

# Single Family Loan Sale 2016-1 (SFLS 2016-1)

## Sales Results Summary



**Bid Date:**

November 18, 2015

**Seller:**

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

**Transaction Specialist:**

Verdi Consulting, Inc.  
8400 Westpark Drive, Mclean VA 22102

## Table of Contents

<b>Section</b>	<b>Page</b>
S-1 Results Summary .....	1-3
S-2 Mortgage Loan Stratifications .....	2-6
National Pool 101 .....	2-6
National Pool 102 .....	2-8
National Pool 103 .....	2-10
National Pool 104 .....	2-11
National Pool 105 .....	2-13
NSO Pool 201 .....	2-15
NSO Pool 202 .....	2-16
NSO Pool 203 .....	2-17
NSO Pool 204 .....	2-18
NSO Pool 205 .....	2-20
NSO Pool 206 .....	2-21
NSO Pool 207 .....	2-22
NSO Pool 208 .....	2-24
NSO Pool 209 .....	2-26
NSO Pool 210 .....	2-27
NSO Pool 211 .....	2-27
NSO Pool 212 .....	2-27
NSO Pool 213 .....	2-27
NSO Pool 214 .....	2-28
NSO Pool 215 .....	2-28
NSO Pool 216 .....	2-28
Non Profit Pool: Massachusetts NSO Pool 301 .....	2-29
Non Profit Pool: Chicago IL NSO Pool 302 .....	2-29
Non Profit Pool: Tampa FL NSO Pool 303 .....	2-29
GLOSSARY .....	2-30

## S-1 Results Summary

Listed below are the pools for the 2016-1 sale with the aggregate loan count, unpaid principal balance (UPB) and broker price opinion (BPO) values for each offered pool.

Pool Number	Pool Reference	Loan Count	UPB	BPO Value
101	National Wells	576	\$83,761,068.14	\$71,195,711.00
102	National BofA	419	\$61,272,618.71	\$52,996,405.00
103	National Citi	303	\$44,215,876.81	\$38,480,716.00
104	National Chase Mix	818	\$116,084,874.30	\$100,609,350.00
105	National Mix	1,835	\$239,080,707.87	\$198,806,780.00
201	NSO NJ BofA and Chase	373	\$94,020,844.33	\$83,746,725.00
202	NSO NJ Wells and NationStar	393	\$89,706,813.56	\$76,900,199.00
203	NSO NY MSA	172	\$54,377,066.81	\$53,322,400.00
204	NSO NY	268	\$37,830,889.81	\$35,688,249.00
205	NSO IL Chicago MSA	289	\$50,934,973.84	\$37,959,319.00
206	NSO PA	297	\$44,206,512.56	\$37,737,317.00
207	NSO FL	225	\$36,050,022.86	\$29,687,971.00
208	NSO OH	252	\$28,848,775.84	\$24,980,056.00
209	NSO IN	102	\$11,492,536.87	\$10,561,900.00
210	NSO CT, ME, NH, RI	286	\$58,965,012.11	\$49,764,073.00
211	NSO AL, GA, NC, TN	222	\$30,160,447.39	\$24,525,194.00
212	NSO CA, OR, WA	113	\$23,463,748.81	\$20,129,950.00
213	NSO MI, MN, WI	159	\$20,402,726.64	\$16,008,452.00
214	NSO IA, IL, KY, MO	171	\$20,097,802.28	\$17,517,000.00
215	NSO AZ, CO, ID, NM, NV, UT	93	\$16,059,070.35	\$13,857,180.00
216	NSO LA, OK, TX	117	\$14,669,692.01	\$13,689,110.00
301	NSO NP MA	143	\$30,877,271.91	\$28,967,600.00
302	NSO NP Chicago IL	93	\$15,763,769.23	\$9,728,000.00
303	NSO NP Tampa FL	68	\$9,486,542.93	\$8,132,680.00
<b>Total</b>		<b>7,787</b>	<b>\$1,231,829,665.97</b>	<b>\$1,054,992,337.00</b>

<b>Sale Type</b>	<b>Loan Count</b>	<b>UPB</b>	<b>BPO Value</b>
National	3,951	\$544,415,145.83	\$462,088,962.00
NSO	3,532	\$631,286,936.07	\$546,075,095.00
NSO NP	304	\$56,127,584.07	\$46,828,280.00
<b>Total</b>	<b>7,787</b>	<b>\$1,231,829,665.97</b>	<b>\$1,054,992,337.00</b>

The BPO values represent the “as is” value for the 90-day marketing time for the area.

<b>Pool Number</b>	<b>Winning Bidder</b>	<b>Bid % of UPB</b>	<b>Bid % of BPO</b>
101	Bayview Acquisitions, LLC	50.26%	59.13%
102	Bayview Acquisitions, LLC	50.31%	58.17%
103	Bayview Acquisitions, LLC	56.02%	64.37%
104	Matawin Ventures Trust Series 2015-3	45.40%	52.39%
105	Bayview Acquisitions, LLC	47.20%	56.76%
201	Bayview Acquisitions, LLC	54.07%	60.71%
202	Bayview Acquisitions, LLC	52.45%	61.19%
203	Bayview Acquisitions, LLC	54.13%	55.20%
204	Bayview Acquisitions, LLC	47.50%	50.35%
205	Bayview Acquisitions, LLC	50.26%	67.44%
206	Bayview Acquisitions, LLC	54.10%	63.37%
207	Corona Asset Management XIV, LLC	62.19%	75.52%
208	Bayview Acquisitions, LLC	51.90%	59.94%
209	Bayview Acquisitions, LLC	53.61%	58.33%
210	Bayview Acquisitions, LLC	54.96%	65.13%
211	Pretium Mortgage Credit Partners 1 Loan Acquisition, LP	59.01%	72.57%
212	Corona Asset Management XIV, LLC	66.01%	76.95%
213	Bayview Acquisitions, LLC	50.11%	63.86%
214	Bayview Acquisitions, LLC	52.75%	60.53%
215	Bayview Acquisitions, LLC	59.41%	68.85%
216	Bayview Acquisitions, LLC	58.28%	62.45%
301	<b>NO AWARD</b>	<b>NO AWARD</b>	<b>NO AWARD</b>
302	Hogar Hispano, Inc.	27.98%	45.35%
303	Community Loan Fund of New Jersey, Inc.	63.35%	73.90%

**Note: Pool 301 was not awarded as part of 2016-1 sale.**

Bids were submitted on November 18, 2015 by a total of twelve (12) bidding entities.

There can be no assurance that any Participating Servicer will deliver a minimum number of Mortgage Loans to HUD or that a minimum number of Mortgage Loans will be delivered to the Purchaser(s).

## S-2 Mortgage Loan Stratifications

Note: For the mortgage loan stratifications below, the percentage of UPB may not add up to 100% due to rounding.

### National Pool 101

National Pool by State	State	Loan Count	UPB	% of UPB
<b>Pool 101</b>	<b>Total</b>	<b>576</b>	<b>\$83,761,068.14</b>	<b>100.00%</b>
Arizona	AZ	1	\$168,880.99	0.20%
Arkansas	AR	1	\$110,630.86	0.13%
Connecticut	CT	22	\$4,160,604.61	4.97%
Delaware	DE	32	\$5,906,032.21	7.05%
Florida	FL	39	\$5,619,915.23	6.71%
Idaho	ID	1	\$151,155.17	0.18%
Illinois	IL	41	\$5,516,197.98	6.59%
Indiana	IN	34	\$3,735,197.87	4.46%
Iowa	IA	16	\$1,731,076.66	2.07%
Kansas	KS	11	\$1,245,301.34	1.49%
Kentucky	KY	30	\$3,301,052.42	3.94%
Louisiana	LA	10	\$1,304,422.13	1.56%
Maine	ME	5	\$813,898.14	0.97%
Michigan	MI	3	\$300,890.86	0.36%
Minnesota	MN	3	\$384,675.86	0.46%
Mississippi	MS	3	\$364,580.82	0.44%
Missouri	MO	1	\$46,395.01	0.06%
Nebraska	NE	2	\$103,416.15	0.12%
Nevada	NV	4	\$760,054.93	0.91%
New Jersey	NJ	61	\$12,525,240.72	14.95%
New Mexico	NM	20	\$2,896,402.65	3.46%
New York	NY	45	\$7,101,275.79	8.48%
North Carolina	NC	10	\$1,502,124.06	1.79%
Oklahoma	OK	24	\$2,727,975.16	3.26%
Oregon	OR	8	\$1,299,587.67	1.55%
Pennsylvania	PA	105	\$14,160,134.90	16.91%
Rhode Island	RI	2	\$359,328.69	0.43%
South Dakota	SD	1	\$129,872.07	0.16%
Tennessee	TN	3	\$302,336.21	0.36%

<b>National Pool by State</b>	<b>State</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>Pool 101</b>	<b>Total</b>	<b>576</b>	<b>\$83,761,068.14</b>	<b>100.00%</b>
Texas	TX	1	\$59,388.93	0.07%
Utah	UT	1	\$187,886.97	0.22%
Vermont	VT	1	\$120,764.37	0.14%
Virginia	VA	3	\$566,263.05	0.68%
Washington	WA	5	\$872,315.12	1.04%
Wisconsin	WI	27	\$3,225,792.54	3.85%

*National Pool 102*

<b>National Pool by State</b>	<b>State</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>Pool 102</b>	<b>Total</b>	<b>419</b>	<b>\$61,272,618.71</b>	<b>100.00%</b>
Alabama	AL	3	\$310,712.20	0.51%
Arizona	AZ	2	\$289,596.04	0.47%
Arkansas	AR	14	\$1,484,737.22	2.42%
California	CA	1	\$315,017.63	0.51%
Connecticut	CT	5	\$1,019,650.71	1.66%
Delaware	DE	57	\$8,913,797.72	14.55%
District of Columbia	DC	1	\$149,689.96	0.24%
Florida	FL	18	\$2,479,260.91	4.05%
Georgia	GA	11	\$1,380,850.64	2.25%
Illinois	IL	24	\$3,811,613.38	6.22%
Indiana	IN	20	\$2,299,698.06	3.75%
Iowa	IA	8	\$815,317.24	1.33%
Kansas	KS	18	\$2,113,972.60	3.45%
Kentucky	KY	14	\$1,206,727.66	1.97%
Louisiana	LA	4	\$515,501.13	0.84%
Maine	ME	4	\$588,105.18	0.96%
Michigan	MI	5	\$571,743.02	0.93%
Minnesota	MN	1	\$129,113.54	0.21%
Mississippi	MS	11	\$1,463,489.56	2.39%
Missouri	MO	2	\$387,908.34	0.63%
Nebraska	NE	3	\$334,086.27	0.55%
Nevada	NV	4	\$663,429.82	1.08%
New Jersey	NJ	22	\$5,229,625.23	8.54%
New Mexico	NM	11	\$1,604,627.46	2.62%
New York	NY	24	\$3,579,899.04	5.84%
North Carolina	NC	8	\$1,060,481.28	1.73%
Ohio	OH	27	\$2,864,507.21	4.68%
Oklahoma	OK	5	\$795,958.51	1.30%
Oregon	OR	4	\$742,195.35	1.21%
Pennsylvania	PA	22	\$3,219,405.76	5.25%
South Dakota	SD	2	\$227,318.80	0.37%
Tennessee	TN	3	\$354,672.69	0.58%
Texas	TX	2	\$231,672.73	0.38%
Utah	UT	1	\$211,362.72	0.34%



<b>National Pool by State</b>	<b>State</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>Pool 102</b>	<b>Total</b>	<b>419</b>	<b>\$61,272,618.71</b>	<b>100.00%</b>
Vermont	VT	2	\$322,563.05	0.53%
Virginia	VA	27	\$5,415,828.07	8.84%
Washington	WA	16	\$2,331,853.88	3.81%
Wisconsin	WI	13	\$1,836,628.10	3.00%

*National Pool 103*

<b>National Pool by State</b>	<b>State</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>Pool 103</b>	<b>Total</b>	<b>303</b>	<b>\$44,215,876.81</b>	<b>100.00%</b>
Alabama	AL	5	\$539,226.20	1.22%
California	CA	1	\$376,169.26	0.85%
Colorado	CO	1	\$206,546.06	0.47%
Connecticut	CT	8	\$1,739,651.80	3.93%
Delaware	DE	3	\$759,168.40	1.72%
Florida	FL	14	\$1,930,804.09	4.37%
Georgia	GA	14	\$1,789,493.03	4.05%
Illinois	IL	17	\$2,264,798.52	5.12%
Indiana	IN	20	\$2,325,653.68	5.26%
Iowa	IA	2	\$213,414.92	0.48%
Kansas	KS	4	\$540,993.95	1.22%
Kentucky	KY	8	\$1,098,555.20	2.48%
Louisiana	LA	2	\$256,534.99	0.58%
Maine	ME	2	\$324,914.60	0.73%
Michigan	MI	2	\$110,858.98	0.25%
Mississippi	MS	3	\$385,820.45	0.87%
Missouri	MO	4	\$327,701.02	0.74%
New Hampshire	NH	1	\$173,507.55	0.39%
New Jersey	NJ	46	\$10,836,631.15	24.51%
New Mexico	NM	7	\$927,052.95	2.10%
New York	NY	33	\$4,991,445.02	11.29%
North Carolina	NC	5	\$597,953.45	1.35%
Ohio	OH	54	\$5,263,235.86	11.90%
Oklahoma	OK	2	\$172,915.22	0.39%
Oregon	OR	1	\$162,398.85	0.37%
Pennsylvania	PA	12	\$1,254,002.02	2.84%
Puerto Rico	PR	7	\$991,006.59	2.24%
Rhode Island	RI	2	\$509,572.43	1.15%
Texas	TX	2	\$243,633.62	0.55%
Virginia	VA	2	\$227,296.58	0.51%
Wisconsin	WI	19	\$2,674,920.37	6.05%

## National Pool 104

National Pool by State	State	Loan Count	UPB	% of UPB
<b>Pool 104</b>	<b>Total</b>	<b>818</b>	<b>\$116,084,874.30</b>	<b>100.00%</b>
Alabama	AL	9	\$1,068,422.53	0.92%
Arkansas	AR	8	\$1,149,155.35	0.99%
California	CA	2	\$654,684.67	0.56%
Connecticut	CT	15	\$3,327,227.72	2.87%
Delaware	DE	41	\$6,785,781.49	5.85%
District of Columbia	DC	3	\$1,000,910.40	0.86%
Florida	FL	50	\$6,608,807.99	5.69%
Georgia	GA	22	\$2,942,414.21	2.53%
Illinois	IL	63	\$8,908,057.54	7.67%
Indiana	IN	58	\$5,744,508.81	4.95%
Iowa	IA	7	\$879,254.30	0.76%
Kansas	KS	24	\$2,462,320.82	2.12%
Kentucky	KY	37	\$4,096,905.97	3.53%
Louisiana	LA	17	\$1,815,798.38	1.56%
Maine	ME	14	\$2,142,150.83	1.85%
Michigan	MI	8	\$686,677.19	0.59%
Minnesota	MN	1	\$101,282.39	0.09%
Mississippi	MS	8	\$898,968.48	0.77%
Missouri	MO	3	\$224,476.59	0.19%
Nebraska	NE	3	\$355,025.33	0.31%
Nevada	NV	4	\$962,409.21	0.83%
New Hampshire	NH	1	\$175,784.89	0.15%
New Jersey	NJ	73	\$15,526,047.17	13.37%
New Mexico	NM	24	\$3,398,549.33	2.93%
New York	NY	46	\$7,895,697.21	6.80%
North Carolina	NC	14	\$1,579,709.37	1.36%
North Dakota	ND	1	\$74,440.39	0.06%
Ohio	OH	79	\$8,603,935.18	7.41%
Oklahoma	OK	25	\$2,793,416.98	2.41%
Oregon	OR	8	\$1,554,050.35	1.34%
Pennsylvania	PA	73	\$9,745,624.78	8.40%
Rhode Island	RI	2	\$454,502.47	0.39%
South Dakota	SD	2	\$238,052.84	0.21%
Tennessee	TN	5	\$527,247.39	0.45%

<b>National Pool by State</b>	<b>State</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>Pool 104</b>	<b>Total</b>	<b>818</b>	<b>\$116,084,874.30</b>	<b>100.00%</b>
Texas	TX	14	\$1,815,079.28	1.56%
Utah	UT	1	\$142,708.46	0.12%
Vermont	VT	11	\$1,816,392.30	1.56%
Virginia	VA	15	\$2,607,898.61	2.25%
Washington	WA	11	\$2,269,887.76	1.96%
West Virginia	WV	1	\$262,249.89	0.23%
Wisconsin	WI	15	\$1,788,359.45	1.54%

## National Pool 105

National Pool by State	State	Loan Count	UPB	% of UPB
<b>Pool 105</b>	<b>Total</b>	<b>1,835</b>	<b>\$239,080,707.87</b>	<b>100.00%</b>
Alabama	AL	13	\$1,480,754.89	0.62%
Arizona	AZ	1	\$129,217.37	0.05%
Arkansas	AR	4	\$307,474.28	0.13%
California	CA	8	\$1,539,025.50	0.64%
Colorado	CO	1	\$94,757.55	0.04%
Connecticut	CT	91	\$15,887,192.93	6.65%
Delaware	DE	20	\$2,872,548.42	1.20%
District of Columbia	DC	3	\$746,739.46	0.31%
Florida	FL	234	\$30,526,724.73	12.77%
Georgia	GA	20	\$2,548,784.93	1.07%
Idaho	ID	2	\$280,272.09	0.12%
Illinois	IL	229	\$29,864,314.58	12.49%
Indiana	IN	162	\$14,375,054.16	6.01%
Iowa	IA	26	\$2,943,413.29	1.23%
Kansas	KS	28	\$2,546,215.93	1.07%
Kentucky	KY	63	\$7,023,444.71	2.94%
Louisiana	LA	22	\$3,398,978.40	1.42%
Maine	ME	21	\$2,897,932.31	1.21%
Michigan	MI	6	\$800,471.07	0.33%
Minnesota	MN	2	\$171,065.58	0.07%
Mississippi	MS	2	\$181,547.36	0.08%
Missouri	MO	7	\$640,363.22	0.27%
Nebraska	NE	3	\$419,601.50	0.18%
Nevada	NV	5	\$954,910.27	0.40%
New Hampshire	NH	3	\$842,909.42	0.35%
New Jersey	NJ	107	\$24,305,705.60	10.17%
New Mexico	NM	31	\$4,092,111.13	1.71%
New York	NY	140	\$21,891,910.81	9.16%
North Carolina	NC	21	\$2,496,487.31	1.04%
Ohio	OH	271	\$26,771,323.51	11.20%
Oklahoma	OK	54	\$4,982,393.88	2.08%
Oregon	OR	7	\$1,288,119.42	0.54%
Pennsylvania	PA	141	\$17,488,019.90	7.31%
Puerto Rico	PR	1	\$46,265.06	0.02%

<b>National Pool by State</b>	<b>State</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>Pool 105</b>	<b>Total</b>	<b>1,835</b>	<b>\$239,080,707.87</b>	<b>100.00%</b>
Rhode Island	RI	5	\$1,187,557.54	0.50%
South Dakota	SD	4	\$485,093.23	0.20%
Tennessee	TN	5	\$570,824.88	0.24%
Texas	TX	7	\$747,802.34	0.31%
Utah	UT	1	\$166,050.65	0.07%
Vermont	VT	5	\$669,238.06	0.28%
Virginia	VA	12	\$1,822,870.13	0.76%
Washington	WA	11	\$2,204,359.56	0.92%
West Virginia	WV	1	\$64,046.98	0.03%
Wisconsin	WI	35	\$4,326,813.93	1.81%

*NSO Pool 201*

NSO Pool by State/City	County	Loan Count	UPB	% of UPB
<b>201 -- New Jersey</b>	<b>Total</b>	<b>373</b>	<b>\$94,020,844.33</b>	<b>100.00%</b>
	Atlantic	16	\$3,326,407.26	3.53%
	Bergen	24	\$8,219,583.95	8.74%
	Burlington	13	\$2,677,924.50	2.85%
	Camden	20	\$2,728,042.56	2.91%
	Cape May	3	\$558,647.21	0.59%
	Cumberland	17	\$2,548,410.23	2.72%
	Essex	54	\$14,358,544.39	15.27%
	Gloucester	14	\$2,995,155.18	3.18%
	Hudson	13	\$3,957,229.14	4.20%
	Mercer	9	\$1,919,211.61	2.04%
	Middlesex	27	\$7,360,536.41	7.83%
	Monmouth	20	\$6,771,017.15	7.20%
	Morris	8	\$2,296,851.34	2.45%
	Ocean	42	\$10,478,883.36	11.14%
	Passaic	21	\$6,426,647.86	6.83%
	Salem	6	\$943,395.55	1.01%
	Somerset	8	\$2,029,514.97	2.15%
	Sussex	14	\$3,247,809.17	3.46%
	Union	34	\$8,971,910.61	9.54%
	Warren	10	\$2,205,121.88	2.35%

*NSO Pool 202*

<b>NSO Pool by State/City</b>	<b>County</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>202 -- New Jersey</b>	<b>Total</b>	<b>393</b>	<b>\$89,706,813.56</b>	<b>100.00%</b>
	Atlantic	39	\$6,895,704.81	7.69%
	Bergen	9	\$2,854,379.29	3.18%
	Burlington	18	\$3,653,894.66	4.08%
	Camden	58	\$9,070,962.35	10.11%
	Cape May	3	\$666,668.66	0.74%
	Cumberland	8	\$1,244,604.64	1.39%
	Essex	32	\$8,482,921.42	9.45%
	Gloucester	34	\$6,832,167.16	7.61%
	Hudson	9	\$2,464,509.54	2.75%
	Hunterdon	4	\$965,558.28	1.08%
	Mercer	20	\$4,212,599.96	4.70%
	Middlesex	25	\$7,062,195.42	7.87%
	Monmouth	17	\$5,054,382.10	5.64%
	Morris	16	\$4,613,641.48	5.14%
	Ocean	27	\$7,167,166.93	7.99%
	Passaic	27	\$7,598,289.90	8.47%
	Salem	5	\$775,528.25	0.86%
	Sussex	7	\$1,301,596.74	1.45%
	Union	28	\$7,288,710.63	8.12%
	Warren	7	\$1,501,331.34	1.67%



*NSO Pool 203*

<b>NSO Pool by State/City</b>	<b>County</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>203 - New York MSA</b>	<b>Total</b>	<b>172</b>	<b>\$54,377,066.81</b>	<b>100.00%</b>
	Nassau	40	\$14,133,349.85	25.99%
	Putnam	6	\$1,798,498.13	3.31%
	Rockland	8	\$2,457,424.89	4.52%
	Suffolk	102	\$30,396,195.09	55.90%
	Westchester	16	\$5,591,598.85	10.28%

*NSO Pool 204*

<b>NSO Pool by State/City</b>	<b>County</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>204 -- New York</b>	<b>Total</b>	<b>268</b>	<b>\$37,830,889.81</b>	<b>100.00%</b>
	Albany	9	\$1,555,315.09	4.11%
	Broome	10	\$993,373.47	2.63%
	Cattaraugus	2	\$230,409.32	0.61%
	Cayuga	8	\$679,753.76	1.80%
	Chautauqua	6	\$466,568.60	1.23%
	Chemung	1	\$300,338.31	0.79%
	Chenango	1	\$85,945.99	0.23%
	Cortland	3	\$290,995.07	0.77%
	Dutchess	17	\$4,227,236.11	11.17%
	Erie	26	\$3,075,639.10	8.13%
	Essex	2	\$294,861.13	0.78%
	Franklin	1	\$75,092.09	0.20%
	Fulton	2	\$190,267.80	0.50%
	Genesee	5	\$530,281.49	1.40%
	Greene	2	\$283,513.60	0.75%
	Hamilton	1	\$142,492.90	0.38%
	Herkimer	1	\$83,555.26	0.22%
	Jefferson	5	\$605,539.79	1.60%
	Livingston	1	\$106,871.24	0.28%
	Madison	2	\$201,202.92	0.53%
	Monroe	26	\$2,724,793.35	7.20%
	Niagara	8	\$925,433.03	2.45%
	Oneida	8	\$642,932.22	1.70%
	Onondaga	32	\$3,426,236.78	9.06%
	Ontario	3	\$364,900.18	0.96%
	Orange	31	\$7,263,321.07	19.20%
	Orleans	1	\$90,484.98	0.24%
	Oswego	5	\$588,909.19	1.56%
	Otsego	1	\$60,537.62	0.16%
	Rensselaer	11	\$1,813,692.96	4.79%
	Saratoga	6	\$856,574.20	2.26%
	Schenectady	5	\$637,962.43	1.69%
	Schoharie	3	\$305,346.15	0.81%
	Steuben	1	\$77,554.68	0.21%

<b>NSO Pool by State/City</b>	<b>County</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>204 -- New York</b>	<b>Total</b>	<b>268</b>	<b>\$37,830,889.81</b>	<b>100.00%</b>
	Tioga	1	\$187,777.35	0.50%
	Tompkins	1	\$135,600.48	0.36%
	Ulster	12	\$2,336,510.63	6.18%
	Warren	1	\$178,924.22	0.47%
	Washington	2	\$211,380.70	0.56%
	Wayne	4	\$475,196.16	1.26%
	Yates	1	\$107,568.39	0.28%

*NSO Pool 205*

<b>NSO Pool by State/City</b>	<b>County</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>205 – Chicago MSA</b>	<b>Total</b>	<b>289</b>	<b>\$50,934,973.84</b>	<b>100.00%</b>
	Cook	134	\$22,317,731.23	43.82%
	DeKalb	3	\$516,369.68	1.01%
	DuPage	19	\$4,379,745.03	8.60%
	Grundy	1	\$166,970.13	0.33%
	Kane	20	\$3,479,623.92	6.83%
	Kendall	9	\$1,647,251.80	3.23%
	La Salle	1	\$173,464.77	0.34%
	Lake	34	\$6,067,115.06	11.91%
	McHenry	20	\$3,811,217.90	7.48%
	Will	48	\$8,375,484.32	16.44%

*NSO Pool 206*

NSO Pool by State/City	County	Loan Count	UPB	% of UPB
<b>206 -- Pennsylvania</b>	<b>Total</b>	<b>297</b>	<b>\$44,206,512.56</b>	<b>100.00%</b>
	Allegheny	12	\$1,537,807.96	3.48%
	Beaver	2	\$197,222.98	0.45%
	Berks	13	\$1,577,619.82	3.57%
	Bucks	16	\$3,459,725.90	7.83%
	Butler	1	\$47,801.00	0.11%
	Carbon	7	\$1,191,883.03	2.70%
	Chester	1	\$239,210.63	0.54%
	Clearfield	1	\$35,134.89	0.08%
	Columbia	3	\$308,896.44	0.70%
	Cumberland	2	\$237,355.11	0.54%
	Dauphin	7	\$886,407.53	2.01%
	Delaware	34	\$4,819,565.11	10.90%
	Erie	4	\$315,352.97	0.71%
	Fayette	2	\$352,813.83	0.80%
	Juniata	1	\$78,247.16	0.18%
	Lackawanna	7	\$844,707.15	1.91%
	Lancaster	8	\$1,199,028.38	2.71%
	Lebanon	5	\$774,892.63	1.75%
	Lehigh	11	\$1,645,590.70	3.72%
	Luzerne	13	\$1,309,802.68	2.96%
	Lycoming	1	\$138,019.15	0.31%
	Mercer	2	\$166,144.51	0.38%
	Monroe	16	\$2,782,101.61	6.29%
	Montgomery	14	\$3,083,941.15	6.98%
	Northampton	25	\$4,804,586.89	10.87%
	Northumberland	3	\$425,964.92	0.96%
	Perry	1	\$106,603.80	0.24%
	Philadelphia	49	\$6,755,397.02	15.28%
	Pike	4	\$844,401.17	1.91%
	Schuylkill	2	\$88,950.37	0.20%
	Snyder	1	\$197,437.05	0.45%
	Washington	1	\$120,258.41	0.27%
	Wayne	2	\$204,492.61	0.46%
	Westmoreland	5	\$449,250.94	1.02%
	York	21	\$2,979,897.06	6.74%

*NSO Pool 207*

<b>NSO Pool by State/City</b>	<b>County</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>207 – Florida</b>	<b>Total</b>	<b>225</b>	<b>\$36,050,022.86</b>	<b>100.00%</b>
	Alachua	6	\$1,057,534.24	2.93%
	Bay	2	\$321,138.47	0.89%
	Brevard	11	\$1,677,070.88	4.65%
	Broward	14	\$2,735,272.76	7.59%
	Citrus	2	\$432,832.20	1.20%
	Clay	7	\$1,350,094.99	3.75%
	Collier	2	\$419,506.93	1.16%
	Columbia	3	\$408,259.64	1.13%
	Duval	29	\$4,182,256.08	11.60%
	Escambia	8	\$749,195.89	2.08%
	Flagler	1	\$194,100.23	0.54%
	Gadsden	1	\$139,119.27	0.39%
	Hardee	1	\$111,782.09	0.31%
	Hendry	2	\$138,531.94	0.38%
	Highlands	2	\$248,014.47	0.69%
	Indian River	2	\$393,228.69	1.09%
	Lake	6	\$924,962.54	2.57%
	Lee	6	\$1,150,539.65	3.19%
	Leon	6	\$862,245.90	2.39%
	Levy	3	\$305,685.40	0.85%
	Manatee	7	\$1,402,453.92	3.89%
	Marion	7	\$1,061,658.17	2.94%
	Martin	2	\$258,265.54	0.72%
	Miami Dade	16	\$3,320,908.30	9.21%
	Nassau	1	\$156,101.72	0.43%
	Okaloosa	2	\$263,985.51	0.73%
	Orange	14	\$2,291,531.98	6.36%
	Osceola	6	\$999,403.41	2.77%
	Palm Beach	4	\$603,047.83	1.67%
	Polk	16	\$2,380,042.62	6.60%
	Putnam	1	\$55,872.23	0.15%
	Santa Rosa	4	\$466,300.05	1.29%
	Sarasota	2	\$290,360.03	0.81%
	Seminole	8	\$1,297,937.54	3.60%

<b>NSO Pool by State/City</b>	<b>County</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>207 – Florida</b>	<b>Total</b>	<b>225</b>	<b>\$36,050,022.86</b>	<b>100.00%</b>
	St. John	2	\$314,213.30	0.87%
	St. Lucie	5	\$928,975.68	2.58%
	Sumter	1	\$186,563.39	0.52%
	Volusia	12	\$1,739,610.74	4.83%
	Washington	1	\$231,418.64	0.64%

*NSO Pool 208*

<b>NSO Pool by State/City</b>	<b>County</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>208 -- Ohio</b>	<b>Total</b>	<b>252</b>	<b>\$28,848,775.84</b>	<b>100.00%</b>
	Auglaize	1	\$169,100.18	0.59%
	Brown	1	\$62,769.68	0.22%
	Butler	15	\$2,066,323.82	7.16%
	Carroll	1	\$133,937.52	0.46%
	Clark	4	\$407,566.01	1.41%
	Clermont	3	\$424,779.26	1.47%
	Clinton	1	\$62,244.72	0.22%
	Coshocton	1	\$220,574.96	0.76%
	Cuyahoga	36	\$3,756,825.93	13.02%
	Darke	1	\$85,649.64	0.30%
	Delaware	3	\$736,893.61	2.55%
	Erie	3	\$258,049.44	0.89%
	Fairfield	2	\$384,740.71	1.33%
	Franklin	39	\$4,122,777.77	14.29%
	Fulton	2	\$229,788.75	0.80%
	Greene	3	\$328,257.43	1.14%
	Hamilton	17	\$1,895,125.59	6.57%
	Hancock	3	\$336,470.71	1.17%
	Jefferson	1	\$117,186.36	0.41%
	Lake	12	\$1,378,860.33	4.78%
	Lawrence	1	\$120,812.78	0.42%
	Licking	2	\$329,895.76	1.14%
	Logan	1	\$99,289.25	0.34%
	Lorain	8	\$871,684.08	3.02%
	Lucas	5	\$492,354.89	1.71%
	Mahoning	6	\$606,686.70	2.10%
	Marion	3	\$222,485.05	0.77%
	Medina	1	\$182,286.38	0.63%
	Montgomery	16	\$1,819,925.00	6.31%
	Pickaway	2	\$404,637.73	1.40%
	Portage	4	\$524,420.27	1.82%
	Preble	1	\$116,866.74	0.41%
	Ross	3	\$361,864.86	1.25%
	Sandusky	1	\$177,522.07	0.62%



<b>NSO Pool by State/City</b>	<b>County</b>	<b>Loan Count</b>	<b>UPB</b>	<b>% of UPB</b>
<b>208 -- Ohio</b>	<b>Total</b>	<b>252</b>	<b>\$28,848,775.84</b>	<b>100.00%</b>
	Seneca	1	\$55,391.04	0.19%
	Shelby	1	\$115,897.90	0.40%
	Stark	9	\$954,574.66	3.31%
	Summit	24	\$2,601,087.35	9.02%
	Trumbull	4	\$344,704.57	1.19%
	Union	2	\$251,427.59	0.87%
	Warren	5	\$661,961.85	2.29%
	Wayne	1	\$124,233.29	0.43%
	Williams	1	\$174,750.77	0.61%
	Wood	1	\$56,092.84	0.19%

*NSO Pool 209*

NSO Pool by State/City	County	Loan Count	UPB	% of UPB
<b>209 -- Indiana</b>	<b>Total</b>	<b>102</b>	<b>\$11,492,536.87</b>	<b>100.00%</b>
	Allen	8	\$678,236.40	5.90%
	Bartholomew	2	\$182,085.99	1.58%
	Boone	1	\$130,949.73	1.14%
	Clark	3	\$306,059.24	2.66%
	Clay	1	\$60,523.70	0.53%
	Delaware	1	\$42,263.53	0.37%
	Elkhart	3	\$328,386.92	2.86%
	Floyd	3	\$462,834.49	4.03%
	Gibson	1	\$89,365.91	0.78%
	Grant	1	\$113,251.45	0.99%
	Hancock	2	\$260,432.35	2.27%
	Hendricks	1	\$141,196.40	1.23%
	Howard	2	\$101,759.45	0.89%
	Huntington	2	\$150,228.28	1.31%
	Jackson	3	\$341,129.55	2.97%
	Johnson	3	\$405,413.32	3.53%
	Lake	16	\$2,163,916.60	18.83%
	Laporte	2	\$249,303.62	2.17%
	Madison	2	\$150,002.36	1.31%
	Marion	29	\$3,518,451.51	30.62%
	Miami	1	\$61,236.44	0.53%
	Monroe	1	\$107,890.17	0.94%
	Newton	1	\$108,369.51	0.94%
	Porter	3	\$357,042.54	3.11%
	St. Joseph	2	\$175,106.34	1.52%
	Tippecanoe	2	\$239,477.53	2.08%
	Vanderburgh	2	\$135,005.28	1.17%
	Vigo	1	\$71,155.68	0.62%
	Warrick	2	\$248,388.88	2.16%
	Wayne	1	\$113,073.70	0.98%

### *NSO Pool 210*

NSO Pool by State/City	State	Loan Count	UPB	% of UPB
<b>210 -- CT, ME, NH, RI</b>	<b>Total</b>	<b>286</b>	<b>\$58,965,012.11</b>	<b>100.00%</b>
Connecticut	CT	230	\$48,160,640.71	81.68%
Maine	ME	28	\$4,739,371.19	8.04%
New Hampshire	NH	4	\$908,322.71	1.54%
Rhode Island	RI	24	\$5,156,677.50	8.75%

### *NSO Pool 211*

NSO Pool by State/City	State	Loan Count	UPB	% of UPB
<b>211 -- AL, GA, NC, TN</b>	<b>Total</b>	<b>222</b>	<b>\$30,160,447.39</b>	<b>100.00%</b>
Alabama	AL	28	\$3,261,189.05	10.81%
Georgia	GA	91	\$13,031,355.29	43.21%
North Carolina	NC	79	\$10,620,495.78	35.21%
Tennessee	TN	24	\$3,247,407.27	10.77%

### *NSO Pool 212*

NSO Pool by State/City	State	Loan Count	UPB	% of UPB
<b>212 -- CA, OR, WA</b>	<b>Total</b>	<b>113</b>	<b>\$23,463,748.81</b>	<b>100.00%</b>
California	CA	18	\$4,550,671.61	19.39%
Oregon	OR	29	\$5,731,284.38	24.43%
Washington	WA	66	\$13,181,792.82	56.18%

### *NSO Pool 213*

NSO Pool by State/City	State	Loan Count	UPB	% of UPB
<b>213 -- MI, MN, WI</b>	<b>Total</b>	<b>159</b>	<b>\$20,402,726.64</b>	<b>100.00%</b>
Michigan	MI	33	\$3,429,608.24	16.81%
Minnesota	MN	7	\$1,145,139.26	5.61%
Wisconsin	WI	119	\$15,827,979.14	77.58%

### *NSO Pool 214*

NSO Pool by State/City	State	Loan Count	UPB	% of UPB
<b>214 -- IA, IL, KY, MO</b>	<b>Total</b>	<b>171</b>	<b>\$20,097,802.28</b>	<b>100.00%</b>
Iowa	IA	37	\$4,360,020.28	21.69%
Illinois	IL	60	\$6,398,714.98	31.84%
Kentucky	KY	52	\$6,744,761.36	33.56%
Missouri	MO	22	\$2,594,305.66	12.91%

### *NSO Pool 215*

NSO Pool by State/City	State	Loan Count	UPB	% of UPB
<b>215 – AZ, CO, ID, NM, NV, UT</b>	<b>Total</b>	<b>93</b>	<b>\$16,059,070.35</b>	<b>100.00%</b>
Arizona	AZ	6	\$1,165,282.33	7.26%
Colorado	CO	3	\$442,518.48	2.76%
Idaho	ID	2	\$247,798.34	1.54%
New Mexico	NM	47	\$6,981,752.39	43.48%
Nevada	NV	24	\$4,662,861.57	29.04%
Utah	UT	11	\$2,558,857.24	15.93%

### *NSO Pool 216*

NSO Pool by State/City	State	Loan Count	UPB	% of UPB
<b>216 – LA, OK, TX</b>	<b>Total</b>	<b>117</b>	<b>\$14,669,692.01</b>	<b>100.00%</b>
Louisiana	LA	53	\$6,995,004.20	47.68%
Oklahoma	OK	45	\$5,267,125.83	35.90%
Texas	TX	19	\$2,407,561.98	16.41%

*Non Profit Pool: Massachusetts NSO Pool 301*

NSO NP Pool by State/City	County	Loan Count	UPB	% of UPB
<b>301 - MA</b>	NO AWARD	NO AWARD	NO AWARD	NO AWARD

*Non Profit Pool: Chicago IL NSO Pool 302*

NSO NP Pool by State/City	County	Loan Count	UPB	% of UPB
<b>302 - Chicago IL</b>	<b>Total</b>	<b>93</b>	<b>\$15,763,769.23</b>	<b>100.00%</b>
	Cook	93	\$15,763,769.23	100.00%

*Non Profit Pool: Tampa FL NSO Pool 303*

NSO NP Pool by State/City	County	Loan Count	UPB	% of UPB
<b>303 - Tampa FL</b>	<b>Total</b>	<b>68</b>	<b>\$9,486,542.93</b>	<b>100.00%</b>
	Hernando	6	\$731,447.44	7.71%
	Hillsborough	34	\$5,162,542.62	54.42%
	Pasco	16	\$1,943,560.08	20.49%
	Pinellas	12	\$1,648,992.79	17.38%

## *GLOSSARY*

**BPO:** Broker price opinion, or BPO, is the market value of a real estate property, as estimated by a real estate professional. A BPO is not an appraisal; it's an educated determination of value based on sales trends, condition of the property, and recent sales prices of similar properties.

**MSA:** A metropolitan statistical areas is a geographic region of relatively high population density at its core and close economic ties throughout the region.

**National Pool:** The National component of the Single Family Loan Sale program consists of nationally dispersed pools of mortgage notes.

**NSO Pool:** The Neighborhood Stabilization Outcome component of the Single Family Loan Sale program consists of geographically concentrated pools of mortgage notes that have additional servicing and disposition requirements, beyond the requirements of the National Pools, to increase neighborhood stabilization. Acceptable NSO outcomes include re-performance, rental to a borrower, sale to an owner occupant, gift to a land bank, sale to a non-profit, and loan payoff. NSO investors are required to achieve approved neighborhood stabilization outcomes for at least 50 percent of the loans in each NSO pool.

**NP Pool:** The Neighborhood Stabilization Outcome Non-Profit component of the Single Family Loan Sale program consists of geographically concentrated pools of mortgage notes for which only non-profit bidders or units of local government are eligible to bid. NSO-NP pools have the same servicing and disposition requirements as regular NSO pools to support neighborhood stabilization.