

**Virginia Housing Development Authority, Commonwealth Mortgage Bonds
Balances, Delinquencies, Forbearances, & Foreclosures by Origination Year
As of June 30, 2020**

balances in \$millions

Year of Origination	Outstanding Balance of Mortgage Loans	Percentage of Outstanding Balance	Outstanding Balance of Delinquent* Mortgage Loans	Percentage of Mortgage Loans Delinquent*	Outstanding Balance of Loans with CARES Forbearance	Percent of Mortgage Loans with CARES Forbearance	Outstanding Balance of Mortgage Loans In Foreclosure	Percentage of Mortgage Loans In Foreclosure
ALL LOANS								
2013 and earlier	\$1,322	61.8 %	\$52	3.9 %	\$84	6.4 %	\$6	11.1 %
2014	123	5.8	6	4.7	11	8.8	1	10.1
2015	182	8.5	3	1.6	12	6.5	0	9.0
2016	39	1.8	1	2.7	3	8.3	0	0.0
2017	22	1.0	1	3.3	2	7.9	0	0.0
2018	24	1.1	1	4.8	3	10.6	0	0.0
2019	283	13.3	1	0.3	28	9.9	0	0.0
2020 year-to-date	142	6.6	0	0.1	7	4.8	0	0.0
Total	\$2,137	100 %	\$65	3.0 %	\$149	7.0 %	\$7	10.3 %
SELF-INSURED ONLY								
2013 and earlier	\$662	72.7 %	\$14	2.1 %	\$33	4.9 %	\$2	13.0 %
2014	39	4.3	1	1.3	3	7.3	0	0.0
2015	53	5.8	0	0.6	3	5.0	0	0.0
2016	25	2.8	0	1.7	1	5.6	0	0.0
2017	19	2.1	0	2.5	2	8.0	0	0.0
2018	19	2.1	1	2.7	2	9.1	0	0.0
2019	71	7.8	0	0.5	7	9.3	0	0.0
2020 year-to-date	22	2.4	0	0.4	3	11.9	0	0.0
Total	\$910	100 %	\$17	1.9 %	\$52	5.7 %	\$2	10.9 %

*Delinquent is two or more monthly payments delinquent (excluding loans in foreclosure).

Balances include loans securitized through Ginnie Mae and the resultant MBS is pledged to the Commonwealth Mortgage Bonds.