

**Virginia Housing Development Authority, Commonwealth Mortgage Bonds
Balances, Delinquencies, Forbearances, & Foreclosures by Origination Year
As of June 30, 2021**

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 Mortgage Loans In Foreclosure	Percentage of Mortgage Loans In Foreclosure
ALL LOANS						
2015 and earlier	\$1,257	58.5 %	\$36	2.8 %	\$4	9.9 %
2016	30	1.4	1	3.3	0	0.0
2017	17	0.8	1	2.9	0	0.0
2018	19	0.9	1	2.7	0	0.0
2019	205	9.5	1	0.7	0	0.0
2020	255	11.9	2	0.7	0	0.0
2021 year-to-date	366	17.0	1	0.2	0	0.0
Total	\$2,149	100 %	\$41	1.9 %	\$4	8.5 %
SELF-INSURED ONLY						
2015 and earlier	\$578	77.5 %	\$10	1.7 %	\$1	10.5 %
2016	21	2.8	0	1.9	0	0.0
2017	15	2.0	0	1.9	0	0.0
2018	15	2.0	1	3.4	0	0.0
2019	55	7.3	0	0.6	0	0.0
2020	42	5.6	0	0.4	0	0.0
2021	21	2.8	0	0.5	0	0.0
Total	\$746	100 %	\$12	1.6 %	\$1	8.9 %

*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.