

Loss Mitigation Activity Report

December

Loss Mitigation Activity for Loans Under 90 Days Past Due

Dollar Amounts in Thousands (\$,000)

	2008		2009		2010		2011		2012		2013		2014		2015	
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount
Special Forbearance (Moratory)	947	\$ 131,851	3,319	\$ 431,370	4,261	\$ 503,124	4,832	\$ 544,020	4,927	\$ 538,985	4,678	\$ 496,442	3,954	\$ 429,182	3,707	\$ 396,701
Agreements and Payment Plans	1,327	\$ 158,360	9,836	\$ 994,891	16,878	\$ 1,559,718	8,495	\$ 752,829	9,246	\$ 794,221	6,667	\$ 568,101	6,507	\$ 502,662	1,289	\$ 109,112
Stipulation or covenant	60	\$ 7,412	339	\$ 38,618	952	\$ 87,815	135	\$ 14,295	14	\$ 1,530	257	\$ 23,269	695	\$ 79,853	113	\$ 9,510
Modification/Restructuring	141	\$ 24,033	1,394	\$ 199,986	4,710	\$ 574,470	7,532	\$ 960,505	7,481	\$ 926,468	6,733	\$ 840,006	5,490	\$ 674,305	4,347	\$ 520,017
Partial Claims	41	\$ 2,912	200	\$ 17,420	211	\$ 19,291	1,073	\$ 94,066	308	\$ 29,884	70	\$ 6,973	50	\$ 5,447	71	\$ 8,083
Housing Saving Aids	3	\$ 223	1	\$ 42	8	\$ 896	238	\$ 19,701	428	\$ 37,149	106	\$ 7,773	-	\$ -	-	\$ -
Other	18	\$ 3,348	645	\$ 103,456	241	\$ 28,308	276	\$ 43,733	173	\$ 34,377	212	\$ 55,364	268	\$ 58,907	821	\$ 84,922
TOTAL	2,537	\$ 328,139	15,734	\$ 1,785,783	27,261	\$ 2,773,622	22,581	\$ 2,429,149	22,577	\$ 2,362,614	18,723	\$ 1,997,928	16,964	\$ 1,750,356	10,348	\$ 1,128,346

Loss Mitigation Activity for Loans in Foreclosure Process

Loss Mitigation Activity for Loans in Foreclosure Process

	2008		2009		2010		2011		2012		2013		2014		2015	
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount
Agreements and Payment Plans	955	\$ 107,989	3,989	\$ 424,929	4,417	\$ 557,502	4,561	\$ 579,337	3,568	\$ 383,788	2,715	\$ 297,022	2,075	\$ 275,921	338	\$ 39,176
Loss Mitigation Aids-Estipulation or Covenant	595	\$ 64,074	1,123	\$ 115,239	1,675	\$ 190,259	1,098	\$ 116,743	994	\$ 104,026	555	\$ 56,394	273	\$ 33,790	96	\$ 9,355
Loss Mitigation Aids-Modifications																
Restructuring	1,898	\$ 189,373	1,690	\$ 234,668	2,199	\$ 852,660	1,900	\$ 329,016	2,328	\$ 637,683	1,844	\$ 344,621	1,942	\$ 265,145	2,699	\$ 336,594
Loss Mitigation Aids-Partial Claims	47	\$ 6,289	177	\$ 15,623	140	\$ 16,558	180	\$ 840,791	70	\$ 6,727	13	\$ 1,110	48	\$ 5,641	170	\$ 19,345
Loss Mitigation Aids-Housing Saving Aids	-	\$ -	186	\$ 18,734	42	\$ 4,305	-	\$ -	8	\$ 1,412	-	\$ -	-	\$ -	-	\$ -
Loss Mitigation Aids-Refinancing	-	\$ -	6	\$ 1,178	269	\$ 20,327	46	\$ 12,124	37	\$ 9,059	17	\$ 5,599	17	\$ 7,320	60	\$ 18,179
TOTAL	3,495	\$ 367,725	7,171	\$ 810,371	8,742	\$ 1,641,611	7,785	\$ 1,878,011	7,005	\$ 1,142,695	5,144	\$ 704,746	4,355	\$ 587,817	3,363	\$ 422,649

Total Loss Mitigation Activity

Total Loss Mitigation Activity

	2008		2009		2010		2011		2012		2013		2014		2015	
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount
Special Forbearance (Moratory)	947	\$ 131,851	3,319	\$ 431,370	4,261	\$ 503,124	4,832	\$ 544,020	4,927	\$ 538,985	4,678	\$ 496,442	3,954	\$ 429,182	3,707	\$ 396,701
Agreements and Payment Plans	2,282	\$ 266,349	13,825	\$ 1,419,820	21,295	\$ 2,117,220	13,056	\$ 1,332,166	12,814	\$ 1,178,009	9,382	\$ 865,123	8,582	\$ 778,583	1,627	\$ 148,288
Stipulation or covenant	655	\$ 71,486	1,462	\$ 153,857	2,627	\$ 278,074	1,233	\$ 131,038	1,008	\$ 105,556	812	\$ 79,663	968	\$ 113,643	209	\$ 18,865
Modification/Restructuring	2,039	\$ 213,406	3,084	\$ 434,654	6,909	\$ 1,427,130	9,432	\$ 1,289,521	9,809	\$ 1,564,151	8,577	\$ 1,184,627	7,432	\$ 939,450	7,046	\$ 856,611
Partial Claims	88	\$ 9,201	377	\$ 33,043	351	\$ 35,849	1,253	\$ 934,857	378	\$ 36,611	83	\$ 8,083	98	\$ 11,088	241	\$ 27,428
Housing Saving Aids	3	\$ 223	187	\$ 18,776	50	\$ 5,201	238	\$ 19,701	436	\$ 38,561	106	\$ 7,773	-	\$ -	-	\$ -
Other	18	\$ 3,348	651	\$ 104,634	510	\$ 48,635	322	\$ 55,857	210	\$ 43,436	229	\$ 60,963	285	\$ 66,227	881	\$ 103,101
GRAND TOTAL	6,032	\$ 695,864	22,905	\$ 2,596,154	36,003	\$ 4,415,233	30,366	\$ 4,307,160	29,582	\$ 3,505,309	23,867	\$ 2,702,674	21,319	\$ 2,338,173	13,711	\$ 1,550,995

Moratories from Sept. 2017 to August 2018 were added due to Maria hurricane.

COVID was added from March 2020 to Sept. 2021.

Moratories from Oct. to Dic. 2022 were added due to Fiona hurricane.

Done Annually

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Loss Mitigation Activity Report

December

Loss Mitigation Activity for Loans Under 90 Days Past Due

Dollar Amounts in Thousands (\$,000)

	2016		2017		2018		2019		2020		2021		2022		2023		Accrued Total Number	Accrued Total Amount
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount		
Special Forbearance (Moratory)	3,943	\$ 425,839	98,255	\$ 12,830,712	32,839	\$ 4,705,668	1,814	\$ 179,953	92,829	\$ 10,243,744	2,875	\$ 341,687	4,253	\$ 488,763	1,925	\$ 154,473	269,358	\$ 32,842,514
Agreements and Payment Plans	728	\$ 59,421	617	\$ 62,404	10,433	\$ 998,131	1,660	\$ 136,348	1,685	\$ 126,256	1,603	\$ 123,513	1,616	\$ 150,932	1,295	\$ 93,903	79,882	\$ 7,190,802
Stipulation or covenant	46	\$ 3,552	17	\$ 2,745	130	\$ 15,568	38	\$ 2,286	33	\$ 2,590	136	\$ 134,960	193	\$ 13,281	51	\$ 4,130	3,209	\$ 437,284
Modification/Restructuring	3,912	\$ 465,419	2,657	\$ 314,253	15,392	\$ 1,594,322	4,312	\$ 523,430	2,057	\$ 234,391	2,515	\$ 301,575	1,684	\$ 213,531	1,558	\$ 177,219	71,915	\$ 8,366,711
Partial Claims	89	\$ 9,370	7	\$ 726	1,081	\$ 127,675	506	\$ 49,804	1,396	\$ 159,374	2,812	\$ 505,462	856	\$ 83,020	354	\$ 34,886	9,125	\$ 1,119,507
Housing Saving Aids	-	\$ -	1	\$ 245	-	\$ -	-	\$ -	-	\$ -	-	\$ -	48	\$ 3,995	52	\$ 4,677	885	\$ 70,024
Other	400	\$ 57,919	578	\$ 94,337	758	\$ 116,401	693	\$ 144,941	1,161	\$ 129,168	1,234	\$ 128,058	325	\$ 31,412	170	\$ 16,200	7,973	\$ 1,114,652
TOTAL	9,118	\$ 1,021,520	102,132	\$ 13,305,422	60,633	\$ 7,557,765	9,023	\$ 1,036,762	99,161	\$ 10,895,523	11,175	\$ 1,535,255	8,975	\$ 984,934	5,405	\$ 485,488	442,347	\$ 51,141,494

Loss Mitigation Activity for Loans in Foreclosure Process

	2016		2017		2018		2019		2020		2021		2022		2023		Accrued Total Number	Accrued Total Amount
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount		
Agreements and Payment Plans	283	\$ 26,602	376	\$ 34,029	729	\$ 104,099	485	\$ 64,782	469	\$ 48,159	597	\$ 199,922	720	\$ 90,379	361	\$ 36,730	26,638	\$ 3,270,366
Loss Mitigation Aids-Estipulation or Covenant	68	\$ 10,950	43	\$ 3,829	39	\$ 6,516	62	\$ 12,644	27	\$ 4,078	148	\$ 20,218	221	\$ 19,090	6	\$ 687	7,023	\$ 767,892
Loss Mitigation Aids-Modifications Restructuring	2,156	\$ 244,213	1,608	\$ 196,621	695	\$ 72,984	834	\$ 96,979	639	\$ 73,064	476	\$ 56,707	683	\$ 88,960	508	\$ 57,741	24,099	\$ 4,077,029
Loss Mitigation Aids-Partial Claims	139	\$ 18,549	27	\$ 3,189	2	\$ 83	3	\$ 296	3	\$ 464	47	\$ 200,542	387	\$ 36,578	180	\$ 17,579	1,633	\$ 1,189,364
Loss Mitigation Aids-Housing Saving Aids	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	1	\$ 78	5	\$ 310	242	\$ 24,839
Loss Mitigation Aids-Refinancing	77	\$ 14,726	120	\$ 27,007	66	\$ 18,923	120	\$ 26,771	147	\$ 30,898	164	\$ 27,217	103	\$ 19,055	59	\$ 10,858	1,308	\$ 249,241
TOTAL	2,723	\$ 315,040	2,174	\$ 264,675	1,531	\$ 202,605	1,504	\$ 201,472	1,285	\$ 156,663	1,432	\$ 504,606	2,115	\$ 254,140	1,119	\$ 123,905	60,943	\$ 9,578,731

Total Loss Mitigation Activity

	2016		2017		2018		2019		2020		2021		2022		2023		Accrued Total Number	Accrued Total Amount
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount		
Special Forbearance (Moratory)	3,943	\$ 425,839	98,255	\$ 12,830,712	32,839	\$ 4,705,668	1,814	\$ 179,953	92,829	\$ 10,243,744	2,875	\$ 341,687	4,253	\$ 488,763	1,925	\$ 154,473	269,358	\$ 32,842,514
Agreements and Payment Plans	1,011	\$ 86,023	993	\$ 96,433	11,162	\$ 1,102,230	2,145	\$ 201,130	2,154	\$ 174,415	2,200	\$ 323,435	2,336	\$ 241,311	1,656	\$ 130,633	106,520	\$ 10,461,168
Stipulation or covenant	114	\$ 14,502	60	\$ 6,574	169	\$ 22,084	100	\$ 14,930	60	\$ 6,668	284	\$ 155,178	414	\$ 32,371	57	\$ 4,817	10,232	\$ 1,209,306
Modification/Restructuring	6,068	\$ 709,632	4,265	\$ 510,874	16,087	\$ 1,667,306	5,146	\$ 620,409	2,696	\$ 307,455	2,991	\$ 358,282	2,367	\$ 302,491	2,066	\$ 234,960	96,014	\$ 12,620,959
Partial Claims	228	\$ 27,919	34	\$ 3,915	1,083	\$ 127,758	509	\$ 50,100	1,399	\$ 159,838	2,859	\$ 706,004	1,243	\$ 119,598	534	\$ 52,465	10,758	\$ 2,343,757
Housing Saving Aids	-	\$ -	1	\$ 245	-	\$ -	-	\$ -	-	\$ -	-	\$ -	49	\$ 4,073	57	\$ 4,987	1,127	\$ 99,540
Other	477	\$ 72,645	698	\$ 121,344	824	\$ 135,324	813	\$ 171,712	1,308	\$ 160,066	1,398	\$ 155,275	428	\$ 50,467	229	\$ 27,058	9,281	\$ 1,380,093
GRAND TOTAL	11,841	\$ 1,336,560	104,306	\$ 13,570,097	62,164	\$ 7,760,370	10,527	\$ 1,238,234	100,446	\$ 11,052,186	12,607	\$ 2,039,861	11,090	\$ 1,239,074	6,524	\$ 609,393	503,290	\$ 60,957,337

Moratoriums from Sept. 2017 to August 2018 were added due to Maria hurricane.

COVID was added from March 2020 to Sept. 2021.

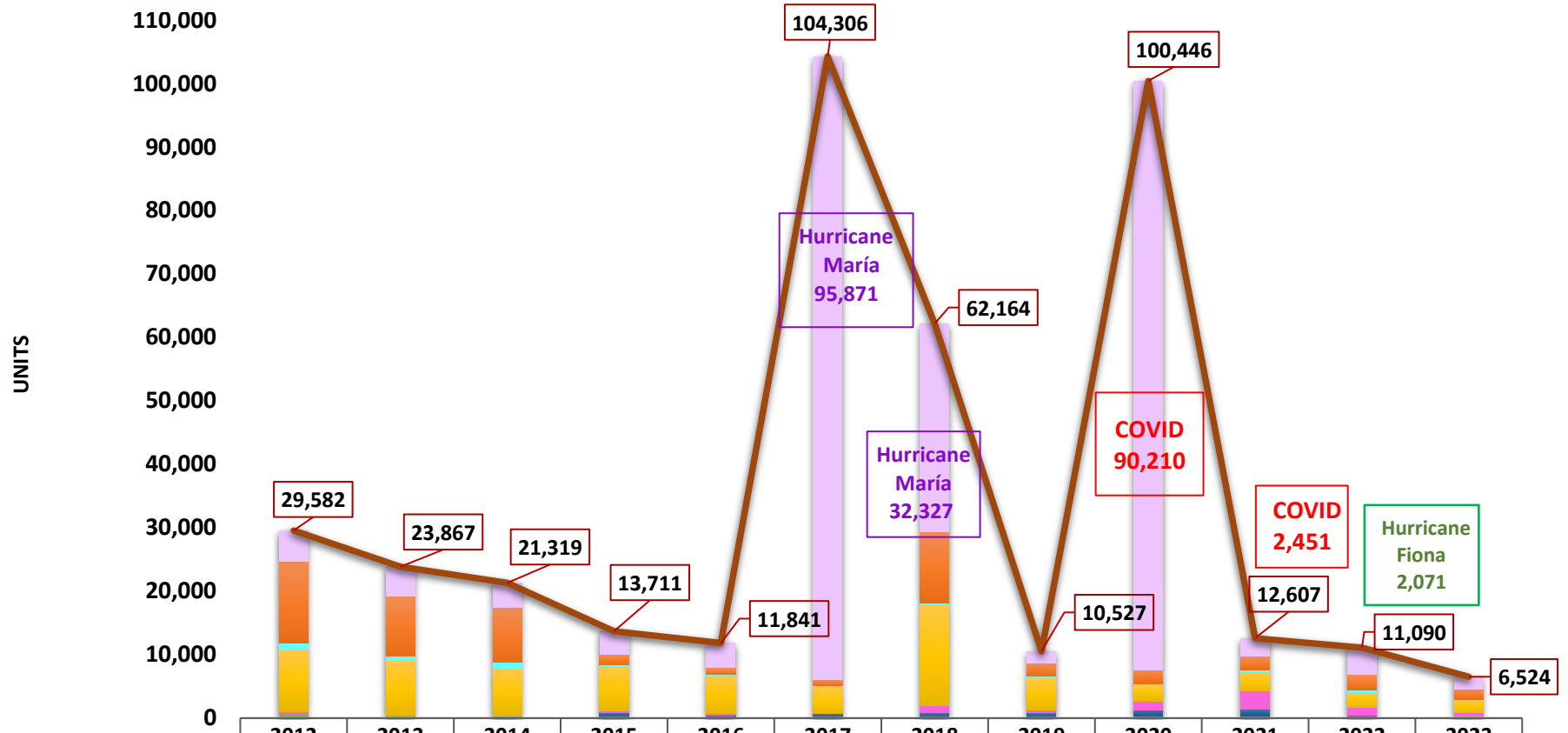
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Done Annually

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Loss Mitigation Activity Total Loans



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Special Forbearance	4,927	4,678	3,954	3,707	3,943	98,255	32,839	1,814	92,829	2,875	4,253	1,925
Agreements and Payment Plans	12,814	9,382	8,582	1,627	1,011	993	11,162	2,145	2,154	2,200	2,336	1,656
Stipulation or covenant	1,008	812	968	209	114	60	169	100	60	284	414	57
Modification/Restructuring	9,809	8,577	7,432	7,046	6,068	4,265	16,087	5,146	2,696	2,991	2,367	2,066
Partial Claims	378	83	98	241	228	34	1,083	509	1,399	2,859	1,243	534
Housing Saving Aids	436	106	0	0	0	1	0	0	0	0	49	57
Others	210	229	285	881	477	698	824	813	1,308	1,398	428	229
Total	29,582	23,867	21,319	13,711	11,841	104,306	62,164	10,527	100,446	12,607	11,090	6,524

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