

EXHIBIT C

Calendar Year 2023 (thru July)

	# of Loans	Acquisition Balance	Ave Note Rate	Percent by # of loans
*First Mortgages:				
FHA	130	31,387,578.00	5.75	73%
VA	21	5,843,288.00	5.57	12%
RD	9	1,458,544.00	5.69	5%
HUD 184				0%
Uninsured 80% LTV or less	18	3,109,279.00	2.90	10%
Sub-Total First Mortgages	178	\$41,798,689.00	5.44	
*monthly escrow payments required for taxes and insurance				
Second Mortgages:				
*DPA amortizing	90	918,613.00	5.86	89%
**DPA deferred	11	99,162.00	-	11%
Sub-Total Second Mortgages:	101	\$1,017,775.00		
Combined Totals:	279	\$42,816,464.00	N/A	N/A

Second Mortgage Characteristics:

*15-yr amortizing DPA- 5% of sales price, \$15,000 max, minimum 620 credit score

**Deferred DPA - 5% of sales price, \$15,000 max, minimum 620 credit score, 45 DTI, income cap of \$65,000 for 1 to 2, \$75,000 for 3 or more

(true averages no weighted)

Ave Loan Amt (1st mtg only)	234,824.00
Average FICO (mid score)	662
Average DTI	42.65
Average LTV	95.53
Average CLTV (estimated)	102