## Latest NPL sales

Aug 23 2016



## SFH, 90 Day Delinquent Loans as of the end of 2014

- FDIC insured banks
- Fannie & Freddie

- \$61 Billion
- \$86 Billion

\$147 Billion in Total

\$13 Billion in NPL's sold in 2015



Source: DSNEWS 4.23.2015

## What's Happened so far in 2016?

## Fannie Mae Offers Largest Delinquent Loan Sale to Date

As part of the <u>Federal Housing Finance Agency's</u> directive to excise non-performing loans (NPLs) and deeply delinquent loans from its residential mortgage portfolio, <u>Fannie Mae announced on Tuesday</u> its first bulk NPL sale by auction of 2016 and fourth overall.

The NPL offering announced Tuesday (FNMA 2016-NPL1) includes 6,700 loans totaling \$1.35 billion in aggregate unpaid principal balance (UPB), making it the largest Fannie Mae sale of the four in terms of LIDB. The province



of the four in terms of UPB. The previous st was \$1.24 billion in November 2015.

\$1.35 Billion



Source: DSNEWS Jan 2016

# Freddie Mac Kicks Off 2016 With Largest Ever Delinquent Loan Auction \$1.6 Billion

As <u>Fannie Mae did earlier in January</u>, Freddie Mac kicked off 2016 in a big way with residential non-performing loan (NPL) sales. On Friday, Freddie Mac announced its largest bulk NPL transaction yet—an auction of residential NPLs serviced by Nationstar Mortgage totaling \$1.6 billion in unpaid principal balance (UPB).

The NPLs are being offered in seven pools—five Standard Pool Offerings (SPOs), which are geographically diversified, and two Extended

Timeline Pool Offerings (EXPOs), which are geographically concentrated. EXPOs. While SPOs often include larger pools of loans, the loans featured in EXPOs include smaller pool sizes and a longer marketing period, and target participation from smaller investors, including non-profits and minority- and women-owned businesses (MWOBs). Bids are due on February 23 for the SPOs and March 8 for the EXPOs, and the sales are expected to settle in the second quarter of 2016.

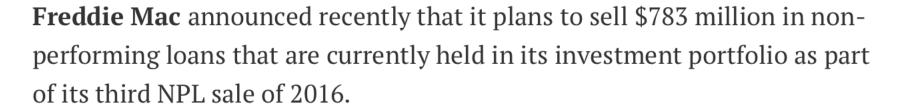


Source: DSNEWS Jan 2016

### Freddie Mac readies sale of \$783 million in nonperforming loans

Announces third non-performing loan sale of 2016

May 27, 2016 Ben Lane 1 Comment



According to the announcement from Freddie Mac, the NPLs are being marketed in seven pools, five of which are Standard Pool Offerings. The remaining two pools are Extended Timeline Pool Offerings, which target participation by smaller investors, including non-profits and minority and women-owned businesses.



HOUSINGWIRE

Source: Housingwire May 31 2016

### Fannie Mae announces three pools of NPLs for sale

Marks fourth Community Impact Pool offering

June 16, 2016 Brena Swanson O Comments

KEYWORDS COMMUNITY IMPACT POOL FANNIE MAE NON-PERFORMING LOAN NPL SALI





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Fannie Mae names winner of second Community Impact Pool of NPLs

Fannie Mae completes first

**Fannie Mae** continues to sell more pools of non-performing loans, announcing its latest sale that includes three different pool offerings.

Keeping up with its more <u>specifically targeted</u> Community Impact Pools, the first, smaller pool is being marketed to encourage participation by smaller investors, non-profit organizations and minority- and women-owned businesses.

The Community Impact Pool is made up of approximately 90 loans, focused in the Miami, Florida area, totaling \$20.1 million in UPB,

Meanwhile, the other two larger pools consist of approximately 3,300 loans totaling \$526.1 million in unpaid principal balance.



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### Let the Bidding Begin: Seventh Non-Performing Loan Sale Announced

Fannie Mae recently announced the sale of its latest non-performing loans. Included in these pools is the fifth Community Impact Pool, offered by the company. The announcement states that this smaller pool of loans is geographicallyfocused, high occupancy, and is being marketed to encourage participation by smaller investors, nonprofit organizations, and minority- and womenowned businesses.

The four larger pools for sale consist of approximately 6,900 loans totaling \$1.08 billion in unpaid principal balance (UPB). Additionally, the Community Impact Pool consists of approximately 120 loans focused in the Miami, Florida area and totals \$20.7 million in UPB. All pools are available for purchase by qualified bidders, according to Fannie Mae. This sale of non-performing loans is being marketed in collaboration with Wells Fargo Securities, LLC and The Williams Capital Group, L.P. as advisors.

\$1.1 Billion

