

# EXHIBIT B

## Calendar Year 2022

	# of Loans	Acquisition Balance	Ave Note Rate	Percent by # of loans
<b>*First Mortgages:</b>				
FHA	242	54,336,808.00	4.24	68%
VA	33	9,140,473.00	4.23	9%
RD	43	8,843,025.00	3.70	12%
HUD 184				0%
Uninsured 80% LTV or less	37	6,892,089.00	3.62	10%
<b>Sub-Total First Mortgages</b>	<b>355</b>	<b>\$79,212,395.00</b>	<b>4.11</b>	
*monthly escrow payments required for taxes and insurance				
<b>Second Mortgages:</b>				
*DPA amortizing	157	1,577,750.00	4.28	87%
**DPA deferred	23	163,466.00	-	13%
<b>Sub-Total Second Mortgages:</b>	<b>180</b>	<b>\$1,741,216.00</b>		
<b>Combined Totals:</b>	<b>535</b>	<b>\$80,953,611.00</b>	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)	223,134.00
Average FICO (mid score)	691
Average DTI	42.56
Average LTV	94.29
Average CLTV (estimated)	102