110,092,007 7.57% 14 2.46% 5 491 63,790,247 4.38% 18 3.67% 4 488 59,006,838 4.06% 38 7.79% 8 461 65,339,518 4.49% 17 3.69% 5 403 73,606,061 5.06% 10 2.48% 3 391 66,722,361 4.59% 6 1.53% 4 338 59,476,396 4.09% 16 4.73% 5	Loan Count Balance % of Balance Loan Count Loan 30-Day Loan Count Loan 60-Day 1,795 \$ 298,588,949 20.52% 57 3.18% 11 0.61% 826 65,854,429 4.53% 36 4.36% 10 1.21% 805 136,093,935 9.35% 29 3.60% 5 0.62% 748 51,836,383 3.56% 26 3.48% 5 0.67% 715 48,216,892 3.31% 40 5.59% 7 0.98% 570 110,092,007 7.57% 14 2.46% 5 0.88% 491 63,790,247 4.38% 18 3.67% 4 0.81% 488 59,006,838 4.06% 38 7.79% 8 1.64% 461 65,339,518 4.49% 17 3.69% 5 1.08% 403 73,606,061 5.06% 10 2.48% 3 0.74% 356 27,693,305	Loan Count Balance % of Balance Loan Count Loan 30-Day Loan Count Loan 60-Day Loan Count 1,795 \$ 298,588,949 20.52% 57 3.18% 11 0.61% 38 826 65,854,429 4.53% 36 4.36% 10 1.21% 14 805 136,093,935 9.35% 29 3.60% 5 0.62% 14 748 51,836,383 3.56% 26 3.48% 5 0.67% 20 715 48,216,892 3.31% 40 5.59% 7 0.98% 12 570 110,092,007 7.57% 14 2.46% 5 0.88% 5 491 63,790,247 4.38% 18 3.67% 4 0.81% 8 488 59,006,838 4.06% 38 7.79% 8 1.64% 15 403 73,606,061 5.06% 10 2.48% 3 0.74% 8 391	Loan Count Balance % of Balance Loan Count Jumps (Count) Loan Count Loan Count Jumps (Count) Jumps (Count)	Loan Count Balance % of Balance Loan Count Tole Count 1,795 \$ 298,588,949 20.52% 57 3.18% 11 0.61% 38 2.12% 106 826 65,854,429 4.53% 36 4.36% 10 1.21% 14 1.69% 60 805 136,093,935 9.35% 29 3.60% 5 0.62% 14 1.74% 48 748 51,836,383 3.56% 26 3.48% 5 0.67% 20 2.67% 51 715 48,216,892 3.31% 40 5.59% 7 0.98% 12 1.68% 59 570 110,092,007 7.57% 14 2.46% 5 0.88% 5 0.88% 24 491 63,790,247 4.38% 18 3.67% 4 0.81% 8 1.63% 30 488	

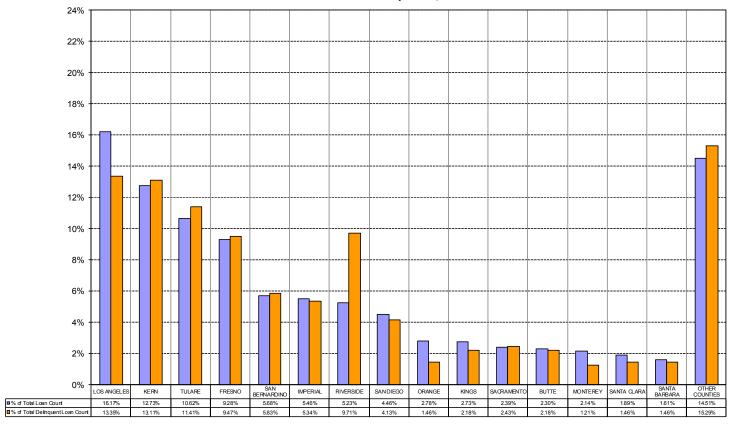
CalHFA FHA Loan Portfolio Performance Comparison by Servicer (% of Total Loan Count vs. % of Total Delinquent Loan Count) as of April 30, 2017



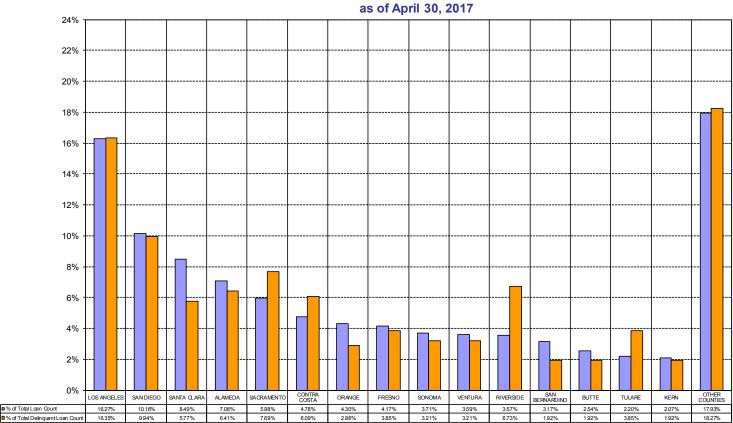
CalHFA Conventional Loan Portfolio Performance Comparison by Servicer (% of Total Loan Count vs. % of Total Delinquent Loan Count) as of April 30, 2017



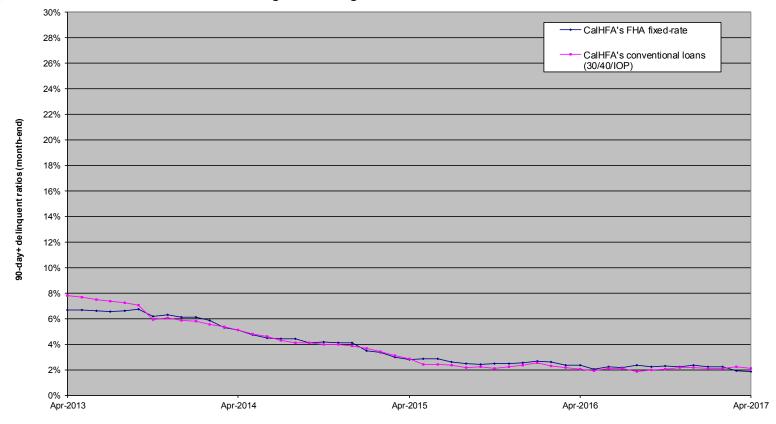
CalHFA FHA Loan Portfolio Performance Comparison by County (% of Total Loan Count vs. % of Total Delinquent Loan Count) as of April 30, 2017



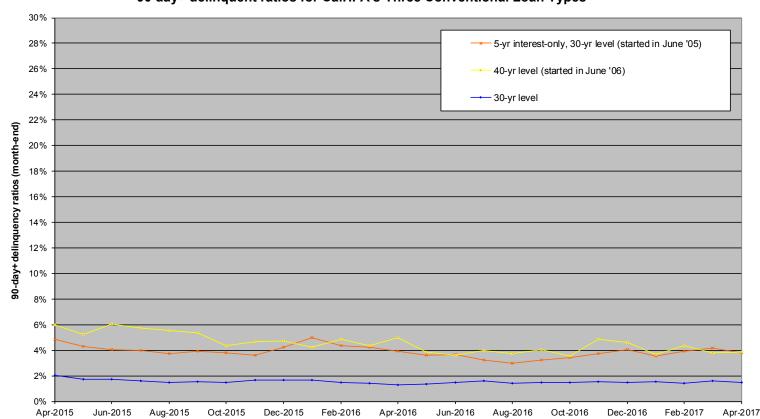
CalHFA Conventional Loan Portfolio Performance Comparison by County (% of Total Loan Count vs. % of Total Delinquent Loan Count)



90 day+ delinquent ratios for CalHFA's FHA and weighted average of all Conventional Loans



90 day+ delinquent ratios for CalHFA's Three Conventional Loan Types

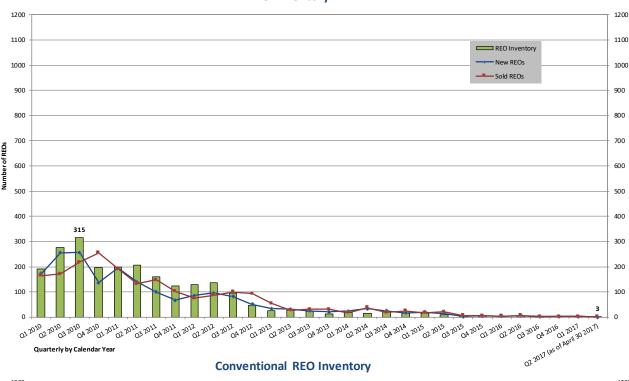


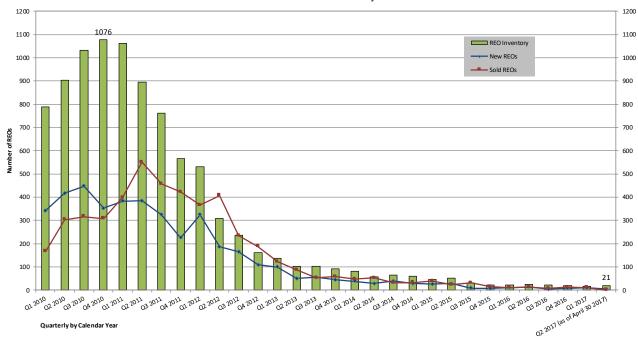
Real Estate Owned

	Calendar Year 2017 (As of April 30, 2017)													
			*7	Frustee Sale	es		Disp							
	Beginning	Prior	Reverted	Reverted	Total	Repurchased	Market	Repurchased	Market	Total	Ending	UPB		
Loan	Balance	Calendar	to CalHFA	to CalHFA	Trustee	by Lender	Sale(s)	by Lender	Sale(s)	Disposition	Balance	of REO's		
Type	# of Loans	Adj.	Jan-March	April	Sales	Jan-March	Jan-March	April	April	of REO(s)	# of Loans	Owned		
FHA/RHS/VA	3	0	3		3	2		1		3	3	\$ 785,629		
Conventional	19	0	10	4	14		11		1	12	21	3,909,242		
Total	22	0	14	4	17	2	11	1	1	15	24	\$ 4,694,871		

*3rd party trustee sales are not shown in this table (title to these loans were never transferred to CalHFA). There were eight (8) 3rd party sales in calendar year 2008, eighteen (18) 3rd party sales in calendar year 2009, thirty nine (39) 3rd party sales in calendar year 2010, twenty two (22) 3rd party sales in calendar year 2011, fourty one (41) 3rd party sales in calendar year 2012, fifty nine (59) 3rd party sales in calendar year 2013, fourty three (43) 3rd party sales in calendar 2014, twenty-four (24) 3rd party sales in calendar 2015, seventeen (17) 3rd party sales in calendar 2016, and there are twelve (12) 3rd party sales to date in calendar 2017.

FHA REO Inventory



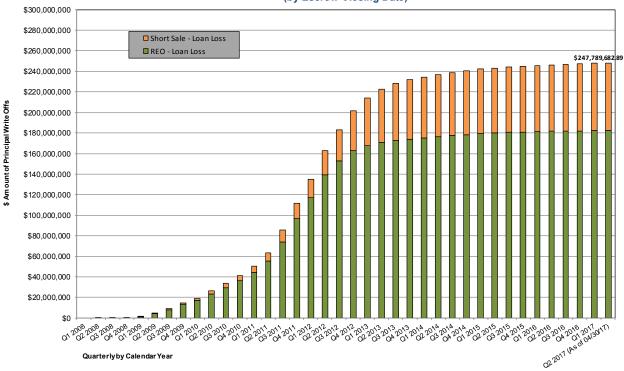


Cal HFA California Housing Finance Agency

2017 Year to Date Composition of 1st Trust Deed Loss (As of April 30, 2017)

	Disposition											
Loan Type	Repurchased by Lender	Market Sales	Short Sales	Lo	an Balance at Sales		Principal /rite-Offs					
FHA/RHS/VA	3		4	\$	1,362,236							
Conventional		12	9		4,670,648	\$	(729,561)					
	3	12	13	\$	6,032,884	\$	(729,561)					

Accumulated Uninsured Loss from Sale of Conventional REOs & Short Sales (by Escrow Closing Date)



Comparison of Quarterly Uninsured Loss from Sale of Conventional REOs & Short Sales

