

Condo Ineligible Log as of 10-6-21

State	Project Name	Project Location	Decision Date	Ineligible Project
AL	Bent Tree	Mobile, AL 36609	2/10/2021	Delinquencies greater than 15%
AL	Caribe	Orange Beach, AL 36561	3/2/2017	Condotel
AL	Phoenix III	Orange Beach, AL 36561	2/23/2017	Condotel, Insufficient reserves & Non-Incidental business income
AL	Phoenix West II	Orange Beach, AL 36561	6/2/2016	Condotel
AL	Turquoise Place	Orange Beach, AL 36561	6/17/2016	Insufficient reserves, special assess for insurance premiums, condotel features
AZ	Artisan Village at Gila Spring	Chandler, AZ 85226	12/16/2015	20% completion & presale
AZ	Biltmore Promenade	Phoenix, AZ 85016	2/3/2016	48% single Entity, not original developer.
AZ	Chandler Parc	Chandler, AZ 85224	5/17/2017	Single entity over 10% (at 26.19%)
AZ	Copper Star	Tucson, AZ 85719	1/25/2021	insufficient master crime/fidelity coverage.
AZ	Copperstone	Sun City West, AZ 85375	6/24/2020	Mandatory Membership
AZ	Four Peaks	Fountain Hills, AZ 85268	10/8/2015	Developer rents 41.5%, overall investor concentration 88.4%.
AZ	Greenbrier	Tempe, AZ 85282	7/30/2020	insufficient reserve contributions.
AZ	Hudson Trace	Tempe, AZ 85282	11/8/2019	FHA SUA denied by HUD due to FHA concentration over 10%.
AZ	One Lexington	Phoenix, AZ 85012	3/4/2015	3/4 project is ineligible due to structural defects case against original developer.
AZ	Quarter	Glendale, AZ 85305	6/24/2015	Defects, Repairs, Dollar amount not known. Trial set December 2015
CA	133 Promenade Walk	Long Beach, CA 90802	1/28/2021	Non-Incidental Income at 26.35%
CA	150 Powell Street	San Francisco, CA 94102	5/15/2018	Excessive commercial
CA	558 Evergreen St	Ingewood, CA 90302	6/15/2021	Project is ineligible due to insufficient allocated reserves and no reserve account.
CA	837-843 11th Street	Santa Monica, CA 90404	4/29/2019	Single entity over 49%
CA	1245 Orange Grove	Glendale, CA 91205	6/8/2015	PERS required. 2007 Non-Gut Conversion, 62.5% rentals developer owned. Pooled insurance.
CA	2407 Harrison Street	San Francisco, CA	3/12/2021	Single entity 35%
CA	2519 Rockefeller Lane	Redondo Beach, CA 90278	5/7/2018	Single Entity
CA	4211 Redwood Ave		6/13/2017	construction defect litigation investment transaction. Current investor concentration > 55%.
CA	5264 3rd St	San Francisco, CA 94124	3/10/2017	
CA	5800 Third Street	San Francisco, CA 94124	10/4/2018	Construction Defect Litigation
CA	20253 Keswick	Winnetka, CA 91306	3/15/2021	Structural Litigation
CA	Abbingdon	San Ramon, CA 94583	8/21/2020	Litigation - Structural
CA	Aldea Dos Vientos	Newbury Park, CA	7/28/2015	Construction Defects
CA	Alegria at Spanish Walk	Palm Desert, CA 92211	7/12/2021	Structural Litigation
CA	Apple Hill	Watsonville, CA 95076	7/10/2017	Investor concentration over 50%
CA	Aqua 388	Long Beach, CA 90802		Construction defects against developer
CA	Aqua 488	Los Angeles, CA	9/20/2016	Litigation, structural defects.
CA	Atlantic Times Square	Monterey Park, CA 91754	7/27/2015	> 25% commercial. Single Entity > 10%. No Budget. Public Report/Offering unavailable.
CA	Aurora at Riviera Del Sol	San Diego, CA 92109	3/28/2017	Pending litigation for structural defects.
CA	Azurra	Marina Del Rey, CA 90292	10/28/2015	Looks like you completed a Litigation on this Project in Aug.
CA	Barker Block		12/23/2015	Litigation review - Structural defects against developer
CA	Bayside, CA	San Diego, CA	1/19/2016	Structural defects
CA	Beach Cliff	Long Beach, CA 90802	3/2/2016	20% single entity
CA	Beachwood	San Clemente, CA 92672	4/17/2018	Insufficient insurance
CA	Beacon	San Francisco, CA 94107	10/13/2015	Structural defects
CA	Belvedere at Northgate	Vallejo, CA 94591	6/5/2018	Litigation - structural defects
CA	Beverly Westwood HOA	Los Angeles, CA 90042	8/10/2018	Single entity at 54%
CA	Birchwood	Reseda, CA 91335	7/24/2020	Insufficient reserves
CA	Blu	Long Beach, CA 90803	1/18/2018	Litigation - Construction Defects
CA	Bonita Village	Pomona, CA 91767	11/20/2019	Litigation - Construction Defect.
CA	Breakwater Village	Redondo Beach, CA 90278	11/11/2019	Structural defect litigation
CA	Breeza	San Diego, CA 92101	4/18/2016	Structural defects against developer
CA	Briar Rose	Ladera Ranch, CA 92694	7/1/2015	Ineligible Litigation - repairs not mitigated, dollar amount not known
CA	Bridgeort at 45 Ranch	CA	10/9/2015	Litigation - Evidence of all repairs required.
CA	Cabrini Villas	Burbank, CA 91504	6/16/2016	Ineligible due to Litigation and Insufficient reserves
CA	Camden Park	Tustin, CA 92780	2/19/2016	Structural defects
CA	Canyon Bluffs	San Diego, CA 92126	8/30/2017	Litigation
CA	Canyon Villas	Aliso Viejo, CA 92656		Structural defects
CA	Capistrano Shores	San Clemente, CA 92672	11/15/2018	Manufactured Homes
CA	Capistrano Villas III	San Juan Capistrano, CA 92675	11/11/2016	Litigation - wrongful death
CA	Capria at the Summit	San Diego, CA	10/23/2017	Structural Defects
CA	Carroll Canyon	San Diego, CA 92126	10/20/2020	CPM approved
CA	Casa De Monterey	South Pasadena, CA 91030	5/23/2017	Budget Reserves 7.85%, no Reserve Study
CA	Casitas Del Amigos	San Marcos, CA 92078	7/30/2018	Manufactured Home Condo
CA	Centria	Milpitas, CA 95035	3/23/2018	Unresolved construction defects
CA	Club View	Indian Wells, CA 92210	12/13/2017	Time Share
CA	Colony La Paz	San Diego, CA 92122	2/1/2017	Litigation - Eminent Domain
CA	Community Assoc. of Rivermark (aka:Rivermark HOA)	Santa Clara, CA 95054	4/16/2015	Structural defects
CA	Compton Willow Walk	Compton, CA 90220	8/7/2017	>60 day Delinquencies 18.55%
CA	Concerto Lofts		5/2/2017	Litigation - Structural Defects
CA	Copper Gate	Brentwood, CA 94513	3/21/2017	Litigation - Construction Defects
CA	Cottages at Silverado	Napa, CA 94558	1/15/2020	project contains lock out units
CA	Cypress Woods	Lompoc, CA 93436	1/14/2020	Project is ineligible due to investment ratio being 60.95% and agency tolerance is 50%.
CA	Darlington Heights	Los Angeles, CA 90049	12/19/2017	insufficient budgeted reserves.
CA	Desert Falls Villas I	Palm Desert, CA 92211	9/14/2016	82% investor concentration, not eligible for investor transactions.
CA	Eastern Columbia Lofts	Los Angeles, CA 90014	12/2/2015	Litigation against developer for structural defects
CA	El Niguel Terrace	Orange, CA 92677	7/16/2015	Litigation for construction/engineering defects
CA	Embarcadero Lofts	San Francisco, CA 94105	8/2/2016	Leased Parking by developer.
CA	Encino Oaks	Encino, CA 91316	6/20/2017	Budget Reserves 1.5%, not following reserve Study and Litigation
CA	Excelsior at Americana at Brand	Glendale, CA 91210	2/7/2020	Litigation - Construction Defects

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CA	Excelsior at the Americana at Brand	Glendale, CA 91210	4/16/2019	Litigation against developer for construction defects.
CA	Fairway Villas	El Cajon, CA 92019	4/23/2021	Insufficient crime/fidelity coverage.
CA	Fioli Homeowners	San Ramon, CA 94583	5/22/2019	Construction defect litigation
CA	Forest Glen	Winnetka, CA. 91306	4/12/2016	Insufficient Reserves
CA	Garden Grove Village	Santa Ana, CA 92705	3/20/2017	No Master Flood Ins Policy
CA	Gentry Villas	San Diego, CA 91910	3/26/2015	insufficient reserves
CA	Harbor Hazard	Santa Ana, CA 92703	6/8/2018	Ineligible - Insufficient Flood coverage
CA	Highland Glen	Fremont, CA 94539	3/3/2017	Investment concentration 62.5% & Single entity over 10% (16.67%)
CA	Highlands	Sacramento, CA 95826	10/24/2016	70% Investor concentration
CA	Hills at Yorba Linda	Yorba Linda, CA	3/30/2017	Litigation - Structural Defects
CA	Icon	San Diego, CA 92101	8/31/2015	Structural defects
CA	Infinity Owners	San Francisco, CA 94105	6/17/2019	Litigation on Construction defects. 6-17-19
CA	Inglewood Crossroads	Inglewood, CA 90301	4/6/2016	29% delinquent and possible pooled insurance.
CA	Lakes Country Club	Palm Desert, CA 92211	3/10/2021	Project is ineligible due to non incidental income (Golf revenue) on budget is 20%. Per agency guidelines tolerance is 10%.
CA	Library Court	Los Angeles, CA 90017	3/18/2016	Structural litigation against developer
CA	Luminaria	Oxnard, CA 93036	7/2/2020	Litigation - Construction Defects
CA	Marina Pacifica	Long Beach, CA 90803	2/28/2017	Litigation
CA	Market Lofts	Los Angeles, CA 90015	5/21/2018	Litigation over construction defects.
CA	Meadow Brook Village	Fremont, CA 94536	5/2/2021	Litigation - Construction Defects
CA	Meadows	Lodi, CA 95240	10/19/2016	Non-Gut Conversion
CA	Meadows at Kirkwood	Kirkwood, CA 95646	11/3/2017	Condotel
CA	Mesquite Country Club	Palm Springs, CA 92264	1/4/2021	Project is unavailable in Fannie's system. Fannie notes unacceptable mandatory memberships therefore ineligible.
CA	Millwheel North		3/15/2016	Structural litigation against the developer
CA	Montage	Livermore, CA 94551	2/19/2019	Structural defects.
CA	Monte Vista Villas	Oakland, CA 94605	6/15/2015	Litigation - construction defects not mitigated
CA	Moorpark Meadows	Studio City, CA 91602	3/18/2021	Construction Defect Litigation
CA	Northgate Cottages at Silverado	Napa, CA 94558	3/1/2020	lock out units
CA	Oak Creek Villas	Santa Maria, CA 93455	7/14/2016	Specific loan transaction is Ineligible due to loan transaction is an Investment Property.
CA	One Thousand Westgate	Los Angeles, CA 90049	2/22/2017	No boiler & machinery coverage
CA	Orange Tree	Irvine, CA 92618	6/4/2015	6/4 Slip n Fall litigation amount unknown
CA	Palm Valley	Palm Desert, CA 92211	6/22/2021	Mandatory Membership
CA	Park 47	Santa Ana, CA 92704	6/15/2015	Single entity 10.6%, no budget reserves,
CA	Park Ocean	Long Beach, CA 90802	10/26/2016	Investor Concentration > 50% (Investment Transaction)
CA	Park Terrace East Village	San Diego, CA	10/6/2016	Construction litigation
CA	Park Villa HOA	Los Angeles, CA 90020	8/31/2015	Structural defects
CA	Parkwood	San Luis Obispo, CA 93401	5/31/2016	Single Entity > 10%
CA	Parkwood Slymar	Glendale, CA 91204	12/13/2016	Insufficient Reserves - 5%
CA	Plaza - Irvine	Irvine, CA 92612	11/11/2015	Pending litigation for structural defects
CA	Portside	San Francisco, CA 94105	10/28/2016	commercial space is less then 10%
CA	Princessa Estates	Canyon Country, CA 91387	10/25/2018	Insufficient Budgeted Reserves
CA	Promenade West	Los Angeles, CA 90012	5/22/2018	Litigation re parking
CA	Radiance	Woodland Hills, CA 91364	9/6/2017	Construction defect litigation
CA	Ramsdell Villas	Los Angeles, CA 91214	5/10/2017	insufficient budgeted reserves
CA	Rancho Carlsbad	Carlsbad, CA 92010	11/1/2019	Project consists of manufactured home condos which is an ineligible property type per the product profile. NewRez overlay.
CA	Rio Vista	San Diego, CA 92110	3/10/2017	Reserves less than 10%
CA	Riverbend Master Assoc	Orange, CA 92805	11/23/2015	Master Association has structural damages, in litigation.
CA	Rosedale Promenade	Azusa, CA. 91702	4/18/2018	Litigation - construction defects
CA	Santiago Street Lofts	Santa Ana, CA 92701	10/20/2015	Structural and Construction defects.
CA	Serafina	Valley Village, CA 91607	1/22/2020	Project is ineligible due to FHA concentration being over 10%. Currently the FHA concentration in the project is 19.74% via the HUD website.
CA	Shadow Mountain Trails	Lake View Terrace, CA 91324	5/23/2017	0% reserve allocation, not following prior or current reserve study
CA	Shadow Pines	San Jose, CA 95121		Litigation
CA	Shadow Woods	Pleasanton, CA 94588	7/6/2017	Single entity owns over 10%
CA	Sherman Way	Reseda, CA 91335	11/22/2016	Single entity over 50%, 52 of 98
CA	Shybarry Grand	Los Angeles, CA 90013	10/11/2016	Single Entity > 10%. Insufficient Reserves (8.8%)
CA	Silvera Villas	Dublin, CA	3/11/2019	Litigation for structural/construction defects
CA	Silverado Cottages	Napa, CA 94558	7/21/2020	possible condotel
CA	Sinclair Gardens	Glendale, CA 91206	2/26/2016	16.9% delinquencies
CA	Smart Corner	San Diego, CA 92101	1/30/2020	Litigation - Construction Defects
CA	Soho Square	Los Angeles, CA 90066	5/20/2015	Structural defects
CA	Sommerset Villas	Escondido, CA 92026	10/7/2020	Insufficient Reserve Contributions 5.88%
CA	Sonoma Centro	Sonoma, CA 95476	2/10/2017	50% single entity and 34.9% commercial.
CA	South Coast Springs	Santa Ana, CA 92704	7/19/2017	Leasehold ineligible
CA	St. Albans	Santa Ana, CA 92704	8/9/2017	Ground Lease Ineligible
CA	Stetson at Otay Ranch	San Jose, CA 95113	3/27/2015	Pending litigation for structural defects against developer
CA	Stony Brook II	San Diego, CA 92128		Investor Concentration > 50% (Inv Transaction); insufficient Fidelity
CA	Summerwood West	Concord, CA 94518	5/12/2015	> 15% delinquency
CA	Suncrest Villas Modesto	Modesto, CA 95350	1/28/2020	Litigation - Construction Defect
CA	Sunrise Point	San Diego, CA 92115	5/10/2017	Reserves 9%. Study does not support. Reserves 10% funded.
CA	Sutter's Mill Neighborhood	Orange County, CA	5/17/2016	Structural Defects
CA	Tara Hill	Culver City, CA 90230	1/13/2021	Project ineligible due leasing restriction within the Declarations per FHA SUA guidelines. Leasing restriction does not allow a tenant within the first year of ownership.
CA	Tarzana Capri	Tarzana, CA 91356	4/6/2017	Investor concentration over 50% & Reserves less than 10%
CA	Third Laguna Hills Mutual	Laguna Hills, CA 02220	3/17/2015	Litigation does not have amount = ineligible. Still unacceptable.
CA	Town Square	Huntington Beach, CA 92647	2/20/2017	Single entity owns over 10%
CA	Tremont Village	San Diego, CA 92102	10/19/2015	Single Entity >10%
CA	Tres Robles I	Canyon Country, CA 91387	11/24/2015	Insufficient reserves; Reserve study not followed
CA	Treviana at Lomas Verdes	San Diego, CA 92101	2/11/2016	construction and structural defects
CA	Tuscany Hills	San Jose, CA 95136	6/15/2020	Litigation - Construction Defects

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CA	Union Square	San Diego, CA 92101	3/10/2016	Pending litigation for Structural Defects
CA	Union Square at Broadway	San Francisco, CA 92122	2/27/2015	Structural defects
CA	University Glen	Camarillo, CA 93012	8/2/2017	Ground Lease Ineligible
CA	Valencia Vista	Newhall, CA 91321	2/24/2017	Litigation - Water intrusion, amount unknown, repairs not cured.
CA	Valley Pines	Panorama City, CA 91402	5/27/2016	Single Entity > 10%
CA	Vantis	Aliso Viejo, CA 92656	4/9/2019	Litigation - Construction Defects
CA	Villa Aspara	San Diego, CA 92069	10/9/2015	Flood Ins Review. Ineligible. Does not meet Fannie or Freddie requirements.
CA	Villa Cortina	San Jose, CA 95117	9/18/2015	Structural defects
CA	Villa Portofino	Palm Desert, CA 92260	1/24/2017	Mandatory membership of the clubhouse
CA	Villa Savona	Irvine, CA 92612	12/11/2015	Structural defects
CA	Villa Savona	Playa Vista, CA 90094	10/9/2015	Structural defects
CA	Village Creek	Costa Mesa, CA	7/27/2017	Leasehold ineligible
CA	Village Green	Garden Grove, CA 92840	7/28/2016	Litigation ineligible, slip and fall, insurance defending, amount not known
CA	Village Green	Los Angeles, CA 90016	7/13/2016	Litigation ineligible, slip and fall, insurance defending, amount not known
CA	Village Walk		5/17/2017	Litigation - attorney refuses to let us know if insurance is defending, if insurance sufficient and the amount.
CA	Villages Unit No 7	Stockton, CA 95210	9/27/2017	Investment transaction ineligible; OO/2nd Home Only
CA	Walnut Gardens		10/4/2016	Litigation - Amount not known
CA	Walnut Villas	Los Angeles, CA 90016	5/13/2019	Unknown if insurance is defending or if claim is covered
CA	Waterfront	Huntington Beach, CA 92648	3/13/2017	pending construction defect litigation
CA	West Creek & West Hills	Valencia, CA 91354	3/27/2017	Litigation - Insurance currently not defending
CA	West Knoll	West Hollywood, CA 90069	5/4/2021	Litigation - Construction Defects
CA	Westborough Court	San Francisco, CA 94080	6/12/2015	Litigation is unknown on the claim amount.
CO	Arapahoe Pines	Plymouth Meeting	3/10/2021	Project ineligible for FHA SUA because the FHA concentration in the project is more than 10%. Currently they are at 18.18%.
CO	Buck Creek Plaza	Avon, CO 81620	6/3/2019	Excessive commercial, 61% 7 Single entity issue
CO	Campus West	Fort Collins, CO 80525	3/8/2016	Single Entity 14.2%, 90% Investor Concentration
CO	Canyon Club	Denver, CO 80237	9/8/2021	Litigation - repairs not permanent
CO	Cedar Meadows	Westminster, CO 80030	9/28/2021	80% coinsurance written at ACV
CO	Chamberlain Place	Boulder, CO 80305	6/13/2016	44% Excess commerial
CO	Chamberlain Place	Boulder, CO 80305	6/13/2016	PW2016137655
CO	Cherokee Street	Littleton, CO 80120	5/3/2017	Single Entity 80%
CO	Clocktower Square	Steamboat Springs, CO 80487	10/20/2019	No replacement reserves; 46% Commercial
CO	Congress Park Commons	Denver, CO 80206	12/4/2019	need a actual budget
CO	East Village Flats at Vantage Pointe	Broomfield, CO 80023	10/29/2020	Structural defect litigation
CO	Fraser Crossing Founders Pointe	Winter Park, CO 80482	9/29/2017	Condotel - not full size kitchens, daily rentals, online & onsite bookings, etc.
CO	Highlands at Stongate North	Colorado Springs, CO 80134		Pending litigation for structural defects against developer
CO	Louisiana Purchase II	Aurora, CO 80017	12/6/2016	Litigation - Structural defects
CO	Mountainside at Silvercreek	Granby, CO 80446	12/7/2018	Timeshare
CO	Park Hill	Denver, CO 80220	7/21/2021	Project is ineligible due to no reserve allocation on annual budget. Agency requires 10% be allocated to reserves per year.
CO	Pebble Creek	Denver, CO 80235	3/13/2015	insufficient reserves (2.73%)
CO	Ski Time Square	Steamboat Springs, CO 80487	7/12/2018	Timeshare
CO	Sunflower	Aurora, CO 80014	6/15/2017	Litigation - HOA suing Insurance company for 1.2M, repairs not done, insurance not defending HOA.
CO	Vista Pointe	Aurora, CO 80012	3/13/2017	Litigation - repairs incomplete. New complaint filed .
CO	Willow Brook	Boulder, CO 80301	5/7/2021	Inadequate insurance coverage - all common buildings must have full Replacement Cost, including garages and carports. (Garages/carports currently have Actual Cash Value.)
CO	Yacht Club	Westminster, CO 80030	5/29/2021	Litigation - Construction Defects
CT	Blackstone Village II	Meriden, CT 06450	1/29/2020	Rec lease - term ends Aug 2021. No renewal available.
CT	Casagmo	Ridgefield, CT 06877	6/2/2016	Ground and Recreation Lease.
CT	Embassy Towers	Bridgeport, CT 06604	7/29/2020	Insufficient reserve contribution (4.29%). Freddie declined request for Waiver. Insufficient reserves, insurance, and legal doc issues.
CT	Harbor House at Greenwich Point	Old Greenwich, CT 06870	4/30/2018	
CT	Hundley Court	Stamford, CT 06902	7/16/2021	Delinquencies at 25% and Budget reserves less than 10%.
CT	Pilgrims Harbor	Wallingford, CT 06492	3/27/2019	rec lease for amenities
CT	Residences at 66 High Street	Guilford, CT 06437	5/22/2019	Insufficient Completion
CT	Riverbend	Southport, CT 06890	8/14/2017	HOA does not maintain a Master Flood Insurance Policy. No reserve allocation.
CT	Saddlebrook	Bristol, CT 06010	4/3/2020	no review started for loan number provided
CT	Taylor Street	Stamford, CT 06902	3/8/2021	Excessive commercial space 54%
CT	Thompson Gardens	East Haven, CT 06513	2/2/2021	Insufficient crime/fidelity coverage.
CT	Walnut Beach	Milford, CT 06460	12/27/2016	Budgeted replacement reserves 7.57%
CT	Westview Highlands	Berlin, CT	12/11/2018	Construction defect litigation, insufficient reserves
CT	Whetstone Mills	Daybill, CT 06241	4/4/2019	Sent email to Post Closing.
CT	Woodbridge	Manchester, CT 06042	8/14/2020	PEW denied for excessive delinquency
DC	James Joy	Washington, DC 20002		Single Entity - 100% of 2 unit condo
DC	Kenyon Square	Washington, DC 20010	3/23/2015	Pending litigation for structural defects against developer.
DC	Lincoln Park Terrace	Washington, DC 20002	9/7/2016	Single entity > 10%
DC	Residences at Gallery Place	Washington, DC 20001	1/28/2020	Pooled insurance & 54% Commercial
DC	Verona	Washington DC 20001	9/21/2017	Investment Transaction; Eligible for OO/2nd Homes Only
DC	View	Washington, DC 20002	12/4/2020	Project is not eligible for FHA SUA due to the project is new construction. PER FHA SUA guidelines project can not be new construction.
DC	Washington Mews	Washington, DC 22209	8/1/2016	Single entity owns 44%.
DE	Ashton	New Castle, DE. 19720	10/12/2015	Slip and Fall litigation. Amount unknown.
DE	Concord Point Village	Millsboro, DE 19966	12/21/2017	Single entity over 10% & insufficient insurance coverage
DE	Downtown Area	Lewes, DE 19958	9/27/2017	50% Commercial
DE	Estates at Fairway Village	Ocean View, DE 19970	11/8/2017	Single Entity >10% and Budget Reserves <10%.
DE	Forj Lofts	Rehoboth Beach, DE 19971	6/14/2016	37% delinquencies, no reserves, co-insurance
DE	Greenway Lane	Dover, DE 19904	3/24/2017	Insufficient budgeted reserves
DE	Hearthstone Manor at Milford	Milford, DE 19963	7/20/2016	Single Entity > 10%
DE	Hearthstone Manor at New Milford - Village III	Milford, DE 19963	5/31/2017	Single Entity >10%
DE	Hearthstone Manor at New Milford Village V	Milford, DE 19963	8/21/2017	Project does not have a budget
DE	Houston Acres	Millsboro, DE 19966	10/30/2017	Single entity - 62.5% developer owned/rented

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DE	Newtown Homes	Newark, DE 19702	5/31/2016	No reserves or reserve study
DE	Plantations	Lewes, DE 19958	6/16/2015	Insufficient reserves
DE	Point at Bethany Bay	Ocean View, DE 19970	5/18/2016	Litigation Ineligible due to current Health/Safety issue.
DE	Point at Bethany Bay	Ocean View, DE 19970	5/18/2016	Litigation still Ineligible. Add'l conditions requested.
DE	Sea Colony East Ph I	Bethany Beach, DE 19930	12/29/2015	Leasehold
DE	Star of Sea	Rehoboth Beach, DE 19971	3/9/2017	Condotel
DE	Terraces	Rockland, DE 19732	10/9/2020	Association has no evidence of flood coverage for the subject unit.
FL	David William Hotel		11/16/2020	Formerly a Hotel (Non-Gut Conversion). Unavailable in CPM.
FL	Glen Manor	Bonita Springs, FL 34134	12/14/2020	Association requires approval of prospective tenants.
FL	Jameson Place		11/23/2020	Project is ineligible due to litigation regarding current construction defects. Agency will not allow for litigation regarding construction defects that have not been repaired and cured.
FL	14th Street Townhomes	Pompano Beach, FL 33062	2/16/2021	SEO at 27.78%
FL	14th Street Townhomes	Pompano Beach, FL 33062	2/16/2021	SEO at 38.89%
FL	101 Lofts	West Palm Beach, FL 33401	6/11/2015	Inadequate insurance. Commercial space > 25%
FL	220 Meridian	Hialeah, FL 33012	1/28/2019	No reserve contributions; Single Entity 33.33%; 67% Investor Concentration
FL	236 Fifth Avenue	Delray Beach, FL 33483	11/3/2019	Project Ineligible due to this is air condos. Hotels owns all common areas and unit owners have easement rights.
FL	401 Blu of North Beach	Miami Beach, FL 33141	9/19/2016	Ineligible - 7.8% reserves and 11.65% single entity
FL	551 FLB	Fort Lauderdale, FL 33304	8/27/2019	Single Entity & Condotel
FL	900 Biscayne Bay	Miami, FL 33132	3/29/2021	insufficient reserve contributions.
FL	1080 Brickell		9/2/2021	Construction defects litigation.
FL	1300 S. Miami Ave	Miami, FL 33130	12/19/2016	PERS approved - expires 6/5/2018
FL	2711 Hollywood Beach	Hollywood, FL 33019	9/8/2016	Pending litigation for Structural defects
FL	4111 South Ocean Drive	Hollywood, FL 33019	3/5/2018	Condotel
FL	18975 Collins	Sunny Isles Beach, FL 33160	2/18/2021	PERS Required - Insufficient Reserves
FL	Adams Place	Tallahassee, FL 32301	9/30/2020	Insufficient reserves and single entity ownership exceeding 25%.
FL	Admiral Port	Aventura, FL 33160	5/28/2021	Land Lease & insufficient reserves. \$12k land lease expense on 2021 budget. Reserves at 2.9%.
FL	Altamonte Heights	Altamonte Springs, FL 32701	8/31/2016	Investor concentration > 50%. OO & 2nd Home ONLY
FL	Ambassadors East	Highland Beach, FL 33487	5/11/2016	Ground lease
FL	Andor Plaza	North Miami Beach, FL 33162	11/6/2020	Insufficient Insurance
FL	Apex at Park Central No.1	Doral, FL 33178	12/19/2019	Ineligible for FHA SUA due to resale and leasing restrictions.
FL	Aquarius	Riviera Beach, FL 33404	7/17/2017	Pending litigation for Structural/Safety concerns.
FL	Arbour Townhouse	North Miami, FL 33261	11/4/2016	30% delinquencies
FL	Arcadia	Miami Beach, FL 33139	2/24/2021	Insufficient crime/fidelity coverage.
FL	Aria on The Bay	Miami, FL 33132	2/20/2018	insufficient budgeted reserves (at 4.97%)
FL	Ashton Oaks at Riverhall	Alva, FL 33920	2/11/2019	mandatory membership
FL	Atlantic Gardens	Cape Canaveral, FL 32920	2/15/2017	Insurance - no building ordinance or law or increased cost of construction. Litigation - unable to determine if minor.
FL	Atlantis A	Jensen Beach, FL 34957	9/5/2017	Budgeted reserves less than 10%
FL	Avellino Isles	Naples, FL 27201	6/2/2015	Litigation does meet Fannie Mae Selling Guide, Section B4-2.1-02
FL	Aventine at Miramar	Hollywood, FL 33025	1/12/2021	Single entity ownership is at 37% and the loan is Unavailable for sale to FNMA/FHLMC.
FL	Azure	Fort Walton Beach, FL 32548	10/2/2015	CondoTel
FL	Bal Harbour Resort	Bal Harbor, FL 33154	11/29/2016	No reserves and probable condotel
FL	Bay House Miami	Miami, FL 33137	8/3/2018	Litigation - Construction Defect
FL	Bay Park Towers	Miami, FL 33137	5/21/2015	Insufficient reserves
FL	Bayshore	Tampa, FL 33611	2/23/2021	Insufficient reserve contributions.
FL	Bayshore Royal	Tampa Bay, FL 33606	8/3/2018	No annual reserve allocation
FL	Bayview Towers	Miami, FL 33181	4/2/2021	Ineligible for full review due to Budget not adequate for Full Review - zero reserves.
FL	BCC North Residential		8/2/2016	New Construction - FL projects require PERS approval
FL	Beach Club Two of Hallandale	Hallandale Beach, FL 33009	4/5/2018	Litigation - multiple cases not defended by insurance
FL	Beache Residences	Sarasota, FL 34236	12/3/2019	DreamBig
FL	Beachside Key West Resort	Key West, FL 33040	6/25/2019	Single entity at 63%
FL	Beacon Twenty-One G	Jensen Beach, FL 34957	8/6/2021	Insufficient reserve contributions. Zero reserves for 2021.
FL	Bentley at Cobbs Landing	Palm Harbor, FL 34684	6/16/2015	Project is ineligible due to exceeding single entity requirements.
FL	Bermuda Isles II	Bonita Springs, FL 34134	3/2/2016	Mandatory Club Membership
FL	Beverly Hills No.10	Hollywood, FL 33021	4/2/2020	Ineligible for insufficient reserves.
FL	Blue Lagoon	Miami, FL 33126	12/28/2019	Ineligible for coinsurance and no evidence of 100% RC.
FL	Blue Lagoon	Miami, FL 33126	12/28/2019	Ineligible for delinquencies and litigation for breach of contract that cannot be considered minor.
FL	Blue Lake Townhouses	Pompano Beach, FL 33064	7/31/2020	insufficient reserve contributions.
FL	Boca Teecca 7	Boca Raton, FL 33487	7/8/2015	Structural defects
FL	Bona Vista	Altamonte Springs, FL 32714	1/15/2021	Insufficient Insurance - ACV Roofs
FL	Bond 1080 Brickell	Miami, FL 33131	5/4/2021	Construction Defect litigation
FL	Borghese at Hammock Bay	Naples, FL 34114	4/11/2019	Litigation - HOA is defendant in \$1.9MIL lawsuit. Insurance is not defending.
FL	Boynton Landings	Boynton Beach, FL 33426	4/2/2020	Project has over 81% investment units. Our transaction is an investment transaction. Agency tolerance for investment ratio is 50% therefor our transaction is not eligible.
FL	Brickell Key One	Miami, FL 33131	7/9/2021	Insufficient reserve contributions.
FL	Brighton Place	Boston, MA 02135	2/19/2021	Single entity ownership at 44% as well as being Unavailable in CPM for project being incomplete.
FL	Buckley Towers	Miami, FL 33179	1/4/2019	Litigation & Structural Issues & Insufficient Budget
FL	Byron Bay	Miami Beach, FL 33141	3/16/2020	Insufficient reserves contributions - HOA not contribution any reserves.
FL	Camino Real Village	Boca Raton, FL 33433	12/20/2019	Ineligible for FHA SUA due to deed and resale restrictions.
FL	Captiva E	Doral, FL 33178	5/31/2018	Leased Amenities
FL	Carriage House	Miami Beach, FL 33140	12/30/2015	2015 & 2016 HOA not budgeting for replacement reserves.
FL	Casa Costa	Boynton Beach, FL 33435	4/5/2017	Condotel
FL	Casa Del Lago	Avon Park, FL 33825	9/9/2020	Project is ineligible due to not meeting established guidelines for Florida.
FL	Casa Del Mar	Indianalantic, FL 32903	6/9/2021	Project is ineligible due to having co insurance. 80% no AA/AV/RCE or Ins Appraisal. Co insurance is ineligible per agency guidelines.
FL	Casa Del Sol	Hialeah, FL 33012	9/16/2016	Project does not met reserve requirements.
FL	Casa Granada	Palmetto Bay, FL 33176	2/22/2018	no reserves - not eligible for full review
FL	Casa Playa	Cocoa Beach, FL 32931	10/31/2018	Single Entity Owns 82%
FL	Cassa Brickell	Miami, FL 33129	6/2/2016	FL - New Construction requires PERS submission to FNMA. DD
FL	Castle Reef	New Smyrna Beach, FL 32169	9/27/2021	Rental program arrangement facilitated by HOA.
FL	Cayman I at Tarpon Bay	Naples, FL 34119	12/9/2020	Insufficient crime/fidelity. & Declarations show association approval is required for sales, leases, and transfers.

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FL Cedar Lakes	Cocoa, FL 32926	10/31/2017	Manufactured Home
FL Cedar Side II	Palm Bay, FL 32905	3/16/2016	24.2% single entity with 70% investor concentration
FL Cedars East	Longboat Key, FL 34228	2/17/2020	Litigation - possible mandatory membership
FL Century Park	Miami, FL 33174	1/11/2021	Project ineligible for insufficient insurance coverage. Policy has coinsurance and is not covered to 100% of its replacement cost per 2020 appraisal.
FL Century Park West	Miami, FL 33172	7/27/2017	Mandatory membership in developer owned amenities
FL Chateaubleau Villas	Miami Beach, FL 33165	5/5/2021	insufficient reserve contributions
FL Christy Place Villas	Miami, FL 33184	4/14/2021	insufficient reserve contributions.
FL Clifton	Hallandale, FL 33009	6/7/2021	insufficient reserve contributions.
FL Clipper	Miami, FL 33138	11/30/2016	insufficient replacement reserves (5.38%)
FL Club at Crystal Lakes II	Fort Myers, FL 33919	3/15/2021	Ineligible for FHA SUA due to insufficient crime/fidelity coverage and for the association requiring approval of leases and prospective tenants.
FL Club Atlantis	Miami Beach, FL 33140	6/12/2021	insufficient reserve contributions.
FL Club Quarters at Raintree	Pembroke Pines, FL 33025	8/24/2020	Insufficient Reserve contributions (0%)
FL Coachman Creek	Clearwater, FL 33765	7/23/2020	litigation for safety, structural soundness, and habitability.
FL Cocostyle at 3250 Grand Ave	Miami, FL 33131	1/3/2015	Insufficient reserves
FL Colonies	Broward, FL 33313	4/10/2015	No Reserve Allocation
FL Colony at Morton Grove	Naples, FL	4/19/2016	Insufficient reserves - 6.49%
FL Colony Point 1	Pembroke Pines, FL 33026	3/21/2016	8% reserves
FL Commodore Plaza Centre	Miami, FL 33133	3/30/2017	Insufficient Reserves, CondoTel, Excessive Commercial & Single entity over 10%
FL Concord Village VII	Fort Lauderdale, FL 33321	10/13/2020	insufficient reserve contributions. HOA waived reserves for 2020.
FL Concord Village XII	Tamarac, FL 33321	4/21/2021	insufficient crime/fidelity coverage
FL Coral West Villas	Hialeah, FL 33018	1/2/2020	Ineligible due to coinsurance. HOA has insufficient coverage. currently at 79% coverage to RC.
FL Coronado	Aventura, FL 33180	11/4/2019	Litigation
FL Coronado II	Plantation, FL 33324	6/21/2017	Budget Reserve Allocation 8.2%, not following the recommendations of the 2015 Reserve Study
FL Cortina at Boca Pointe		8/29/2017	Budget - No replacement reserves
FL Costa Brava	Miami Beach, FL 33139	4/4/2017	title acceptable - submerged land lease for amenities, project is fee simple
FL Costa Del Sol	Cape Canaveral, FL 32920	2/13/2020	insufficient reserves
FL Costa Del Sol	Doral, FL 33178	2/23/2020	Insufficient reserves
FL Costa Linda	Doral, FL 33178	6/11/2021	Insufficient crime/fidelity coverage.
FL Cottages at Argyle	Jacksonville, FL 32224	7/2/2021	Ineligible due to Construction defect litigation not yet remediated and in discovery phase with possible special assessment
FL Country Lakes (Winter Haven)	Winter Haven, FL 33881	7/15/2020	Project is Ineligible due to leasing restrictions within the legal documents.
FL Country Manors	Delray Beach, FL 33445	2/28/2021	mandatory membership due to a recreational lease.
FL Country Manors	Delray Beach, FL 33445	2/28/2021	Mandatory membership due to recreational lease
FL Countryside	Davie, FL 33024	3/1/2021	Litigation - Construction Defects
FL Courts at Doral Isles	Miami, FL 33178	12/1/2020	insufficient insurance & Delinquencies greater than 15%
FL Courtyards of Kendall	Miami, FL 33173	1/18/2016	0% replacement reserves
FL Cove at French Villas	Pembroke Pines, FL 33024	8/15/2017	Slip and Fall litigation amount unknown
FL Covered Bridge	Lake Worth, FL 33467	5/29/2018	Insufficient Reserves & Leased Amenities
FL Cranwell House	Fort Lauderdale, FL 33312	9/7/2018	Insufficient Insurance
FL Crossings Village	Miami, FL 33186	3/27/2019	Litigation
FL Cypress Tree	Lauderhill, FL 33313	6/14/2021	project is ineligible due to 99 year mandatory rec lease, No budgeted reserves and delinquencies at 19.62%
FL Deerwood Gardens 1	LARGO, FL 33778	10/22/2019	Condo project ineligible due to ground lease and estate in leasehold.
FL Delray Racquet Club	Delray Beach, FL 33444	1/11/2018	Unacceptable Litigation - Insurance is not defending or covering claim at this time.
FL Devonaire at Pembroke Pines	Coral Springs, FL 33025	12/1/2019	single entity ownership at 28% and insufficient reserve contributions.
FL Di Napoli	Naples, FL 34113	3/8/2017	Mandatory membership required to amenity owned by an outside party
FL Diplomat Square	Broward, FL 33442	8/27/2015	Budget reserves less than 10%, no reserve study to support.
FL Disston Arms	Saint Petersburg, FL 33710	3/3/2020	land lease
FL Dorset House	North Miami FL, 33181	6/11/2018	No annual reserve allocation.
FL Eagleswood	Hudson, FL 34667	12/24/2019	Ineligible for FHA SUA due to leases and rentals requiring board of directors approval.
FL Echo Aventura	Aventura, FL 33180	6/25/2015	New Construction in the state of FL. Must be submitted as a PERS.
FL Edge No. 1	West Palm Beach, FL 33401	2/24/2017	Single Entity>10% and Budget Replacement Reserves <10%
FL El-Ad Nob Hill	Tamarac, FL 33321	11/29/2019	insufficient reserve contributions
FL Elan at Calusa IV	Miami, FL 33186	4/15/2015	Insufficient replacement reserves & master insurance. Delinquencies > 15%.
FL Eldorado Tower	Aventura, FL 33180	12/14/2019	Reserves less than 10% & Litigation
FL Eldorado Towers	Miami, FL 33181	1/13/2020	Structural Litigation
FL Eleven Hundred Golf Shore Club	Naples, FL 34110	12/7/2017	Ground Lease
FL Eloquence on the Bay	North Bay Village, FL 33141	5/17/2021	Structural defect litigation. Unavailable in CPM for the same reason.
FL Embassy Park	West Palm Beach, FL 33401	6/13/2016	Litigation: amount unknown/slip and fall
FL Emerald Green Villas	Tampa, FL 33618	3/19/2021	Single entity ownership at 44% and for association operating as a condotel.
FL Emerald Shores	Satellite Beach, FL 32937	6/18/2021	Reserves less than 10% of Income
FL Emerald Tower	Pompano Beach, FL 33062	9/25/2020	Insufficient reserve contributions (8.35%) and for having a recreational lease that has not been closed/satisfied.
FL Esprit II	Miami, FL 33186	3/15/2017	Insufficient hazard coverage
FL Essex House	Atlanta, GA 30339	5/26/2020	Ineligible due to being in a Flood Zone and no flood insurance coverage is in place.
FL Essex Tower	Fort Lauderdale, FL 33301	5/21/2021	1) Construction defects litigation. 2) Litigation where insurance carrier is not defending and claim exceeds 10% of reserves.
FL Exeter at Century Village	Boca Raton, FL 33434	2/7/2021	Recreational long term lease where Builder/Developer retained ownership interest.
FL Fairview of California Club	Miami, FL 33179	10/28/2016	No reserves
FL Fairview Villas	West Palm Beach, FL 33406	11/29/2019	Ineligible for owner occupancy less than 50%, leasing restrictions, and insufficient crime/fidelity coverage.
FL Fairview Villas	West Palm Beach, FL 33406	11/29/2019	insufficient reserve contributions
FL Fairways at Par One	Naples, FL 34116	1/23/2017	Reserve Allocation 7.16%, no reserve study
FL Fairways Riviera North	Hallandale, FL 33009	12/13/2019	crime/fidelity coverage is short and insufficient reserves.
FL Family Townhouses of The Lakes of Emerald Hills	Hollywood, FL 33021	4/5/2017	4.35% Replacement Reserves with no reserve study.
FL Five Towns of St Petersburg No 300	Saint Petersburg, FL 33709	5/1/2019	Mandatory memberships & Delinquencies over 15%
FL Fountainbleau Lakes Courtyards West	Miami, FL 33172	7/15/2021	Construction defects litigation.
FL Fountains of Palm Beach 4	Lake Worth, FL 33467	9/29/2021	insufficient reserve contributions. 2.18% reserves.
FL Fountains of Palm Beach 8	Lake Worth, FL 33467	8/6/2021	Insufficient reserve contributions. Reserves waived for 2021.
FL Foxcross	Stuart, FL 34997	5/22/2019	Upfront and periodic mandatory membership
FL Futura Gables	Miami, FL 33155	10/5/2018	Coinsurance
FL Galeria	Miami Beach, FL 33140	2/5/2019	Insufficient Fidelity coverage

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FL Gateway House	Miami, FL 33162	4/29/2021 insufficient reserve contributions and litigation that cannot be considered minor.
FL Golden Arrow	Boca Raton, FL 33432	9/22/2015 Inadequate reserves and Master Ins
FL Grand at Olde Carrollwood	Tampa, FL 33168	12/19/2016 only eligible as o/o & 2nd.
FL Grand Venezia at Baywatch	Plant City, FL 33565	8/9/2018 HOA is plaintiff in non-minor litigation.
FL Green Diamond	Miami Beach, FL 33140	1/10/2020 Submitted to Wells
FL Greens at Doral	Doral, FL 33178	10/27/2020 Litigation which is affecting the marketability of the project. Litigation cannot be considered minor.
FL Greens of Town Country	Tampa, FL 33615	12/18/2019 reserves and delinquencies
FL Greenstone at Aberdeen	St Johns, FL 32259	7/15/2019 Pending litigation for structural/construction defects.
FL Greenway Village South No. 4	Royal Palm Beach, FL 33411	3/20/2020 Ineligible for Full Review due to insufficient reserve contributions.
FL Greenwood Estates	Panama City Beach, FL 32408	8/20/2021 Excessive 60 day delinquencies. 27%.
FL Grove Isle	Coconut Grove, FL 33133	3/22/2018 Mandatory Membership - Litigation - Insufficient insurance
FL Grove Palms I	Miami, FL 33133	3/15/2017 No reserves
FL Grove Resort & Spa	Winter Garden, FL 34787	8/8/2019 Occupancy Restrictions
FL Grove Resort & Spa	Winter Park, FL 34787	10/18/2018 Condotel, occupancy restrictions.
FL Grove Resort & Spa	Orlando, FL 32801	4/22/2019 Occupancy restrictions
FL Gulf & Bay		11/20/2017 Condotel
FL Hamptons at Metrowest	Orlando, FL 32835	11/26/2019 litigation - structural and construction defects
FL Hamptons West		3/6/2017 Replacement Reserves 5.4%, not following reserve study. Building Ordinance or Law not offered by insurance carrier.
FL Harbour Isle at Hutchinson Island	Fort Pierce, FL 34949	3/23/2016 Structural defects
FL Harbour Isle West	Fort Pierce, FL 34949	3/14/2016 Structural defects
FL Hawthorne at Lely Resort	Naples, FL 34113	2/14/2020 Mandatory membership to a Golf Club and also owned by developer.
FL Heather Hill Apartments No XVI	Dunedin, FL 34698	6/13/2017 Ground lease does not meet Fannie or Freddie guidelines.
FL Hemispheres	Hallandale Beach, FL 33009	10/22/2018 Insufficient budgeted reserves
FL Heritage Square	Miami, FL 33157	8/27/2015 Insurance policy excludes wind coverage.
FL Hialeah Club Villa	Hialeah, FL 33016	4/26/2019 Unacceptable Coinsurance
FL High Point	Boynton Beach, FL 33435	5/2/2016 -0- replacement reserve collection for 2016. No reserve study
FL Hillcrest Condominium No. 1	Hollywood, FL 33021	4/4/2016 No collection of replacement reserves.
FL Holiday Harbor	Pensacola, FL 32507	5/17/2021 Litigation - Safety & Structural
FL Holly Court at Woodmont	Tamarac, FL 33321	3/29/2017 Insufficient budgeted reserves
FL Homestreet Lofts	Jacksonville, FL 32218	2/5/2020 single entity ownership at 41%
FL Horizons West	Miami, FL 33183	8/27/2015 Just a review of the budget. Reserves are not adequate.
FL Hyacinth House	Fort Lauderdale, FL 33308	7/25/2017 Investor concentration over 50%
FL Icon Brickell No. 1	Miami, FL 33131	3/21/2017 Litigation - structural defects
FL Icon Brickell No. 3	Miami, FL 33131	8/24/2017 Condotel
FL Iconbrickell Number Two	Miami, FL 33131	8/21/2018 Structural Defects
FL Indigo Woods	Daytona Beach, FL 32114	2/5/2020 Ineligible for investor concentration at 77%. O/O&2nd homes only.
FL Island City House	Key West, FL 33040	6/3/2019 Single Entity owns 83.33%
FL Island Park Woods, Unit II	Fort Myers, FL 33908	4/18/2017 Single Entity 40%
FL Ivy	Miami, FL 33130	1/10/2017 Insufficient replacement reserves; Litigation - Structural Defects
FL Jade Winds	Miami, FL 33179	9/28/2021 Insufficient reserve contributions. 6.15%.
FL Jarret Hall	Lauderhill, FL 33313	9/10/2018 Insufficient budgeted reserves, Pooled budget, & Condo day to day operations run as a for-profit entity
FL Jefferson Tower	West Palm Beach, FL 33401	5/20/2015 Insufficient reserves
FL Jockey Club	Miami, FL 33181	10/30/2017 Lock-out units - Fannie unavailable
FL Karanda Village III, FL	Broward, FL 33063	1/30/2017 Projected Replacement Reserves 4.95%
FL Kendallwood Villas	Miami, FL 33176	4/7/2016 Budget review only, insufficient reserves.
FL Kensington Park	Altamonte Springs, FL 32714	7/6/2021 Declarations have leasing restrictions. FHA does not allow leasing restrictions where the tenant has to be reviewed for credit worthiness.
FL King Cole	Miami Beach, FL 33141	5/12/2020 Insufficient reserve contributions. 2020 budget approved with no reserves.
FL King Mountain	Stuart, FL 34994	2/22/2021 Association is party to a land lease and associations crime/fidelity coverage is short.
FL La Paz at Boca Pointe II	Boca Raton, FL 33433	2/14/2020 Ineligible for litigation on structural defects
FL Lake House South	Boca Raton, FL 33432	Litigation - Mold Infestation
FL Lake Point Tower	Hallandale, FL 33009	6/1/2021 Litigation that cannot be determined to be less than 10% of funded reserves.
FL Lakes I	Cleanwater, FL 33762	9/11/2020 Association requires all leases to be approved by the board & Crime/Fidelity insurance coverage is short by \$71,781.25.
FL Lakes of Deer Creek	Deerfield Beach, FL 33442	4/23/2019 90% co-insurance & HOA Budget has social membership income not adequately addressed.
FL Lakeside Hideaway at Bonita Springs	Bonita Springs, FL 34135	4/19/2019 Single entity at 53%
FL Laketown Wharf Resort	Panama City Beach, FL 32408	9/14/2021 Multiple condotel characteristics, mandatory membership, and unverifiable investor concentration and litigation.
FL Lakeview at Summerwind	Fort Myers, FL 33913	3/1/2017 Budget Reserve Allocation 7.7%
FL Lakeview Village No. 12	Orlando, FL 32857	10/5/2017 90% Coinsurance
FL Lakewood Villas	Miami Beach, FL 33155	8/12/2020 Insufficient Insurance - 90% Coinsurance no AA or AV and no ord/law.
FL Landmark	Doral, FL 33178	9/29/2015 PERS review required
FL Las Olas by the River	Fort Lauderdale, FL 33301	6/30/2016 9.24% reserves and Land Lease
FL Latitude On the River	Miami, FL 33130	1/13/2016 87% conveyed, FL property PERS required. Litigation, single entity
FL Latitude On the River	Miami, FL 33130	12/9/2019 Ineligible for structural litigation and unverifiable commercial space
FL Lauderdale One	Fort Lauderdale, FL 33308	2/9/2016 structural and construction defects
FL Lawrence Point	Sarasota, FL 34236	9/3/2015 Insufficient reserves
FL Leeward Windward	Panama City Beach, FL 32407	8/2/2021 mandatory membership for use of amenities that are owned by the developer
FL Les Chateaux at International Gardens	Miami, FL 33175	3/4/2019 No annual reserves contributions
FL Lexi	North Bay Valley, FL 33141	2/22/2019 Litigation - Construction Defects
FL Lighthouse Point Gardens North	POMPANO BEACH, FL 33064	10/11/2019 Recreational Lease.
FL Lofts at Sebastian Cove	Saint Augustine, FL 32084	8/27/2018 Litigation - construction defects
FL Lofts at Summer Key 2	Jacksonville, FL 32256	6/17/2021 Project is ineligible. Litigation regarding construction defect is ineligible per agency guidelines.
FL Long Beach	Panama City Beach, FL 32407	7/26/2021 Condotel.
FL MacDill Landings	Tampa, FL 33611	4/19/2017 60.7% Single Entity
FL Madeira Bay Resort II	Madeira Beach, FL 33708	6/26/2019 Condotel - Occupancy Restrictions
FL Madeira Bay Resort II	Madeira Beach, FL 33708	6/26/2019 Section 13.1 of the declarations states that residential units cannot be occupied on a year round basis - wording states they must be used for transient purposes only
FL Magaluf Towers	North Bay Village, FL 33141	7/21/2015 Single Entity >10%
FL Magnolia Park	Venice, FL 34285	PERS required for warrantable, non-warrantable require LTV 60% or less.
FL Majestic Cove	Sebring, FL 33870	2/23/2016 PERS required, New Construction in FL

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FL Majestic Sun	Miramar Beach, FL 32550	7/29/2021	Condotel and Investor Concentration.
FL Majorca Isles III	Miami Gardens, FL 33169	8/16/2018	excessive delinquencies
FL Majorca Isles III	Miami, FL 33169	4/21/2021	insufficient flood insurance
FL Manor Grove Village IV	Fort Lauderdale, FL 33305	6/18/2021	Leasehold Condominium
FL Marina Grande on the Halifax	Daytona Beach, FL 32117	8/9/2019	Litigation - Construction Defect
FL Marina Grande Riviera Beach	Riviera Beach, FL 33404	2/5/2016	Litigation - Structural defects, in lawsuit with developer, not yet cured.
FL Marina Grande Riviera Beach	Riviera Beach, FL 33404	5/5/2016	Structural defects against the Developer.
FL Marina Oaks	Ft. Lauderdale, FL 33315	12/16/2019	Ineligible for insufficient reserve contributions
FL Marina Palms Residences South	Aventura, FL 33160	5/11/2018	FL New construction requires PERS, Single entity over 10% & No reserve allocation or reserve account
FL Marina Real 2	Miami, FL 33185	7/19/2017	Budget Reserves 8.4%
FL Mariners Way at New Port Richey	New Port Richey, FL 34652	2/18/2021	Insufficient reserve contributions. 9.61%
FL Marquis Miami	Miami, FL 33132	11/19/2019	Ineligible due to litigation for construction defects with developer.
FL Marquis Miami	Miami, FL 33132	11/19/2019	Litigation unacceptable - structural defects w/developer
FL Meadow Brook at P.G.A	Palm Beach Gardens, FL 33418	8/25/2021	Insufficient reserve contributions. 2021 budget approved without reserves.
FL Meadowbrook Lakes View Building I	Dania Beach, FL 33004	3/7/2016	Structural defects
FL Meadows at Port St Lucie, Buildings L/M	Port St Lucie, FL 34952	9/22/2016	Insufficient Reserves (7.5%). No building ordinance or law
FL Meridian at St. Petersburg	St. Petersburg, FL 33713	3/14/2016	New construction located in FL with 50% commercial. PERS required.
FL Merrick Preserve	Morgate, FL 33063	5/4/2015	Insufficient reserve allocation (7.55%)
FL Metropolis I at Dadeland	Miami, FL 33156	6/8/2015	Pending litigation for structural defects
FL Michigan Tower	Miami Beach, FL 33139	8/26/2016	investor concentration 57.8%; investment purchase
FL Midway Garden	Miami, FL 33126	10/29/2020	insufficient reserve contributions.
FL Mint		12/27/2016	Reserve allocation is just under 10%
FL Mira Vista at Harbortown	Jacksonville, FL 32225	4/9/2021	Structural defects litigation.
FL Mirador	Miami Beach, FL 33139	7/23/2018	Litigation - Criminal Acts, Insurance not defending.
FL Miramar Club	Miramar, FL 33025	2/17/2020	Insufficient reserves - 8.39%
FL Mission Hills	Clearwater, FL 33759	10/13/2017	Ineligible leasehold.
FL Montecristi Country Club	Deerfield Beach, FL 33064	10/8/2020	Insufficient Reserves
FL Monterey at Lake Seminole	Seminole, FL 33772	6/7/2016	Insufficient reserves
FL Monterey Villas	Naples, FL 34103	9/30/2020	Association has no master flood insurance in place for the units.
FL Monteverde	Boynton Beach, FL 33426	7/26/2017	Single entity owns over 10% & Inadquate insurance coverage.
FL Moors Pointe	Hialeah, FL 33015	9/22/2020	HOA Insurance is inadequate
FL Mutiny on the Park	Miami, FL 33133	10/1/2019	Project ineligible. Condotel with no interest in common areas. Better known as Air Condo.
FL Mutiny on the Park	Miami, FL 33133	10/1/2019	Project is ineligible due to condotel with no interest in common area.
FL Mutiny on the Park	Miami, FL 33133	10/1/2019	Project is ineligible. This is a condotel with no interest in the common areas. Better known as a Air Condo.
FL Naples Larchmont Club	Naples, FL 34105	11/27/2020	Ineligible due to association allowing 2 or more units to be evidence on a single deed and insufficient reserve contributions.
FL Naples Winterpark VII	Naples, FL 34112	6/29/2018	Mandatory Membership & Insufficient Reserves
FL Neo Vertika	Miami, FL 33130	8/2/2016	Insufficient Reserves
FL Nettles Island	Jensen Beach, FL 34957	2/28/2020	project consists of manufactured, mobile, site built, and modular units
FL Newport Glen	Fort Myers, FL 33908	6/3/2020	leasing restrictions. board requires approval of owners and tenants.
FL Northlake Village at California Club	Miami, FL 33179	11/7/2016	Litigations not being defended by the insurance company
FL O'Brian House	Evansville, FL 32607	2/14/2019	insufficient reserve contributions (1.85%) and evidence of insurance. .
FL Oaks Park Homes of Tampa	Tampa, FL 33609	3/4/2021	Ineligible as a full review for the lack of an approved budget or one that shows adequate projected cashflow.
FL Ocean Club	Melbourne Beach, FL 32951	1/22/2021	Ineligible due to insufficient insurance. Project has 80% coinsurance and is not covered to 100% of its replacement cost.
FL Ocean Gate I	St Augustine, FL 32080	8/5/2019	Condotel - Lock Out Units
FL Ocean Palms	Hollywood, FL 33019	6/7/2021	Construction Defects
FL Ocean Point Beach Club	Sunny Isles Beach, Florida 33160	5/22/2019	condotel - non available for year round occupancy
FL Ocean Pointe V	Tavernier, FL 33070	5/6/2016	insufficient reserves
FL Ocean Reef	Panama City Beach, FL 32407		litigation against developer
FL Ocean Walk at New Smyrna Beach No. 20	New Smyrna Beach, FL 32169	6/24/2021	Project has current litigation regarding construction defects. This is ineligible per agency guidelines.
FL Oceanwalk at New Smyrna Beach	New Smyrna Beach, FL 32169	4/19/2021	Structural defects litigation.
FL Ole at Lely Resort	Naples, FL 34113	3/24/2021	Litigation: Structural defects not remediated.
FL Ole at Lely Resort	Naples, FL 34113	3/24/2021	Structural defects.
FL Ole at Lely Resort	Naples, FL 34113	3/24/2021	Structural Litigation
FL Olivine at the Township	Pompano Beach, FL 33073	7/1/2021	73% Single Entity Ownership
FL Olivine at the Township	Pompano Beach, FL 33073	7/1/2021	ineligible for insufficient reserves and single entity ownership of 73%
FL On Top of the World	Clearwater, FL 33763	6/8/2021	land lease
FL One Paraiso	Miami, FL 33137	8/9/2021	Construction defect litigation.
FL One Parasio	Miami, FL 33137	7/13/2021	Litigation over construction defects.
FL Opera Tower	Miami, FL 33132	11/23/2015	PERS Required. < 10% Reserves. Fidelity insufficient
FL Orangebrook Golf Apts	Hollywood, FL 33021	11/27/2020	Insufficient Insurance. 80% coinsurance & project is not covered to 100% of replacement cost.
FL Palm Beach House	West Palm Beach, FL 33407	8/27/2019	Project Ineligible due to litigation for construction defects.
FL Palm Chase Lakes	Palm Beach, FL 33437	2/6/2017	Slip and Fall - amount unknown
FL Palm Chase Lakes	Boynton Beach, FL 33437	4/2/2020	Ineligible for insufficient reserve contributions.
FL Palm East Gardens	Hialeah, FL 33012	1/19/2017	Budget 1.8% Replacement Reserves
FL Palm Springs Gardens II	Hialeah, FL 33016	3/23/2018	Insufficient Insurance
FL Palm West Gardens	Hialeah, FL 33012	9/30/2021	Budget reserves less than 10%, at 5.81%
FL Palms of Destin Resort	Destin, FL 32541	2/10/2017	Mandatory Club Membership/Amenities owned by the developer
FL Paloma Lakes	FL Coconut Creek 33073	5/12/2015	HOA is being sued for unpaid bill
FL Paradise Palms Resort	Kissimmee, FL 34747	9/29/2015	Mandatory membership fees- developer owns health club
FL Paramount Bay	Miami, FL 33137	9/24/2018	Litigation - Construction Defect
FL Paramount Bay	Miami, FL 33137	9/24/2018	Litigation - Construction Defects
FL Parc Vista	Miami, FL 33186	2/12/2021	Insufficient reserve contributions. 2021 budget approved without reserves.
FL Park Villas	Miami Beach, FL 33139	7/30/2015	Investment concentration 72% (Investor Loan)
FL Parliament House	Pompano Beach, FL 33062	7/1/2021	Ineligible per FNMA due to a Recreation lease out of compliance with FNMA selling guide - project requires active PERS Final.
FL Pelican Pointe	Delray Beach, FL 33483	1/19/2017	Budgeted reserves less than 10%, at 7%.
FL Peninsula at St Johns Center	Jacksonville, FL 32207	8/11/2017	Construction defect litigation
FL Peninsula at St Johns Center	Jacksonville, FL 32207	8/24/2021	Construction defects not all repaired

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FL Peninsula at St Johns Center	Jacksonville, FL 32207	8/24/2021	Need evidence Construction defects have all repaired
FL Pine Ridge at Lake Tarpon Village I	Tarpon Springs, FL 34688	1/8/2021	Project is ineligible for FHA SUA due to multiple leasing restrictions within the declarations.
FL Pine Ridge North I	Green Acres, FL 33415		9.47% Replacement Reserves
FL Pines of Oakland Forest West	Oakland Park FL 33309	11/11/2016	Litigation regarding roof, insurance not defending.
FL Pinnacle Port	Panama City Beach, FL 32413	3/5/2021	association is operating as a condotel due to facilitating vacation rentals through the association.
FL Place at Channelside	Tampa, FL 33602	7/7/2016	Single Entity > 10%
FL Plaza	Destin, FL 32541	1/9/2018	Excessive Commercial, 69.75%.
FL Plaza 15	Fort Lauderdale, FL 33316		Delinquencies > 15%
FL Plaza 851 Brickell	Miami, FL 33131	11/21/2016	insufficient reserves
FL Plaza Harbour Island	Tampa, FL 33602	9/6/2018	Litigation - Structural
FL Plaza of America Part IV	North Miami Beach, FL 33160	9/14/2020	Insufficient reserve contributions. 3.97%
FL Plymouth at Century Village I	Pembroke Pines, FL 33027	9/3/2021	Mandatory Memberships
FL Pointe Capri	Treasure Island, FL 33706	8/2/2021	Insufficient reserve contributions.
FL Porto Bellagio	Sunny Isles Beach, FL 33160	10/13/2017	Litigation
FL Portofino	Coral Springs, FL 33071	2/5/2016	Insufficient reserves.
FL Portofino at Jensen Beach	Jensen Beach, FL 34957	2/8/2016	Single Entity of 36.2%. Investment Concentration of 77.86%.
FL Promenade at Tradition	Port St. Lucie, FL 34983	2/5/2016	Structural Litigation
FL Promenade at Tradition	Port St. Lucie, FL 34983	4/3/2017	CPM ID 81301001
FL Promenade at Tradition	Port St. Lucie, FL 34987	3/30/2017	20% Delinquencies
FL Provence	Boca Raton, FL 33433	8/5/2020	Insufficient reserve contributions. FHLMC also declined PEW.
FL Pura Vida	St. Petersburg, FL 33716	8/13/2021	insufficient master flood insurance.
FL Quadomain II	Hollywood, FL 33019	9/10/2021	Project is ineligible due to no reserve allocation on annual budget. Agency requires 10% be allocated to reserves per year.
FL Quantum on the Bay	Miami-Dade, FL 33132	10/8/2015	Litigation for structural defects. Investment Concentration 62%
FL Quarter Deck	Venice, FL 34285	8/28/2019	Insufficient Reserves
FL Racquet Club Apartments at Bonaventure 8 South	Fort Lauderdale, FL 33326	8/18/2020	Mandatory membership paid to unaffiliated 3rd party.
FL Racquet Club Apartments of Bonaventure 2	Weston, FL 33326	1/21/2021	insufficient crime/fidelity coverage.
FL Racquet Club at Bonaventure 9A North	Weston, FL 33326	11/18/2015	Budget reserves less than 10%. Coinsurance endorsements not provided.
FL Racquet Club of Kendale Lakes	Miami, FL 33183	3/4/2021	Ineligible for a breach of contract litigation that cannot be considered minor.
FL Ramblewood East	Coral Springs, FL 33065	10/15/2019	No annual reserves contributions; Recreational Lease on Title; Pending Litigations
FL Rapallo	West Palm Beach, FL 33401	11/19/2015	Insufficient reserves
FL Rapallo	West Palm Beach, FL 33401	10/14/2015	ineligible due to Zero Reserve Allocation and No Reserve Study. Project not eligible for FNMA or Non-Warr exception due to Investment Property and Balance Sheet does not support 100% of HOA total Income.
FL Rapallo One	Estero, FL 33928	5/14/2020	Project is ineligible for insufficient insurance - ACV on the roofs.
FL Reflection Lake at Naples I	Naples, FL 34114		Litigation
FL Regency Towers	Panama City Beach, FL 32408	1/19/2016	Amount not known. Insurer not defending.
FL Regency West	St Petersburg, FL 33716	2/28/2020	land lease
FL River Breeze	Miami, FL 33130	4/7/2020	Insufficient reserve contributions.
FL River Reach	Fort Lauderdale, FL 33315	8/26/2021	Recorded Declaration allows HOA requiring approval of tenants for leases
FL Riviera Palms	Pompano Beach, FL 33073	8/17/2021	Insufficient reserve contributions. 8.9%
FL Rolling Green H	Miami, FL 33179	4/29/2021	Insufficient reserves contributions. Reserves waived for 2021.
FL Rolling Hills Golf and Tennis Club	Davie, FL 33328	5/23/2017	Budget - 6.84% Replacement Reserves no reserve study
FL Roney Palace	Miami, FL 33139	8/30/2017	Commercial >50%, Hotel & Retail
FL Roney Palace	Miami, FL 33139	8/30/2017	Excess Commercial over 50%, Hotel
FL Roney Palace	Miami, FL 33139	8/30/2017	Hotel attached to condominium approximately 50% commercial
FL Rothmoor Estates	Largo, FL 33771	11/8/2019	Insufficient Replacement Reserve Contributions for 2019
FL Royal Mansion	Cape Canaveral, FL 32920	10/14/2016	CondoTel
FL Royal Palm Place At The Hammocks	Miami, FL 331383	8/3/2016	insufficient reserves
FL Royal Palm Place At The Hammocks	Miami, FL 33196	8/27/2019	insufficient reserves
FL Royal Stewart Arms Inc No 3	Dunedin, FL 34698	7/15/2016	Pending litigation not acceptable.
FL Sabal Palm at Grandezza		6/1/2020	Mandatory membership fees for use of recreational amenities not owned by the HOA or Master HOA.
FL San Matera the Gardens	Palm Beach Gardens, FL 33410	7/14/2015	Litigation is for construction defects.
FL San Matera the Gardens	Palm Beach Gardens, FL 33410	2/16/2021	Insufficient reserve contributions and litigation that cannot be considered minor.
FL Sanctuary at Imperial River	Bonita Springs, FL 34135	3/22/2021	Excessive investor concentration on an investment transaction.
FL Sandal Cove	Safety Harbor, FL 34695	6/15/2021	Insufficient reserve contributions.
FL Sandal Cove	Safety Harbor, FL 34695	6/15/2021	Insufficient reserves and active recreational lease.
FL Sandpiper Greens	Bonita Springs, FL 34134	8/3/2021	Ineligible for FHA SUA due to leasing restrictions.
FL Sandprints	Miramar Beach, FL 32550	2/28/2020	insufficient reserve contributions
FL Savannahs 1, FL	Fort Pierce, FL 34982	1/5/2021	Active recreational lease. Developer is the owner of the recreational amenities.
FL Sea Air Towers	Hollywood, FL 33019	4/12/2021	Litigation demand exceeds 10% of funded reserves.
FL Sea Breeze	Madeira Beach, FL 33708	12/5/2018	Condotel
FL Sea Coast Gardens I	New Smyrna Beach, FL 32169	4/27/2017	Non-Incidental Income 17.4%
FL Sea Haven	Indian Rocks, FL 33785	10/30/2018	Insufficient flood insurance
FL Seaside Villas	St Augustine, FL 32080	11/12/2019	Single entity owns 67%
FL Seasons Villas and Townhomes	Miami, FL 33193	11/10/2016	56.2% investor concentration. investor loan. No ordinance or law.
FL Serenity on the River	Miami, FL 33125	4/8/2021	Ineligible for Investment loans due to excessive investor concentration.
FL Shadow Lakes	Largo, FL 33778	8/20/2021	No reserve allocation.
FL Shaker Village	Tamarac, FL 33319	3/5/2015	20.95 % delinquent dues
FL Shoma Homes at Country Club of Miami	Hialeah, FL 33015	6/28/2021	Insufficient reserve contributions.
FL Shoma Homes at Key Cove	Homestead, FL 33035	2/16/2018	insufficient reserves - 2%
FL Shoma Homes at Keys Cove	Homestead, FL 33035	6/29/2021	Insufficient reserve contributions.
FL Snapper Village	Miami, FL 33173	3/10/2017	Budget Replacement reserves <10%, HOA budgeting 0%
FL Solaire at the Plaza	Orlando, FL 32801	9/10/2021	insufficient reserve contributions. 4.89% reserves.
FL Solaris at Brickell Bay	Miami, FL 33131	5/10/2017	Construction Defect Litigation
FL Solaris at Brickell Bay	Miami, FL	5/10/2017	Construction defect litigation
FL Solaris at Brickell Bay	Miami, FL 33131	5/30/2017	construction defect litigation
FL Sonoma Lake	Miami, FL 33186	1/23/2020	Insufficient flood coverage on the master.
FL South Gate Village Green Section V	Sarasota, FL 34239	7/13/2021	Insufficient reserve contributions.
FL South Shore	Miami, FL 33166	3/15/2017	No Reserve allocation

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FL	Southbrooke AKA The Links at Hale	Plantation, FL 32608	2/27/2015	Insufficient reserves
FL	Southern Pines	Winter Garden, FL 34787	6/28/2021	Excessive investor concentration.
FL	Star Lofts on the Bay	Miami, FL 33137	6/11/2021	Construction defect litigation. CPM states only rate and term FNMA to FNMA transactions are acceptable.
FL	Sterling Reef	Panama City, FL 32407	7/12/2021	due to condotel characteristics
FL	Sterling Villages of Palm Beach Lakes	Palm Beach, FL 33480	4/23/2019	Insurance is not defending or covering. Financial exposure is not minor.
FL	Stonebridge Lakes	Orlando, FL 32835	2/2/2021	60 day delinquencies at 23%
FL	Summer Key	Jacksonville, FL 32256	6/23/2021	Project is ineligible due to construction defect litigation. Agency will not accept a project that has current construction defect litigation.
FL	Sun & Sea Beach	Indian Rocks Beach, FL 33758	5/18/2020	insufficient flood insurance coverage.
FL	Sunrise Beach	Panama City Beach, FL 32413	10/27/2015	Ineligible - Condotel, daily rentals and onsite check-in registration desk.
FL	Sunrise Lakes III 5	Sunrise, FL 33322	3/19/2018	Inadequate replacement reserve allocation.
FL	Sunrise Manors	Key Biscayne, FL 33149	6/15/2021	Insufficient reserve contributions and active land/recreational lease.
FL	Sunset Grove I	Clearwater, FL 33765	2/15/2021	Insufficient crime/fidelity coverage.
FL	Symphony North	Ft. Lauderdale, FL 33312	1/8/2016	Insufficient fidelity amount carried 500K, amount required 846,306
FL	Ten Aragon	Miami-Dade, FL 33134	3/18/2015	Property manager not insured on Fidelity
FL	Ten Museum Park	Miami, FL 33132	10/14/2015	Commercial Space >25%; Litigation for Construction/Structural defects
FL	Ten Museum Park	Miami, FL 33132	5/17/2021	Ineligible for full review as investment due to excessive investor concentration.
FL	Tennis Club Davis	Fort Lauderdale, FL 33311	1/4/2021	60 day delinquencies at 20.83% and insufficient reserve contributions.
FL	Terrace I at Cypress Trace	Naples, FL 34119	11/16/2016	Section 3. of the amended golf declaration states the Club holds title to all common areas and recreation areas. The club is owned by the declarant and unit owners have mandatory membership fees.
FL	Terrace Park of Five Towns #24	Saint Petersburg, FL 33709	9/29/2017	Amenities owned by 3rd party, mandatory
FL	Terrace Park of Five Towns No. 23	Saint Petersburg, FL 33709	8/28/2020	Ineligible for Mandatory Membership per FNMA.
FL	Terrece Homes at Viansa	Naples, FL 34110	3/9/2020	Mandatory Memberships to golf
FL	Tides at Pelican Landing	Bonita Springs, FL 34134	4/20/2021	Ineligible for Full Review on investment loans due to investor concentration at 54%.
FL	Tides at Sweetwater	Jacksonville, FL 32217	1/2/2020	Ineligible for litigation. insurance carrier not defending. \$1,000,000 claim amount.
FL	Toscana I at Vassari Village	Bonita Springs, FL 34135	4/20/2021	Insufficient insurance. 90% coinsurance. Not covered to 100% of RC.
FL	Tower at Biscayne Cove	Aventura, FL 33160	5/31/2017	5.27% Reserve Allocation, no reserve study.
FL	Trellises	Fort Lauderdale, FL 33324	3/5/2021	99 year rec lease
FL	Trellises	Plantation FL 33324	10/23/2017	99 year Recreational Lease.
FL	Trevi Court	Lake Worth, FL 33467	8/31/2016	Litigation ineligible, appealing mandatory membership
FL	Tropic Winds	Panama City Beach, FL 32413	10/21/2015	Litigation against the Developer.
FL	Tudor Cay	Tampa, FL 33615	1/16/2020	Ineligible for SUA due to sale and leasing restrictions.
FL	Twin Oaks	Largo, FL 33778	11/25/2015	Leasehold Agreement does not meet guidelines
FL	Two City Plaza		6/20/2017	Litigation - Structural Defects
FL	Two City Plaza	West Palm Beach, FL 33401	4/21/2021	Ineligible for active constructive defects litigation.
FL	Two City Plaza	West Palm Beach, FL 33401	4/21/2021	litigation for construction and structural defects.
FL	Vacation Village	Clermont, FL 34711	2/22/2021	Association is operating as a condotel, Project is marketed as a resort & Ineligible for investments due to investor concentration at 77%.
FL	Venture Out at Panama City	Panama City Beach, FL 32408	12/18/2020	Condotel & Non-Incidental Income
FL	Venture Out at Panama City	Panama City Beach, FL 32408	12/18/2020	Manufactured Homes
FL	Verano at Miramar	Miramar, FL 33025	9/16/2021	Insufficient master insurance (Coinsurance & Fidelity)
FL	Villa Real No 7	Miami, FL 33182	6/30/2017	Delinquencies over 15%
FL	Village East	Fort Lauderdale, FL 33316	6/14/2017	Litigation - Slip and Fall
FL	Village II	Panama City Beach, FL 32413	2/12/2016	Project 50% and Condotel
FL	Village of Doral Place	Doral, FL 33178	3/8/2016	Insufficient reserves
FL	Village of Kings Creek	Miami, FL 33143	6/29/2017	Construction defect litigation
FL	Villas at Christian Retreat		9/16/2020	Mandatory Membership
FL	Villas at Harbor Isle	Dania Beach, FL 33312	6/26/2017	Investor concentration over 50%
FL	Villas at Nautica	Miramar, FL 33027	8/4/2020	insufficient crime/fidelity coverage.
FL	Villas De New England	Hialeah, FL 33016	9/24/2021	Insufficient insurance, no reserve contributions, and lack of info to determine if project is eligible.
FL	Villas of Amberwood	Miami, FL 33178	1/21/2021	Ineligible for FHA SUA due to the condominium declarations confirming that the association requires approval of leases & tenants.
FL	Vista Cay At Harbor Square	Orlando, FL 32819	8/25/2017	Condotel & Litigation
FL	Waterford-Cavendish Court	Bonita Springs, FL 34135	2/17/2016	Litigation - Dollar amount unknown
FL	Waterfront in Naples	Naples, FL 34104	8/30/2021	Litigation that cannot be considered minor and insufficient insurance. ACV on roofs until repairs complete.
FL	Watergate	Emertville, CA. 94608	2/3/2020	90% coinsurance - there are common elements that do not have coverage. confirmed by insurance agent.
FL	Waterway	North Palm Beach, FL 33408	12/10/2019	Ineligible for CPM insufficient reserves. Ineligible for smart condo- insufficient reserves.
FL	Waterway	North Palm Beach, FL 33408	12/10/2019	Insufficient reserve contributions
FL	Waterway Club No. 1	Lantana, FL 33463	5/11/2016	Amenities owned by 3rd party, 18.5% delinquencies, 5% replacement reserves.
FL	Waterway Club No. 1	Lantana, FL 33463	5/11/2016	leased amenities, 29.5% 60 day delinquencies, 5% replacement reserves.
FL	Wendwood	Panama City Beach, FL 32413	11/30/2018	Condotel
FL	West View Villas	Hialeah, FL 33016	9/21/2021	No Master Insurance as required by Declaration
FL	Whisper Walk	Boca Raton, FL 33496	1/18/2017	insufficient budgeted reserves
FL	Whisper Walk	Boca Raton, FL 33496	1/18/2017	insufficient budgeted reserves (at 1.06%)
FL	Wincast Arms North	Deerfield Beach, FL 33064	12/12/2016	Insufficient replacement reserves and Fidelity Bond
FL	Wind	Miami, FL 33172	7/29/2020	insufficient reserves.
FL	Wind	Miami, FL 33130	4/16/2021	Ineligible for CPM due to insufficient budgeted reserves, would need to be limited if all other conditions are met.
FL	Wind	Miami, FL 33130	4/16/2021	Ineligible for investment loans due to excessive investor concentration.
FL	Winding Lake at Welleby		8/25/2017	Budget Reserves 8.3%
FL	Windsor at Sabal Walk	Longwood, FL 32779	11/19/2020	Insufficient reserve contributions. <1% reserves.
FL	Winston Tower 500	Sunny Isles Beach, FL 33160	8/22/2019	Ineligible for litigation on construction defects and zero reserves.
FL	Winston Towers 500	Sunny Isle Beach, FL 33160	12/8/2015	No Reserves - HOA not collecting replacement reserves.
FL	Winter Haven Towers	Hollywood, FL 33020	2/8/2017	Inadequate insurance - Excludes wind/ hail insurance.
FL	Woodmere at Jacaranda	Venice, FL 34293	8/31/2020	Mixed use project containing continuing care units
FL	Woods of Ortega	Jacksonville, FL 32244	8/3/2021	Construction defects litigation.
FL	Yacht Club at Portofino,	Miami Beach, FL 33139	11/9/2015	Structural/Construction Defects
FL	Yolanda Villas	Miami, FL 33126	11/23/2020	Insufficient flood insurance
GA	400 West Peachtree Residential	Atlanta, GA. 30308	3/10/2016	Portion of property is a Hotel. Cost Sharing agreement between condo & hotel.
GA	401 West Tenth	Atlanta GA 30318	5/19/2015	Insufficient Reserves - 4.3%
GA	525 Park	Atlanta, GA 30308	10/1/2021	Project is ineligible due to the investment unit ratio is currently 65%. Agency tolerance is 50%.
GA	801-803-805 Durant Place	Atlanta, GA 30308	7/30/2018	1 owner buying 2nd unit in 3 unit project not eligible on Smart product and individual insurance not allowed in condo legals

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GA	Arbor Gate	Mableton, GA 30126	5/12/2017 >15% Delinquent & >10% Reserves
GA	Arbor Gate	Mableton, GA 30126	6/4/2018 Budget <10%
GA	Arbor Place	Calhoun, GA 30701	7/9/2021 Condo Project Ineligible due to insufficient insurance due to no master property insurance coverage.
GA	Argonne Forest	Norcross, GA 30093	6/26/2019 Investor concentration over 50% -Delinquencies over 15% - Single entity over 20%
GA	Atlanta Georgetown	Chamblee, GA 30341	6/23/2020 Investor % over 50% - FHA SUA Only
GA	Atlantic	Atlanta, GA. 30363	5/11/2016 Developer owns & rents 53% of the units.
GA	Austin Park	Decatur, GA 30030	10/15/2019 Ineligible - delinquencies and reserves.
GA	Bellemead	Marietta, GA 30008	4/15/2021 Project ineligible for full review - will have to restructure to Limited Review at 90% LTV to make loan happen.
GA	Biltmore House	Atlanta, GA 30308	11/12/2015 Combined units from 2 to 1 with no Amendment to Declaration recorded.
GA	Biltmore House	Atlanta, GA. 30308	11/12/2015 11/12/15: 2nd review by Gretchen complete. Project is Ineligible due to converted units from 2 to 1 with no Amendment to Declaration recorded.
GA	Candler Park Commons	Atlanta, GA 30307	10/10/2016 33% delinquencies
GA	Carlyle Heights	Atlanta, GA 30324	3/11/2021 insufficient insurance
GA	Collinswood Park	Suwanee, GA 30024	9/22/2017 Project is a PUD
GA	Colonial Park	Hinesville, GA 31313	8/26/2021 Condo project ineligible due to insufficient insurance.
GA	Cross Creek	Atlanta, GA. 30327	9/30/2015 Requested fast track Submission Form
GA	Dresden Heights	Atlanta, GA 30341	10/11/2019 Project is new construction. Not eligible for FHA SUA.
GA	Druid Place	Atlanta, GA 30307	11/22/2019 Insufficient Insurance
GA	Eagle and Phenix Mill 3	Columbus, GA 31901	1/20/2016 Reserves 9.3%
GA	Enclave at Vantage Point	Atlanta, GA. 30327	3/18/2019 Single Entity = 78%; Developer still in control
GA	Fairington Ridge	Lithonia, GA 30038	5/17/2021 Project is ineligible due to 24% of the units are 60 day or more late on HOA dues. Agency tolerance is 15%. Also the investor concentration is currently 66% Agency tolerance is 50%.
GA	Fairington Ridge	Lithonia, GA 30038	5/17/2021 Project is ineligible. Project has a 29% delinquency in HOA dues. Agency tolerance is 15%. Project also has an investment ratio that is 66%. Agency tolerance is 50% and our transaction is an investment transaction.
GA	Foxcroft	Atlanta, GA 30328	11/12/2015 Inadequate master flood policy for subject building
GA	Frederica	Atlanta, GA 30306	10/20/2016 Single entity owns 17.39%
GA	Harper on Piedmont	Atlanta, GA 30308	9/29/2021 phased non-gut conversion, presale not met, owner occupancy requirement not met, budget reserves less than 10%, single entity greater than 20% currently at 48.65%.
GA	Harper on Piedmont	Atlanta, GA 30308	9/29/2021 Phased New Conversion
GA	Henderson Park	Atlanta, GA 30341	9/29/2021 Underfunding reserves account and not following the recommendation of the reserve study
GA	Leeshire Close	Tucker, GA 30084	8/10/2015 Single entity owns 20%. No reserves. 66% investor.
GA	Metropolitan	Atlanta, GA 30303	5/4/2017 20.67% delinquencies >60days
GA	Mill Pond	Smyrna, GA 30082	11/18/2015 Fidelity insufficient - HOA carrying 25k, amount required 83,460
GA	Rivermont Village	Johns Creek, GA 30022	2/20/2020 Deductibles on Master Policy > 5%
GA	Rockbridge Park	Avondale Estates, GA 30002	3/20/2017 15.63 Delinquencies
GA	Roswell Landing	Roswell, GA 30075	10/2/2020 Ineligible for FHA SUA due to insufficient crime/fidelity coverage
GA	Sky Lofts	Alpharetta, GA 30004	7/14/2016 delinquencies 22.07%
GA	Snapping Man	Decatur, GA 30035	11/15/2019 25% delinquent HOA dues
GA	Sojourn at Cuscowilla	Eatonton, GA 31024	4/29/2021 Insurance Inadequate.
GA	Southern Bearings Lofts	Atlanta, GA. 30318	2/10/2017 Budget reserve allocation zero. No reserve study. Special assessing for capital improvements. dd
GA	Spring Villa	Smyrna, GA 30080	10/1/2021 20% units 60 days delinquent in dues, 0% reserves contribution, and roofs insured as ACV
GA	Stone Manor	Sandy Springs	6/13/2021 Project is ineligible due to insufficient reserves. Current reserves are at 2.90%. Agency requires 10% reserve allocation.
GA	Stone Mill	Stone Mountain, GA 30083	2/25/2021 Fannie CVAS was declined. Project has 31% in delinquency's. Agency tolerance is 15%.
GA	Terraces at Argonne	Atlanta, GA 30309	7/10/2018 Single entity & Investor concentration
GA	Variations	Dekalb, GA 30329	7/18/2016 Budget Reserves 94%
GA	Village at East Atlanta	Atlanta, GA 30316	3/4/2016 44.1% delinquencies >60 days
GA	Villages of Devinshire	Alpharetta, GA 30004	12/4/2020 HOA is not allocating the required 10% in reserves for 2020 nor 2021. They are also not following a reserve study that was performed in 2011. Project is ineligible for a full review.
GA	Villages of Devinshire	Alpharetta, GA 30004	12/4/2020 insufficient reserve contributions 6.32%
GA	Vinings Ridge	Smyrna, GA 30080	5/27/2020 FHA Ineligible: Leasing Restrictions
GA	Vinings View	Atlanta, GA. 30339	9/27/2018 FHA Loan
GA	Wynnes Ridge	Atlanta, GA 30309	10/22/2019 Insufficient Insurance
HI	Keauhou Kona Surf and Racquet Club		9/15/2021 Project is ineligible due to recorded declarations allow for up to 10% of the units to be operated under Time Sharing Plans.
HI	Ko Olina Kai Golf Estates & Villas	Kapolei, HI 96707	7/8/2021 Litigation.
HI	Palm Villas	Ewa Beach, HI 96706	9/20/2021 Single entity owning 31.82%
ID	Lodi	Sandpoint, ID 83864	4/28/2015 100% investor concentration & 100% single entity
ID	Tomlinson	Boise, ID 83706	6/19/2020 90% Coinsurance. Not insured to 100% RC per Ins Appraisal. No Agreed Value/Amount
IL	175 East Delaware Place	Chicago, IL 60611	7/18/2020 >50% Commercial
IL	1210-1212 W Roscoe	Chicago, IL 60657	12/30/2020 HOA is not allocating reserves on the budget which is an agency requirement on full reviews.
IL	1643 Humboldt	Chicago, IL 60647	8/18/2017 Single entity over 10%
IL	3550 Lake Shore Drive	Chicago, IL 60657	3/4/2016 Structural defects
IL	Burnham Park Plaza	Chicago, IL 60605	5/31/2018 Litigation
IL	Catalpa Gardens	Chicago, IL 60613	2/20/2019 Structural defect litigation with developer
IL	Catalpa Gardens	Chicago, IL 60613	4/21/2019 Litigation over Construction Defects
IL	Central Park Flourney	Chicago, IL 60624	6/17/2019 Delinquency is at 40% and no budget as of today.
IL	Columbian	Chicago, IL 60640	8/6/2015 Litigation is for construction defects that have not been mitigated.
IL	Cornelia Lakewood	Chicago, IL 60657	3/22/2021 Reserves less than 10%, at 0
IL	Four Lakes No. 3	Lisle, IL 60532	12/14/2020 60 day delinquencies at 25%
IL	Heritage	Evanston, IL 60202	12/17/2020 Project is ineligible due to leasing restrictions within the declarations. Per FHA guidelines leasing restrictions are not permitted.
IL	Jazz on the Boulevard	Chicago, IL 60653	5/24/2019 60+ day delinquencies > 15% (48.54%); 99 Year Ground Lease
IL	Michigan Ave Garden Terraces	Chicago, IL 60605	6/15/2017 Litigation, water/mold, Ins Co not handling the claim.
IL	Norway House	River Forest, IL 60305	6/10/2021 Project is ineligible for FHA SUA due to leasing restrictions within the recorded Declarations. These restrictions violate 24 CFR 203.41.
IL	Optima Old Orchard Woods	Skokie, IL 60077	10/30/2019 Excessive Single Entity Ownership (62%)
IL	Oxford Glen	Chicago, IL 60640	5/13/2021 Master Insurance: property deductible is greater than 5% of the face amount of the policy.
IL	Park 1500 Lofts	Chicago, IL 60607	1/8/2020 Litigation
IL	Pine Grove	Glenview, IL. 60025	10/6/2015 Building ordinance or law, boiler/machinery & equipment breakdown requested.
IL	Pueblo Commons	Chicago, IL 60656	6/24/2021 Project is ineligible due to leasing restrictions. PER FHA Guidelines the HOA can not require a prospective tenant to be approved for creditworthiness.
IL	Shoreline Towers	Chicago, IL 60660	9/2/2016 Litigation - HOA defendant, insurance not defending
IL	Tara Hall	Oak Park, IL 60302	1/21/2020 Ineligible due to lack of reserve allocation. Reserves are currently at 5.47%. Agency requirement is 10%.
IL	Tinley Pointe	Tinley Park, IL 60477	8/29/2018 LTV 95.00%
IL	Towns of Rockwell Place	Lakemoor, IL 60050	12/8/2015 Incomplete project. Insufficient Reserves
IL	Woods of Countryside	Palatine, IL 60067	5/6/2015 Non-gut conversion - PERS required

Condo Ineligible Log as of 10-6-21

IN	Allen Plaza	Indianapolis, IN 46204	4/19/2017 Excessive Commercial 61%
IN	Castleton Farms	Indianapolis, IN 46256	11/11/2020 Project ineligible due to Declarations have leasing restrictions. This is not acceptable per FHA SUA guidelines.
IN	Culver Cove	Culver, IN 46511	4/19/2021 Rental pooling, 45% non-incidental income, HOA does not own amenities
IN	Parkway Manor	Highland, IN 46322	10/4/2021 Ineligible for FHA SUA due to insufficient crime/fidelity coverage.
IN	Timbers	Indianapolis, IN 46237	7/27/2018 OO/P/LTV 97%
IN	Windridge Co-Owners Association	Indianapolis, IN 46226	7/30/2018 Litigation - Structural
KS	Tomahawk Creek	Leawood, KS 66211	7/19/2021 Insufficient insurance - Coinsurance
LA	Gates at Brightside	Baton Rouge, LA 70820	3/10/2021 Co-insurance, insufficient replacement cost
LA	Hunters Forest	Lafayette, LA 70507	11/22/2016 Fidelity bond expired in 6/2015 and was insufficient. They carried \$26,100 and needed \$34,800.
LA	Lengsfeld Lofts	New Orleans, LA 70130	10/15/2015 Litigation - Monetary Litigation for Breach of Contract
LA	Mark Heights	Broussard	4/7/2021 Project is ineligible for FHA SUA due to master insurance policy not have Agreed Value nor Agreed Amount for coverage regarding the co insurance review.
MA	5 Carriage Circle	Bourne, MA 02532	12/29/2017 Insufficient Insurance
MA	18 Linden Street	Salem, MA 01970	7/15/2016 > 25% Commercial Space
MA	41 West Street	Hyde Park, MA 02136	8/23/2017 3 out of 4 units owned as investment
MA	42-44 Highland Terrace	Norfolk, MA	3/1/2016 Individual insurance coverage, declaration requires master
MA	56 Parkvale Ave	Hingham, MA 02043	2/25/2019 Insufficient property insurance coverage
MA	73-75-77 River Street	Cambridge, MA 02139	9/27/2017 PERS Required due to non gut
MA	76 Ship ave	Medford, MA 02155	11/25/2019 insufficient reserves
MA	224 Court Street	New Bedford, MA 02740	8/6/2020 Project is new construction, CO issued < 1 yr ago.
MA	Allerton Harbor	Hull, MA 02045	8/10/2017 Budget Reserve Allocation 0%, less than 10%
MA	Alloy at Assemlby	Somerville, MA 02145	9/8/2017 Condotel and 41% commercial - floors 2-5 are hotel
MA	Birchwood	East Weymouth, MA 02189	9/6/2021 Leasing restrictions - association requires owners live in their unit for 1-year before being able to lease their unit.
MA	Braemar	North Truro, MA 02652	8/7/2018 Year round occupancy restricted - seasonal use only.
MA	Cambridge Point	Cambridge, MA 02140	3/15/2020 Litigation - Construction Defects
MA	Camelot Court	Lowell, MA 01854	8/24/2018 Insufficient annual reserve allocation (5.98%)
MA	Chatham of Watertown	Watertown, MA 02472	2/22/2016 No reserves or reserve study, investor loan
MA	Cherry Hill Estates	Holyoke, MA 01040	9/30/2020 Project is ineligible at this time The project currently has two single that are over the agency tolerance. Agency tolerance is 20%. This project has one entity that owns 41% and the other is at 21%.
MA	Clarks Hill Village	Framingham, MA 01702	10/1/2015 Add'l phase amendments, C/O's, insurance for all bldgs., affordable covenants, appraisal requested. 10/1 DD
MA	Everett Street	East Boston, MA 02128	10/24/2019 Ineligible for Single entity, investor concentration, and insufficient reserve contributions as well as no separate reserve account.
MA	Gilmore Street	Stoneham, MA 02180	12/18/2019 Project balance of reserve account is less than 10% of the annual dues. HOA Cert has many areas that are not within FHA SUA guidelines.
MA	Heights View	Rutland, MA 01543	5/18/2021 Project originally classified as ineligible due to Builder Developer retaining 3 units in a development less than 20 units.
MA	Heights View	Rutland, MA 01543	5/18/2021 Single Entity owns 3 Units in a 14 Unit Project.
MA	Hilltop Farms	South Grafton, MA 01560	7/8/2015 Unacceptable Litigation - PEW denied
MA	Hyde Square Commons	Jamaica Plain, MA 02130	10/7/2015 Pending Litigation for Structural Defects
MA	Hyde Square Commons	Jamaica Plan, MA 02130	9/30/2015 Pending Litigation for Structural Defects
MA	Kettle Brook Lofts	Worcester, MA 01603	7/6/2020 Project is ineligible due to project is one building and not complete. Fannie requires the building to be complete in order to approve. Fannie also does not allow sub phasing in one building.
MA	Leonard Commons	Raynham, MA 02767	4/10/2020 Leasing Restrictions
MA	Lewis Wharf	Boston, MA 02110	1/9/2019 Insufficient Flood Insurance
MA	Maritime Landing	Newburyport, MA 01950	4/21/2017 Insurance deductible greater than 5%
MA	Millennium Avery	Boston, MA 02211	Insufficient Reserves (0%)
MA	Olde Stage Stop Village	Marshfield, MA 02050	1/13/2020 Ineligible for FHA SUA due to balance sheet with no reserves.
MA	Plymouth Country	East Bridgewater, MA 02333	8/18/2020 No contributions to replacement reserves
MA	Puritan Arms	Cambridge, MA 02138	12/13/2019 Single Entity 57.29%; ACV on Roof coverage
MA	Sugar Creek	Attleboro, MA 02703	5/27/2016 Insufficient Reserves (8.4%)
MA	Treasure Island	Webster, MA 01570	10/15/2020 Litigation - Construction Defects
MA	Trey Gardens	North Attleboro, MA 02760	4/10/2017 6.4% replacement Reserves - no Reserve Study & 73.3% investor concentration
MA	Valley Beach	Hull, MA 02045	8/23/2018 Insufficient insurance
MA	Village at Cleary Square	Hyde Park, MA 02136	2/16/2016 >60 day delinquencies 38.2%
MA	Village at October Mountain	Lee, MA 01238	7/10/2021 Project is ineligible due to insufficient Fidelity coverage.
MD	100 Harborview Drive	Baltimore, MD 21230	8/28/2015 Ineligible - Litigation - 7 cases of various
MD	Andover Heights IV-B	Laurel, MD 20707	2/27/2020 ACV on Master Policy
MD	Atlantis	Ocean City, MD 21184	5/23/2019 Insufficient insurance
MD	Ballenger Crossing II	Frederick, MD 21703	1/9/2017 Investor concentration > 50% (Investor Loan)
MD	Cherry Glen	Beltsville, MD 20705	8/31/2020 Project is ineligible due to current structural litigation that has not been repaired nor paid for. This is not acceptable per agency guidelines.
MD	Cloverleaf Townhome	Germantown, MD 20874	6/27/2016 Need terms of insurance.
MD	Forest Office Park	Annapolis, MD 21401	2/1/2021 Excessive Commercial Space at 66.10%
MD	Glensford	Bowie, MD 20720	12/14/2020 Delinquencies >15%
MD	Gunther Mansion	Baltimore City, MD 21231	12/31/2018 No annual reserve allocation 2017 & 2018 Budget
MD	Highland Gate	Upper Marlboro, MD 20772	9/21/2021 Fannie PEW was denied due to risk involved with high delinquency rate on HOA dues.
MD	Hill Oaks	Hyattsville, MD 20785	4/14/2017 27.6% delinquencies >60 days
MD	Hill Oaks	Hyattsville, MD 20785	11/8/2019 Delinquency on HOA dues is 20.18% agency tolerance is 15%. Budget is running at a deficit and fidelity coverage is not sufficient.
MD	Montgomery Woods	Elkridge, MD 21075	11/20/2019 Project has 94% investment units. Agency tolerance is 50% and Smart Condo tolerance is 75%. Loan transaction is investment. Project Ineligible.
MD	Olde Towne Village	District Heights, MD 20747	5/23/2018 Inadequate reserves < 10% (6.22%); Excessive delinquencies > 15% (25.93%); Investor concentration > 50% (56.79%)
MD	Palladian at Rockville Town Square	Rockville, MD 20850	10/7/2015 Single Entity owns 45.39%
MD	Patapsco Overlook	Catonsville, MD 21228	7/12/2019 Litigation over construction defects. Insufficient Fidelity Coverage.
MD	Queens Landing	Chester, MD 21619	FHA - 2 litigation cases & special assessments
MD	Quince Haven	North Potomac, MD 20878	9/26/2018 Fidelity insufficient & Single entity over 20%
MD	Stonehall	Bethesda, MD 20814	2/18/2019 Insufficient budget reserves.
MD	Swann Hill	Suitland, MD 20746	5/22/2018 60+ day delinquencies > 15% at 45.28%
MD	Westchester Park II	College Park, MD 20740	5/20/2021 Project is ineligible due to HOA being under insured via CO Insurance.
MD	Westlake Park	Bethesda, MD 20817	1/13/2021 CPM approved
MD	Woodland Walk	Odenton, MD 21113	4/27/2017 Delinquencies greater than 15%
ME	10 Exchange Street	Portland, ME 04101	11/16/2020 Commercial Space Exceeds 35% - Commercial Space at 63.72%
ME	Forty Portland Pier	Portland, ME 04101	2/12/2016 Insufficient flood coverage.
MI	Central Lofts	South Haven, MI 49090	1/19/2016 Insufficient reserves and fidelity. Single entity > 10%. Incomplete project.
MI	Great Lakes Tower	Detroit, MI 48207	8/26/2020 Combined Units
MI	Milwood Ridge	Kalamazoo, MI 49001	3/10/2017 HOA doesn't have sole ownership in the land. Land is still owned by Developer.

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MI	Osterhout	Portage, MI 49024	6/8/2017	presale 25%, completion 33%
MI	Potters Grove	Battle Creek, MI 49015	4/22/2016	Completion
MI	Ravines	Saugatuck, MI 49453	10/31/2019	not eligible for VA financing - detached, not VA approved project
MI	St. Clair Village	Saint Clair Shores, MI 48081	5/15/2020	Ineligible for FHA SUA due to HOA not allowing any of the units to be leased, rented, or occupied by non-owners.
MI	Sunset Shores Resort	Cadillac, MI 49601	4/20/2021	Project contains characteristics of hotel/motel, possibly condotel and allows split ownership arrangement with HOA maintaining/facilitating a rental and trading program.
MI	Walden Woods of Kalamazoo	Kalamazoo, MI 49006	7/19/2021	Project is ineligible due to the master deed not having the legal verbiage required per agency guidelines.
MI	Woodlands at Austin Lake	Portage, MI 49002	4/23/2021	Coinsurance with no AA or AV, RCE shows property is underinsured.
MN	Canabury	Little Canada, MN 55117	7/14/2021	Project is ineligible due to current litigation. The insurance company is not stating whether they are defending the claim nor the amount. Per Agency guidelines this is ineligible.
MN	Carriage Hills	Eagan, MN 55123	2/1/2018	Insufficient Reserves
MN	Lutsen Sea Villas	Lutsen, MN 55612	2/1/2020	Rental pooling, no reserves, unit owners paying HOA insurance individually, 88% investment concentration.
MN	Main St. Village	New Brighton, MN 5512	6/12/2015	Project is 52% NOO. This transaction is a refinance of an Investment Property.
MN	Preserve at Ramsey Town Center	Minneapolis, MN 55416	3/8/2020	Single entity 53%
MN	Southwest Station	Eden Prairie, MN 55344	6/20/2016	Developer owns/rents 72 of 237 units, single entity of 30%
MN	Upper Landing	Saint Paul, MN. 55102	9/29/2015	May Not need to come to CPM, Please see emails.
MN	Villa Pointe	Southfield, MI 48076	2/27/2020	Crime/Fidelity coverage is short. for FNMA or FHLMC coverage needed is 115k. for FHA SUA coverage needed is 421k.
MN	Waters Edge	Hugo, MN 55038	9/27/2016	Litigation against developer
MN	West Village	Chanhassen, MN 55317	11/28/2017	Investor concentration over 50%
MO	Oak Hall	Kansas City, MO 64111	6/1/2020	Coinsurance; Insufficient Fidelity Bond; Fannie PEW declined.
MO	Quality Hill Square	Kansas City, MO 64105	11/7/2019	Single entity >20%, 0% Reserves & Insufficient Insurance
MO	Spencer's Crest	Columbia, MO 65202	8/23/2021	A ground lease is an ineligible property type as stated in our policies & procedures.
MS	Front Street Inn	Bay St Louis, MS 39520	8/23/2018	Ineligible Multi-Unit Dwelling Condo not legally combined
MS	Greystone	Biloxi, MS 39532	8/3/2015	Project exceeds single entity requirements.
MS	Lanai Village	Diamondhead, MS 39525	10/28/2015	Condotel; Insufficient reserves
MS	Villas at Legacy	Gulfport, MS 39507	5/18/2016	Insufficient Reserves
MT	Aidan Place II	Bozeman, MT 59718	8/25/2016	20% single entity, no reserves & 90% investor concentration
MT	Jacobs Crossing	Bozeman, MT 59716	8/5/2016	75% commercial
NC	49 Broadway Arts	Asheville, NC 28801	1/3/2020	Commercial space is 71%. Tolerance for Smart condo is 50% . Commercial space has majority voting rights.
NC	A Place at the Beach	Atlantic Beach, NC 28512	1/28/2020	Timeshares
NC	Branches	Sugar Mountain, NC 28604	6/23/2020	Project has 15 units and one entity owns 8 units which are being used as Timeshare
NC	Branches	Sugar Mountain, NC 28604	6/23/2020	project submitted for 2nd level to confirm ineligibility.
NC	Carriage Company	Gastonia, NC 28052	8/3/2020	FHA SUA Concentration >10%
NC	Charlotte House	Charlotte, NC 28207	8/25/2015	insufficient insurance coverage; Litigation ineligible
NC	Dutch Village	Raleigh, NC 27606	1/15/2018	Single entity over 10% & Budgeted reserves less than 10%
NC	Fairway Pointe Owners	Spring Lake, NC 28390	8/18/2016	Single entity > 10%. 80% coinsurance not waived
NC	Fox Ridge II	Charlotte, NC 28212	9/7/2018	Reserves less than 10%
NC	Foxfire	Foxfire Village, NC 27281	4/13/2016	Investment Loan - Investor concentration is 75%; ZERO Reserves
NC	Foxgreen Villas	Foxfire Village, NC 27281	3/30/2016	Investment Concentration 66.7%, Single Entity >10% and ZERO Reserves.
NC	Foxgreen Villas	Foxfire Village, NC 27281	3/30/2016	Single Entity >10%, Zero Reserve Allocation
NC	Glen at Highland Creek	Charlotte, NC 28269	8/5/2020	Fidelity coverage is insufficient and the HOA will not increase. This makes the project ineligible.
NC	Harbour Place	Wilmington, NC 28401	2/1/2019	51.56% Single Entity
NC	Lofts 34	Charlotte, NC 28205	2/28/2018	Excess commercial - No 2018 budget
NC	Perry Creek Commons	Raleigh, NC 27616	3/30/2017	investor concentration over 50% - investment trans.
NC	Reefs	Carolina Beach, NC 28428	12/13/2017	Inadequate master insurance; No Building Ordinance or Law.
NC	Tranquil Court	Charlotte, NC 28209	4/29/2015	Structural litigation
NC	Tranquil Court	Charlotte, NC 28209	3/31/2021	PEW was denied because of commercial space above 35%. Budget reserve allocation is below 10%.
ND	Cedar South	Grand Forks, ND 58201	7/14/2021	Project is ineligible due to no reserve allocation on annual budget. Agency requires 10% be allocated to reserves per year.
NH	Cahill Place	Milford, NH 03055	9/20/2019	single entity at 70%
NH	Coast View	Hampton Beach, NH	7/28/2020	Insufficient insurance
NH	Cutts Mansion	Portsmouth, NH 03801	8/10/2020	New conversion requires Fannie Mae PERS
NH	Elmwood Village	Hudson, NH 03051	4/17/2017	Budget Reserves <10%. Currently Budgeting 4.6% without Reserve Study to support annual collection of 4.6%.
NH	Embassy South	Hampton, NH 03842	7/23/2020	NO budget - Ineligible. Contacts notified 7/22. Ins conditions cleared today.
NH	Hampton Drakeside	Hampton, NH 03842	11/29/2017	Non-gut conversion. PERS Required.
NH	Hollis Landing	Nashua, NH 03062	1/29/2020	FHA concentration is 16%. Agency guidelines state FHA concentration can't be over 10%.
NH	Knightsbridge Arms	Nashua, NH 03060	12/13/2019	Project is ineligible for FHA SUA due to the project not being 50% owner occupied.
NH	Park View Hills	Manchester, NH 03103	6/1/2017	Single entity owns over 10%
NH	Pearson Way	Epping, NH 03042	11/19/2020	Project is ineligible due to the FHA Concentration. Agency guidelines allow for up to 10% concentration for FHA SUA. Project currently has 31.25%.
NH	Plaza Village	Plymouth, NH 03264	3/2/2020	Insufficient Reserves, Ineligible Litigation, Insufficient Fidelity
NH	Plummer Place	Goffstown, NH 03045	3/30/2020	Insufficient budgeted reserves
NH	Terrace		3/27/2019	Multi-dwelling unit on 1 deed
NH	Weirs Beach Village	Laconia, NH 03246	7/18/2020	Ground Lease
NH	West Pine	Plaistow, NH 03865	9/20/2017	Budget -0- Replacement reserve allocation
NH	West Pine	Plaistow, NH 03865	9/20/2017	Zero Budget Replacement Reserve Allocation
NH	Woodland Village	Londonderry, NH 03053	9/5/2017	Single entity over 10%
NH	Woodview Townhomes at Woodland Pond	Manchester, NH 03104	3/13/2020	Project is not eligible for FHA SUA due to the project is new construction.
NJ	77 Hudson	Lawrenceville, NJ 08648	9/16/2019	Construction defect Litigation
NJ	155 Sherman Ave	Jersey City, NJ 07307	1/20/2017	Non-Gut conversion, does not meet established guidelines.
NJ	362 39th Street	Avalon, NJ 08202	9/14/2016	Co-insurance not waived
NJ	700 Grove	NJ	7/21/2017	Construction defect litigation
NJ	Avalon Breezes	Avalon, NJ 08202	9/9/2019	Litigation for construction defects
NJ	Bel Air at West Orange	Whippany, NJ 07981	10/22/2018	Developer controlled units.
NJ	Bella Vista of Elizabeth	Elizabeth, NJ 07202	8/31/2021	80% single entity - Developer controlled tenant occupied units
NJ	Bella Vista of Elizabeth	Elizabeth, NJ 07202	8/31/2021	Developer owns over 81% of the units and is renting the units out.
NJ	Bella Vista of Elizabeth	Elizabeth, NJ 07202	5/17/2019	Single entity 82%
NJ	Brookview Terrace	Spotswood, NJ 08884	11/7/2020	Insufficient Insurance. Budgeted Reserves less than 10%.
NJ	Brookview Terrace	Spotswood, NJ 08884	11/7/2020	Insufficient Reserves & Fidelity
NJ	Canterbury at Piscataway	Piscataway, NJ 08854	1/31/2017	Litigation - Slip and Fall

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NJ	Chocolate Factory	Jersey City, NJ	7/26/2016	Single entity ownership > 10%
NJ	Covered Bridge	Manalapan, NJ 07726	8/23/2019	Insufficient Fidelity coverage. Subject to Recreational Lease.
NJ	Crest Club	Wildwood, NJ 08260	10/19/2018	Insurance - 80% Coinsurance
NJ	Crystal Point	Jersey City, NJ 07302	6/6/2019	Litigation against developer over construction deficiencies
NJ	Deal Lake Village Gardens	Asbury Park, NJ 07712	12/12/2015	Non-gut conversion that does not meet established guidelines, PERS required
NJ	Docksider on Barnegat Bay	Lavallette, NJ 08735	6/2/2021	Insufficient insurance. 90% coinsurance & RCE exceeds coverage.
NJ	Erin Shores	North Wildwood, NJ 08260	7/16/2021	Project ineligible due to condotel characteristics
NJ	Florence Court	Aberdeen, NJ 07747	7/14/2016	Presale 42.8%, Owner occupancy 14.2%
NJ	Four Seasons at Great Notch	Woodland Park, NJ 07424	5/4/2018	Pending litigation for structural defects.
NJ	Foxchase at Tinton Falls II	Tinton Falls, NJ 07753	11/13/2017	Pending Litigation - Insurance is not defending; Delinquencies - Greater than 15% (22.67%)
NJ	Georgetown #1	Lindenwold, NJ 08021	9/16/2020	Liens, back taxes & un-operative common amenities.
NJ	Grand Cascades Lodge at Crystal Springs	Hamburg, NJ 07419	4/22/2019	100% investment & occupancy restrictions.
NJ	Green Hollow Village	Iselin, NJ 08830	10/18/2016	Investor concentration > 50%; Investor Purchase.
NJ	Halstead Street	East Orange, NJ 07018	1/22/2020	Not following Master Deed requiring Master Insurance
NJ	Harbortown Sail	Perth Amboy, NJ 08861	10/1/2021	Excessive single entity ownership (max is 20%), Delinquent unit owners exceed 15% , Investor concentration exceeded
NJ	Hudson Club	West New York, NJ 07093	7/16/2015	Mandatory Membership Fees to Clubhouse owned by an outside party.
NJ	Island View Townhouse	Sea Bright, NJ 07760	2/12/2016	Project has 80% coinsurance without AA or AV; coverage is only 80% r/c.
NJ	Lampost	North Wildwood, NJ 08401	5/4/2016	Year round occupancy restricted, motel to condo conversion
NJ	Lanor Villas	Hommonton, NJ 08037	10/9/2020	Insufficient insurance. 80% coins. coverage is less than 100% RC.
NJ	Lanor Villas	Hommonton, NJ 08037	10/9/2020	Insufficient crime/fidelity coverage. Short by \$13,200
NJ	Lanor Villas	Hommonton, NJ 08037	10/9/2020	Insufficient insurance. 80% coinsurance. No evidence project is covered to 100% RC.
NJ	Lawrence Square Village II	Lawrenceville, NJ 08648	12/1/2015	Litigation - Bodily Injury, amount not known
NJ	Lenox	Union City, NJ 07087	2/24/2017	Single entity owns over 10% (33%)
NJ	Lumberyard	Collingswood, NJ 08108	11/14/2018	Litigation - Construction Defect
NJ	Madrid	Wildwood Crest, NJ 08260	8/19/2021	Project is a condotel
NJ	Medford Mill	Medford, NJ 08055	5/10/2017	Investor concentration 58%
NJ	Metro Stop	Hoboken, NJ 07030	1/20/2016	Structural defects
NJ	Oakland House	Jersey City, NJ 07307	6/15/2017	Budget - 2.9% replacement reserve allocation
NJ	Oceanic	Ocean City, NJ 08226	10/12/2020	Lock out units
NJ	Orchard Terrace	Summitt, NJ 07901	10/7/2015	Loan #, appraisal and HO6 requested. Can't run through CPM until we have an active loan.
NJ	Park Lane	Asbury Park, NJ 07712	10/26/2020	28% single entity and 80% investor concentration
NJ	Peach Street Village	Avenel, NJ 07001	7/20/2015	26.36% single entity ownership.
NJ	Phillips Avenue	Elmwood Park, NJ 07407	8/30/2021	No Master Insurance as required by Bylaws.
NJ	Port Liberté I	Jersey City, NJ 07305	9/19/2019	Litigation - Construction Defect
NJ	Post	Asbury Park, NJ 07712	10/28/2015	Single entity owns more than 10%
NJ	Ravens Crest East	Plainsboro, NJ 08536	2/28/2019	no 2019 budget
NJ	Regency at Holmdel	Holmdel, NJ 07733	10/30/2020	CPM approved
NJ	Renaissance Station	Somerset, NJ 08873	5/15/2019	60+ day delinquencies > 15% (35.46%)
NJ	Riva Pointe at Lincoln Harbor	Weehawken, NJ 07086	6/6/2019	Subject unit combined; Legal docs do not amend percentage of interest.
NJ	River's Edge At Delanco	Delanco, NJ 08075	1/30/2017	Litigation - Builder defects
NJ	Riverside Court	Secaucus, NJ	8/19/2015	Litigation for structural defects
NJ	Royal Court	Union City, NJ 07087	11/10/2016	Delinquencies > 15%
NJ	Signature Place at Garfield by Centex	Garfield, NJ 07026	8/13/2021	Construction defect litigation in which repairs have not been made
NJ	Society Hill at Jersey City I	Jersey City, NJ 07305	3/30/2017	Litigation - Slip and Fall amount unknown
NJ	Society Hill at Somerset III	Franklin Park, NJ 08823	4/1/2019	Litigation - Anticipated claim amount required
NJ	Views at Hudson Pointe	Flemington, NJ 08822	6/3/2016	Structural Defects
NJ	Villages at Heritage Woods	Old Bridge, NJ 08857	4/11/2016	Pending litigation for structural defects against developer
NJ	Washington Drive	Ramsey, NJ 07446	12/4/2018	Single entity 58% & investor concentration 82%
NJ	Washington Drive	Ramsey, NJ 07446	12/4/2018	Single entity at 58% & Investor concentration at 82%
NJ	Waterview	Ventnor City, NJ 08406	12/29/2017	Litigation - HOA Insurance not defending.
NJ	Westwood Crest	Westwood, NJ 07675	3/18/2015	41% single entity
NJ	Winston Towers 300	Cliffside Park, NJ 07010	2/24/2017	Insurance claim amount unknown.
NJ	Winston Towers 300	Cliffside Park, NJ 07010	2/24/2017	litigation amount unknown - suggested possible waiver per DD.
NM	Casitas De Romero	Santa Fe, NM 87504	5/4/2017	Single Entity 50%
NM	Pacheco Street Lofts	Santa Fe, NM 87505	5/23/2018	no reserves, 26.67% delinquency
NM	Quail Run	Santa Fe, NM 87505	4/10/2019	1. Excessive Non-Incidental Income; 2. Condotel; 3. Insufficient documentation on Litigation
NM	Quail Run	Santa Fe, NM 87505	4/10/2019	Condotel features; Non-incidental income > 10%
NM	San Mateo de Santa Fe	Santa Fe, NM 87505	4/19/2017	Single entity over 10% (at 35%)
NM	Windchime	Angel Fire, NM 87710	8/4/2021	Project is ineligible for offering rentals of units on a daily or short term basis on several booking websites. Making the project transient in nature. Condotels are ineligible.
NV	Dakota	Las Vegas, NV	8/1/2018	Pending litigation against HOA for exercising super lien rights
NV	Bella Vita	Las Vegas, NV 89103	3/20/2017	Litigation - super lien foreclosures
NV	Casoliel	Sparks, NV 89436	9/6/2018	Ineligible - on US Bank's ineligible list.
NV	Corte Madera	Las Vegas, NV 89106	2/12/2020	Litigation, Super Lien
NV	Dakota	Las Vegas, NV 89123	10/27/2016	Pending litigation against HOA for exercising super lien rights
NV	Esplande at Damonte Ranch	Reno, NV 89521	9/17/2018	Construction Defect Litigation
NV	Esplande at Damonte Ranch	Reno, NV 89521	9/17/2018	Insufficient budgeted reserves
NV	Manhattan	Las Vegas, NV 89123		litigation
NV	Manhattan	Las Vegas, NV 89123	2/28/2017	litigation = injury and class action suit
NV	Panorama Towers	Las Vegas, NV 89139	12/17/2019	ineligible for construction defects and NV super lien foreclosure case.
NV	Park Avenue	Las Vegas, NV 89123	3/29/2019	HOA foreclosure practices exercising Super Lien Rights
NV	Serenade	Henderson, NV 89074	2/8/2016	9.2% Replacement Reserves, not following reserve study 57% funded
NV	Springland Village	Sparks, NV 89434	12/28/2016	Litigation against HOA for exercising super lien rights
NY	9-31 Gadsen Place	Staten Island, NY 10314	3/6/2017	30% single entity
NY	11 Hoyt	Brooklyn, NY 11201	8/26/2021	Presale less than 50% & Budgeted Reserves less than 10%
NY	15 William Street	New York, NY 10005	5/27/2015	Single Entity at 47%, Investment Concentration at 87%
NY	20 Pine Street	New York, NY 10005	12/1/2015	Project has 3 litigation cases. Legal Dept deemed ineligible.
NY	26 Third	Brooklyn, NY 11231	11/12/2019	Single entity 75%

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NY	35 McDonald Avenue	Brooklyn, NY 11218	3/3/2015	Litigation - Structural defects
NY	100 West 93	New York, NY 10025	1/26/2021	Single Entity ownership at 39.78%
NY	149 Maple Avenue	Spring Valley, NY 10977	9/27/2019	Project has accessory units. Agency does not allow for accessory units within a project.
NY	175 West 95th Street	New York, NY 10025	8/27/2015	Single entity > 10%
NY	217-219 Beach 90th	Queens, NY 11693	3/31/2015	66% Single Entity
NY	231-235 East 55th St	New York, NY 10022	2/7/2017	Single entity owns 35%, Commercial appears to be at 67% per online search.
NY	250 Parkview	New York, NY 10026	8/5/2015	Non-Gut rehab - not established - investment purchase.
NY	305 W. 150th Street	New York, NY 10039	6/2/2015	Single entity > 10%
NY	305 West 150th Street	New York, NY 10039	5/26/2016	PERS required
NY	315-325 36th St.	New York, NY 10018	4/15/2016	59% commercial
NY	383 Manhattan Ave		6/7/2021	HOAQ answered
NY	736 Annadale Road	Staten Island, NY 10312	6/17/2016	Freddie Only
NY	1256 56th Street	Brooklyn NY 11219	10/7/2015	final c/o and HO6 required
NY	1256 56th Street	Brooklyn NY 11219	10/7/2015	Need final Certificate of Occupancy for building, building ordinance or law and boiler/machinery & equipment breakdown. 9/29 dd
NY	A Building	New York, NY 10009	3/8/2016	Structural litigation, work not completed
NY	A Building	New York, NY 10009	11/1/2019	Structural Litigation against developer
NY	Alhambra	Oceanside, NY 11572	2/5/2018	Insurance is not defending. Claim amount not minor and exceeds 10% of reserve balance.
NY	Andrew Jackson	Jackson Heights, NY 11372	12/8/2017	Insufficient Reserve allocation (2.04%)
NY	Artist Lake	Middle Island, NY 11953	2/12/2021	Excessive investor concentration and insufficient crime/fidelity coverage.
NY	Astor aka 31-35 31st Street	Astoria, NY 11106	6/26/2015	Builder retained 20.99% of the project as use for rental properties.
NY	Atrium Plaza	Hempstead, NY 11550	5/1/2020	Project is ineligible due to the 2019 and 2020 budget not available. Current balance sheet is not available. Both of those items are required for the FHA SUA review/approval.
NY	Azure	Brooklyn, NY 11204	1/21/2016	10 unit project, single entity owns 4 (25%) ALM Associates, LLC
NY	Bay Ridge Commons	Brooklyn, NY	6/14/2021	Minimum 50% in contract sales has not been met
NY	Bayard Views	Brooklyn, NY 11221	6/1/2016	Lawsuit against developer - construction defect & other.
NY	Beacon at Garvies Point	Glen Cove, NY 11542	10/6/2020	Presale, Insurance, Completion
NY	Briarwood at Forest Park	Woodhaven, NY 11421	5/3/2016	Project consists of multiple units on a single deed
NY	Briarwood at Forest Park	Woodhaven, NY 11421	6/9/2016	Project consists of duplex condos, multiple units on a single deed
NY	Brigham Park Co-Operative Apartments Sec 2	Brooklyn, NY 11229	11/27/2017	Subletting is not permitted.
NY	Broadway 98		6/22/2015	Single entity > 10%
NY	Brooklyn Bay	Brooklyn, NY 11235	6/8/2021	Commercial Space from Apartment units at 68.97%, Single entity at 30.77%. LCOR Waivers only with acceptable HOA Insurance.
NY	Brooklyn Bay	Brooklyn, NY 11235	1/22/2018	Excessive Commercial (69%)
NY	Catalina House	Jamaica, NY 11432	3/19/2016	Single entity of 40%
NY	Cathedral Square	Albany, NY 12210	3/27/2018	Adopted 2018 Budget with adequate replacement reserves not available.
NY	Chelsea Seventh	New York, NY 10011	2/1/2016	Budget shows no reserve contribution and reserve study was not provided.
NY	Chelsea Seventh		3/7/2016	The budget hasn't changed since the last submission. Still no reserves.
NY	Cherry Brook	Pearl River, NY 10965	3/5/2019	Insufficient Insurance
NY	Cipriani Club	New York, NY 10005	11/17/2015	43% commercial and condotel
NY	Citizen 360	New York, NY 10024	11/11/2019	Insufficient Reserves - 0%
NY	Citizen 360	New York, NY 10024	11/11/2019	Reserve allocation less than 10%
NY	City View	Brooklyn, NY 11201	6/15/2021	Structural Defect litigation.
NY	Cloverdale III	Harvard Beach, NY 11414	1/21/2016	2 units on 1 deed, ineligible w/o legal combining of units - GR
NY	Club at Melville	Melville, NY 11747	11/23/2015	No closed sales. PERS Cndt issued.
NY	Cobble Hill Towers	Brooklyn, NY 11201	10/5/2015	Non-gut conversion. PERS required.
NY	Country Pointe at Coram	Medford, NY 11763	6/16/2016	Litigation - Construction defects of common area.
NY	Country Pointe Plainview II	Plainville, NY 11803	1/19/2021	Litigation does not meet agency guidelines.
NY	Courthouse Commons	Central Islip, NY 11722	5/16/2016	Insufficient Reserves
NY	Downtown	New York, NY. 10005	7/8/2015	Structural defects. 31% Commercial Space
NY	East River Tower	Astoria, NY 11103	11/6/2019	construction defect litigation
NY	Elmwood Park I	Staten Island, NY 10314	10/6/2015	No reserve allocation on the budget and no reserve study.
NY	Fleetwood Glen	Mount Vernon, NY 10552	9/23/2016	Insufficient Reserves (0%)
NY	Fleetwood Glen	Mount Vernon, NY 10552	9/22/2016	Insufficient Reserves (0%)
NY	Foxwood Square Condominium V	Staten Island, NY 10314	11/24/2015	Unacceptable budget format with no replacement reserves
NY	Franskill V	Brooklyn, NY 11205	2/1/2016	Dormitory & Faculty Housing Project.
NY	Gateway	White Plains, NY 10606	12/31/2019	Single entity at 73%
NY	Golf Green Manor	Staten Island, NY 10314	3/11/2015	33% single entity and no reserves
NY	Grand One at Sky View Parc	Flushing, NY 11354	2/2/2017	No reserves, Excessive commercial
NY	Grant Terrace	Staten Island, NY 10306	12/27/2017	Inadequate replacement reserve contributions. Property Manager is not a covered loss under HOA's Fidelity Bond.
NY	Green at Half Hollow	Melville, NY 11747	6/6/2016	Mandatory membership fees.
NY	Green at Half Hollow	Melville, NY. 11747	6/6/2016	Mandatory Fee's for Shared Amenities not owned by the HOA; Current Litigation unsettled and no monetary amounts determined. Escalated to Gretchen for 2nd Review.
NY	Greenwich Club Residences	New York, NY 10006	3/3/2017	No reserves, no reserve study
NY	Helena Gardens	Baldwen, NY 11510	7/18/2016	Insufficient Reserves
NY	Highbridge Heights	Bronx, NY 10452	4/5/2016	60 day delinquencies 42.8%
NY	Highrose Ridge	Middleton, NY 10940	10/27/2020	Project is Ineligible due to HOA Dues delinquency rate is 18.80% and agency tolerance is 15%. Project is new construction therefore limited review is not an option.
NY	Jackson Terrace	Mineola, NY 11501	11/24/2020	Single entity 30%
NY	Jefferson Clinton Commons	Syracuse, NY 13202	6/14/2021	Ineligible due to excessive commercial space - 65.47%
NY	Kate's Luxury	Astoria, NY 11103	2/26/2019	Developer owns & leases 37.50%, only 62.50% sold.
NY	L'Ecole	New York, NY 10017	11/2/2016	Insufficient Reserves
NY	Latitude	Riverdale, NY 10463	3/1/2020	Litigation - Construction Defects
NY	Leavitt Manor	Flushing, NY 11354	7/1/2019	Insufficient reserve allocation (4.54%); Developer is still in control
NY	Leavitt Manor	Flushing, NY 11354	7/1/2019	Reserve contributions < 10% (4.54%). Developer controlled board.
NY	Liberty View	New York, NY 10280	3/25/2015	leased land
NY	Lincoln Ave	Staten Island, NY 10306	9/6/2018	Single entity at 28.38 - PEW Ineligible
NY	Marion Court	Harrison, NY 10528	7/27/2017	Single entity over 10% & Reserve allocation 0%
NY	Meadowood at Gateway	Brooklyn, NY 11207	9/28/2021	Lack of reserves contributions and excessive single entity ownership at 21%
NY	Monarch at Ridge Hill	Yonkers, NY 10710	5/20/2020	Single entity 48%
NY	New Palms	Fallsburg, NY 12779	3/3/2016	Newly converted non-gut requires PERS
NY	Ocean Breeze at Arverne by the Sea	Far Rockaway, NY 11693	3/6/2019	Litigation over construction defects; No evidence of annual replacement reserve contributions or master insurance

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NY	Ocean Breeze at Arverne by the Sea	Far Rockaway, NY 11693	3/6/2019	Pending litigation for Structural Defects
NY	Ocean Breeze at Arverne by the Sea	Rockaway Beach, NY 11693	3/7/2019	Pending Litigation over structural defects
NY	Ocean Crest	Long Beach, NY 11561	8/16/2017	Inadequate replacement reserves
NY	Oceanwoods	Staten Island, NY 10306	8/10/2015	Insufficient Flood Insurance
NY	One Lincoln Plaza	New York, NY 10023	11/6/2020	Single Entity 40% denied
NY	One Lincoln Plaza	New York, NY 10023	11/6/2020	Single Entity Ownership > 20%
NY	Outlook Point	Bronx, NY 10465	3/25/2020	Project is ineligible due to no commercial space financials available and no current balance sheet available. Both of those items are required for the FHA SUA program.
NY	Park & 28th Street	New York, NY 100116	4/18/2016	56% Commercial, 0% Budgeted Replacement Reserves
NY	Park Hill East	New York, NY 10029	12/1/2015	operating as a loss
NY	Park Knoll Owners Inc		10/9/2018	3 Litigation cases - Ins Co not providing the defense
NY	Park Vendome	New York, NY 10019	11/13/2015	Structural/Construrtion defects
NY	Parkchester North	Bronx, NY 10462	12/22/2015	Investor concentration 63% Single entity 41%
NY	Parkchester South	Bronx, NY 10462	12/24/2015	PERS approval for O/O purchase or LCOB only, subject loan is C/O Refi
NY	Parkway Plaza	Tuckahoe, NY 10707	2/17/2016	52% commercial, budget reserves 5.3%
NY	Parkway Plaza	Tuckahoe, NY 10707	11/8/2019	Excessive commercial (52%) & Insufficient Reserves (0%)
NY	Penelope	Woodside, NY 11377	12/15/2015	Non-gut conversion - PERS Required
NY	Pistilli Grand Manor	Astoria, NY 11105	8/20/2020	Presale not met
NY	Plaza 100	NY, Great Neck 11021	3/17/2015	Insufficient reserves and ineligible litigation
NY	Plaza Oaks	Bellmore, NY 11710	6/14/2021	Ineligible for Full Review - Budget does not meet guidelines without annual reserves allocation noted.
NY	Plum Point on the Hudson -Phase IV	New Windsor, NY 12553	9/15/2021	Insufficient reserves contribution and insufficient liability coverage
NY	Queens Boro Tower	Long Island City, NY 11101	3/17/2020	Project does not meet agency pre-sale requirement of 50%. Project also does not allocate 10% to reserves on the budget. They are allocating 7.29%.
NY	River House at Sleepy Hollow	Long Island, NY 11101	12/9/2015	20% presale & owner occupancy
NY	Rochelle Court	Brooklyn, NY 11236	2/24/2020	Delinquency for HOA Dues is 71.88%. Agency tolerance is 15%. Project ineligible.
NY	Rockland Hills	Staten Island, NY 10314	8/14/2018	2 pending Slip & Fall lawsuits. Claim amount exceeds limit of insurance on one and undeterminable on other.
NY	Rockledge	Yonkers, NY 10708	8/2/2016	Insufficient Reserves
NY	Rockledge	Bronxville, NY 10708	11/16/2017	Insufficient reserves - 5.05% (no reserve study)
NY	Rose Garden	Monsey, NY 10952		incomplete community center
NY	Roselle School	Pleasantville, NY 10570	6/21/2016	No reserves
NY	Sahara	Astoria, NY 11103	7/6/2015	Single entity > 10%
NY	Sahara Tower	Jamaica, NY 11432	11/7/2017	Single entity over 10%, at 56%
NY	Schaefer Landing North	Brooklyn, NY 11249	11/16/2016	Litigation - claim amount unknown, discovery phase
NY	Seasons at Massapequa	Massapequa, NY	6/7/2017	Litigation - Structural Defects in excess of 5M
NY	Seasons at Massapequa	Massapequa, NY 11758	5/31/2018	Litigation: Construction defects
NY	Setai Fifth Avenue	New York, NY 10065	1/2/2018	Mixed use building > 25% commercial (54.19%); Non-residential space includes a Hotel. Investor Concentration 63.47%.
NY	Stella Tower	New York, NY 10019	2/18/2020	69% commercial, no reserve allocation
NY	Stratford Arms	Conger, NY 10920	7/19/2017	Litigation - Slip and Fall
NY	Sunset Cove	Bronx, NY 10465	9/6/2019	Budget is not allocating sufficient reserves.
NY	Van Wyck Meadows I	Fishkill, NY 12524	3/29/2021	Insufficient reserve contributions and insufficient crime/fidelity coverage.
NY	Vanderbilt	New York, NY 10016	7/19/2016	2 separate non-legally combined units to 1 deed
NY	Village at Corbin Hill III	Fort Montgomery, NY 10922	7/24/2018	Pooled Reserves & Insufficient insurance
NY	Village Mill I	Haverstraw, NY 10927	2/18/2021	Ineligible for FHA SUA due to insufficient reserves on balance sheet.
NY	Waterways	Moriches, NY 11955	10/16/2015	HOA Suing developer of adjacent project
NY	Woodhaven	Rego Park, NY 11374	10/6/2020	Project is ineligible for the FHA SUA due to the balance sheet is less than 10% of the annual assessment. Currently balance sheet for reserves it is at .26%.
NY	Wyndham House Owners Corp	Lynbrook, NY 11563	4/18/2019	Pending lawsuit has reservation of rights
OH	Brookledge	Cuyahoga Falls, OH 44223	9/2/2020	Project is ineligible due to two single entities owning more than 20% of the units in the project.
OH	Camelot	Newark, OH 43055	4/24/2020	Insufficient Reserves & Insufficient Insurance
OH	Camelot	Newark, OH 43055	4/24/2020	Leasing Restrictions - No FHA
OH	Congress Square I	Middleburg Heights, OH 44130	3/2/2018	Coinsurance
OH	Falls at Hayden Run	Columbus, OH 43016	4/3/2018	Litigation involving safety hazards
OH	Falls at Hayden Run	Dublin, OH 43016	1/11/2018	Litigation involving safety hazards
OH	Hardesty Heights	Columbus, OH 43228	4/2/2020	Insufficient Insurance
OH	Hardesty Village	Columbus, OH 43204	11/16/2017	Insufficient insurance (No GL)
OH	Irving Commons	Dayton, OH 45419	8/31/2021	Project is ineligible due to investor concentration is 98%. Agency tolerance is 50% and our transaction is an investment transaction. Also, one entity owns 40% of the units. Agency tolerance is 20%.
OH	Market Square Townhomes	Wickliffe, OH 44092	7/14/2021	Insufficient reserve contributions.
OH	Olentangy Point and Cove	Columbus, OH 43202	7/22/2015	Non-gut conversion - requires PERS review.
OH	Shadow Lakes	Columbus, OH 43235	8/21/2015	Single entity/Management Company owns 51% of the units.
OH	University Commons	Athens, OH 45701	9/23/2015	96.21% Investment concentration
OH	Village at Glen Ridge	Newark, OH 43055	7/11/2016	Not eligible for Limited review (97% LTV), reassigned to Cynthia Walker for a Full review
OH	Westerville Townhomes V	Westerville, OH 43081	12/31/2015	8 unit project. Single entity >10% & Delinquency >15%.
OH	Woodlands of Vermilion	Vermilion, OH 44089	7/21/2021	Recorded Declarations have leasing restrictions that ineligible per FHA guidelines.
OR	Inn of the Seventh Mountain	Bend, OR 97702	8/27/2018	Timeshare, Single entity over 20% & Leasehold
OR	Laissez Faire Estates	Portland, OR 97233	9/30/2021	project subject to ground lease.
OR	Laissez Faire Estates	Portland, OR 97233	9/30/2021	project subject to ground leases.
OR	Old Town	Newport, OR 97365	8/1/2018	Excess Commercial & Insufficient Budgeted Reserves
OR	Orenco Place	Hillsboro, OR 97124	5/5/2017	Litigation - Construction Defects
OR	Whispering Woods	Welches, OR 97067	3/3/2017	Timeshare project
PA	444 N 4th Street	Philadelphia, PA 19104	2/5/2016	Non-gut conversion not 90% sold and conveyed, PERS required.
PA	444 N 4th Street	Philadelphia, PA 19104	7/28/2017	PERS required. Non-gut conversion, 30% single entity/developer
PA	1352 Lofts	Philadelphia, PA 19147	6/5/2017	16.5% single entity
PA	1914-22 Christian Street	Philadelphia, PA 19146	10/28/2016	Insufficient Reserves
PA	Arts	Philadelphia, PA 19107		investor LCOB owned by Freddie, 81% investor conc, not eligible for exception
PA	Brookstone	Yardley, PA 19067	11/23/2016	Litigation - Religious Discrimination
PA	Centennial Ridge	Telford, PA 18969	1/5/2018	60+ day delinquencies 25.76%
PA	Deer Creek	Prussia, PA 19406	7/31/2015	Litigation for Construction Defects throughout the Project.
PA	Fifth Avenue	Pittsburgh, PA 15232	3/28/2017	84.62% investor concentration, ineligible for an investment transaction
PA	Grande at Riverview	Conshohocken, PA 19428	9/3/2021	Litigation - Structural Defects
PA	Grande at Riverview	Conshohocken, PA 19428		Litigation - Structural Defects

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PA	Homes of Hidden Valley	Upper Chichester, PA	3/2/2017	71.4% single entity with 87% investor concentration
PA	Las Casitas	Plymouth Meeting	8/2/2021	1. Project is not turned over to the HOA which then is considered new construction. 2. The owner occupancy is not 50%. 3. One entity owns more than 10% of the units.
PA	Liberty Square	Newtown, PA 18940	10/4/2016	Slip and Fall litigation amount unknown.
PA	Marine Club	Philadelphia, PA 19146	6/1/2017	67% single entity, 4.49% budget reserve allocation.
PA	Meadows	Monte Clare, PA 19453	1/28/2019	Insurance is defending but with "Reservation of Rights"
PA	Memphis Flats	Philadelphia, PA 19125	3/31/2017	Single Entity 65%
PA	Memphis Flats		7/31/2018	Single Entity > 20% (\$4.17%)
PA	Mews at Byers Station	Chester Springs, PA 19425		Pending litigation for structural defects with original developer
PA	Needleworks	Royersford, PA 19468	3/10/2020	Single entity 75%
PA	Needleworks	Royersford, PA 19468	3/10/2020	Single Entity 79.55%
PA	Reef Condominium & Spa at Waterfront Square	Philadelphia, PA 19123	3/8/2016	Project is subject to a Ground Lease.
PA	Ritz Carlton		3/29/2017	Single Entity 16.3% + Hotel
PA	Roundhill	Coatesville, PA 19320	4/4/2019	Pending litigation over structural defects with Developer
PA	Smythe Stores	Philadelphia, PA 19106	11/5/2019	Project is ineligible due to large deficit on 2019 budget and single entity ownership is out of agency tolerance.
PA	Stoneschool	Trappe, PA 19426	5/17/2021	Project is ineligible due to co insurance. Also, the Fidelity policy does not include the management company which is Fannie requirement.
PA	Welsh Walk (aka terraces @ welsh walk)	Philadelphia, PA 19115	8/25/2015	Insufficient reserves
PA	West Montgomery	Philadelphia, PA 19122	7/7/2021	Project is still considered new construction. FHA SUA does not allow new construction projects.
PA	Westtown Mews	West Chester, PA 19382	12/6/2016	Fidelity bond for mgmt co rec'd. need to flip to LP OR fidelity bond for the HOA with mgmt inc. to stay as DU.
RI		903 Providence, RI 02903	10/18/2018	Single entity of 66%
RI	Country View	Cranston, RI 02921	1/11/2021	Litigation - Safety & Insufficient Completion
RI	Park Terrace	Pawtucket, RI 02860	8/4/2017	68.9% investor concentration, 0% budget reserve allocation
SC	93 Beaufain Street	Charleston, SC 29401	5/9/2018	Inadequate Condo Master Insurance Policy
SC	93 Beaufain Street	Charleston, SC 29401	5/10/2018	Inadequate Insurance
SC	200 River Landing Drive Ph II	Daniel Island, SC 29492	5/3/2021	Litigation against developer over constructions defects. Repairs not yet complete.
SC	254 Seven Farms Drive	Charleston, SC 29406		Litigation
SC	Arcadian Way	Charleston, SC 29407	7/14/2021	Project not eligible at this time due to coinsurance - insufficient insurance coverage.
SC	Ashleytowne Village	Charleston, SC 29414	9/29/2016	Ineligible unless loan is converted to LP or endorsement covering property manager is added to fidelity.
SC	Bay Tree Golf and Racquet	Little River, SC 29655	6/14/2017	Multi Dwelling Unit
SC	Beresford Commons	Charleston, SC 29492	8/25/2015	Ineligible due to construction defects
SC	Clearwater Bay	Myrtle Beach, SC 29582	12/18/2020	Structural defect litigation
SC	Commons H/P	Greenville, SC 29601	4/9/2015	> 50% investor concentration
SC	Concord West of the Ashley	Charleston SC 29407	1/11/2016	Stouffer is ineligible due to it being an investment loan.
SC	Daniels Landing	Daniel Island, SC 29492	5/7/2020	Litigation - Structural Defects & Water intrusion
SC	Daniels Landing	Daniel Island, SC 29492	5/7/2020	Pending litigation for structural defects. Defects not cured.
SC	Daniels Landing	Daniel Island, SC 29492	5/7/2020	The litigation does not meet Fannie Mae/Freddie Mac guidelines. Litigation relates to structural soundness and habitability and involves substantial monetary issues.
SC	Daniels Landing	Daniel Island, SC 29492	5/7/2020	Structural Litigation
SC	Daniels Landing	Daniel Island, SC. 29492	9/24/2018	Litigation - Construction Defect
SC	Daniels Landing	Daniel Island, SC. 29492	9/24/2018	Litigation - Construction Defects
SC	Dove Run	Charleston SC 29412	5/25/2018	single entity over 10%, 0% reserves & Insufficient fidelity
SC	Egrets Walk	Mount Pleasant, SC 29466	1/1/2021	Litigation for multiple construction defects.
SC	Fenwick Commons	Johns Island, SC 29455	3/20/2018	Litigation - structural
SC	Grand Oaks Preserve	Ladson, SC 29456	11/5/2020	Insufficient replacement reserves, not following 2016 reserve study.
SC	King Street	Charleston, SC 29403	5/15/2015	< 10% reserve allocation
SC	Kiskadee Parke	Conway, SC 29536	3/26/2021	71% investor concentration, plus not enough information received to determine project eligibility.
SC	Long Grove		12/19/2017	Litigation - Structural Defects
SC	Long Grove		3/1/2018	Litigation - structural defects
SC	Long Grove	Mount Pleasant, SC 29464	8/20/2018	Litigation - Construction Defects
SC	Marsh View Villas	Folly Beach, SC 29439	6/1/2021	Litigation, insufficient reserve contribution @ 5.87%, and 60 day delinquencies greater than 15%
SC	Melrose Park	Charleston SC 29414	9/6/2018	HOA does not allocate for replacement reserves
SC	Mepkin	Charleston, SC 29407	5/26/2019	Delinquencies over 15%
SC	Mepkin	Charleston, SC 29407	5/26/2019	Delinquencies over 15%, at 34%
SC	Midland Terrace	Summersville, SC 29485	11/12/2015	Single Entity 11.7%
SC	Midland Terrace	Summersville, SC 29485	11/12/2015	Single Entity 11.7%
SC	Midland Terrace	Summersville, SC 29485	4/20/2021	Developer is still in control. FHA SUA requires the project be turned over to the HOA. Project is ineligible.
SC	Midland Terrace	Summersville, SC 29485	4/20/2021	RUSH Request
SC	Midland Terrace	Summersville, SC 29485	8/21/2018	Does not meet N/C Guidelines
				Presale less than 50%
SC	Midland Terrace	Summersville, SC 29485	8/21/2018	Legal documents
SC	One Cool Blow	Charleston, SC 29403	3/31/2016	Zero Reserve Allocation, No Reserve Study,
SC	Otranto Club Villas I	Hanahan, SC 29410	8/31/2017	2.3% Budget Reserves, no reserve study.
SC	Pan American	Myrtle Beach, SC 29577	2/12/2018	Condotel
SC	Parkside	Daniel Island, SC 29492	3/2/2016	Project Ineligible due to construction, structural defects.
SC	Pelican Pointe	Charleston, SC	5/19/2017	Litigation - Construction
SC	Peninsula on James Island	Charleston, SC 29412		Construction defects
SC	Persimmon Hill	Goose Creek, SC 29445	11/9/2015	Construction and Structural defects
SC	Pier View	Charleston, SC 29492	6/19/2020	Litigation: Structural defects not remediated
SC	Pier View	Charleston, SC. 29492	7/24/2018	Litigation - Structural Defects
SC	Ricefield	Charleston, SC 29407	8/10/2016	Claim amount not know, insurance not defending.
SC	Riverbend on the Saluda Edgewater	West Columbia, SC 29169	5/13/2021	unacceptable co-ins
SC	Riverview Villas	Rock Hill, SC 29732	5/11/2018	Insufficient reserves & Investor concentration
SC	Sea Cabin on the Ocean I AKA Seaside Villas	Hilton Head Island, SC 29928	2/10/2021	Development being transient in nature and HOA professionally managed by company that also facilitates their short term rentals for unit owners.
SC	Six Fifty Six	Mt Pleasant, SC 29464	10/15/2018	Pending litigation for construction defects
SC	Southampton Pointe	Mt Pleasant, SC 29464	6/22/2015	Subject is an inv/refi. CPM Approval issued 2 months ago for O/O & 2nd homes only.
SC	Summers Bend	North Charleston, SC 29418	4/3/2017	38.9% single entity
SC	Summers Bend	North Charleston, SC 29418	4/3/2017	Single Entity 38.6%
SC	Summers Bend	North Charleston, SC 29418	4/3/2017	Single Entity -38.6%
SC	Surfmaster	Garden City Beach, SC 29576	1/7/2016	Condo Hotel

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SC	Surfmaster	Garden City Beach, SC 29576	1/7/2016	Project Ineligible: On-Site Check In/Check Out Registration Services; On-Site/On-Line Reservation Services; Rental pooling, confirmed use as Condotel. 1/8 reconsidering - GR
SC	Twelve Oaks at Fenwick Plantation	Johns Island, SC 29455	1/26/2016	Defects not cured, need filed complaint for further consideration
SC	Twelve Oaks at Fenwick Plantation	Johns Island, SC 29455	1/26/2016	Litigation - Structural defects have not been cured.
SC	Village Oaks	Mount Pleasant, SC 29464	8/2/2020	Project is ineligible due to no reserve allocation on the 2020 budget. Agency requires 10% reserve allocation.
SC	Village Oaks HPR	Mount Pleasant, SC 29464	5/14/2021	Inadequate Master Insurance (ACV on Roofs)
SC	Villages at Palmetto	Fort Mill, SC 29708	11/18/2016	90% Coinsurance - Not waived
SC	Woodhill Place	North Charleston, SC 29406	6/9/2020	Loan is guide ineligible due to delinquency %
SC	Woodlake Gardens	Summerville, SC 29485	4/20/2017	Actual Cash Value property insurance - unacceptable
SC	Woodlands	North Myrtle Beach, SC 29582	6/1/2016	Structural Defects
SD	Vista Park	Rapid City, SD 57702	2/3/2016	does not meet presale, completion and no budgeted reserves.
TN	2925 Sharon Hill Circle	Nashville, TN 37215	6/29/2017	insufficient insurance coverage
TN	Addison at Bella Vista	Chattanooga, TN 37421	12/24/2020	Presale: 50% presold or conveyed to O/O or 2nd home not met. Single entity: at 42.85%
TN	Autumn Glen	Antioch, TN 37013	9/22/2016	Insufficient Reserves. Single Entity > 10%
TN	Brighton Village	Nashville, TN 37211	3/1/2021	Insufficient Reserves
TN	Bristol West End	Nashville, TN 37212	6/10/2015	Structural defects, in lawsuit with developer
TN	Cityview at Riverwalk	Knoxville, TN 37920	12/8/2015	Single Entity 50%
TN	Fox Springs	Knoxville, TN 37912	4/28/2017	Single entity over 10% (at 52.9%)
TN	Golf View Resort	Pigeon Forge, TN 37863	6/7/2021	Budget has insufficient reserves, Master insurance has Co Insurance & Condotel Characteristics
TN	Harding Glen	Nashville, TN 37211	6/6/2017	Single entity ownership > 10%
TN	Jackson Ateilers	Knoxville, TN 37902	8/30/2016	Insufficient reserves (0%)
TN	Lakeshore Terrace	Crossville, TN 38558	9/26/2016	Insufficient Reserves
TN	Lancaster	Nashville, TN 37205	5/9/2017	7.3% replacement reserve allocation, no reserve study
TN	Mountainview Village	Gatlinburg, TN 37738	11/18/2015	Litigation for Structural/Construction Defects; Insufficient Reserves
TN	Mountview Village	Gatlinburg, TN 37738	11/18/2015	Litigation for Structural/Construction Defects; Insufficient Reserves
TN	Olde Gatlinburg	Gatlinburg, TN 37738	10/30/2015	1. Condotel 2. No Reserves 3. Single Entity > 10%
TN	Quail Creek	Madison, TN 37115	4/19/2016	Insufficient fidelity & Management co not covered in the event of loss.
TN	Quail Creek	Madison, TN 37115	4/19/2016	No building ordinance or law, or fidelity of \$58,515 covering mgmt. co.
TN	Quail Creek	Madison, TN 37115	4/19/2016	no comment
TN	Springview Townhomes	Nashville, TN 37217	3/16/2016	No reserves
TN	Terrazzo	Nashville, TN 37203	7/29/2016	32% commercial
TN	Villager East	Nashville, TN 37204	5/27/2016	Investor concentration 82%
TN	Villager East	Nashville, TN 37204	5/27/2016	LN 78816040037 is an investment transaction.
TN	Wilderness Trace	Oak Ridge, TN 37830	8/17/2021	Inadequate Insurance
TX	Ascension Point	Arlington, TX 76006	9/22/2021	Excessive single entity at 66.85%
TX	Block C South Tower Residences	Dallas, TX 75219	12/12/2017	Excessive Commercial & Condotel
TX	Bristol	Houston, TX 77056	1/13/2020	Ineligible for litigation. HOA defendant, possibly on the hook for over \$1mil, possible loss of value due to losing parking spaces, no evidence of insurance carrier defending.
TX	Cliff House	Corpus Christi, TX 78401	1/15/2019	Insufficient Fidelity Bond coverage
TX	Cordoba Lodge 1	Canyon Lake, TX 78133	4/2/2021	Insufficient Insurance - Coinsurance
TX	Faulkner Point	Garland, TX 75043	8/13/2020	Insufficient Insurance
TX	Hammerly Woods	Houston, TX 77043	6/15/2017	Annual Reserve Contribution <10%.
TX	M Central Residences	Dallas, TX 75206	6/28/2017	Condotel, excess commercial 52.65%, residential penthouse unit on 9th floor of hotel
TX	Malaga	Travis, TX 78731	3/18/2015	>50% investor concentration
TX	Moser Up at Henderson	Dallas, TX 75206	10/1/2021	Litigation for construction defects.
TX	Pines	Houston, TX 77024	9/28/2018	Pooled Master Insurance
TX	Pinnacle at North Lakeway	Irving, Texas 75039	2/28/2019	Structural litigation
TX	Shore	Austin, TX 78701	6/15/2015	Live-work units do not meet eligibility criteria.
TX	Suntide	South Padre Island, TX 78597	8/16/2018	Condotel - HOA directly participating in the rental of units
TX	Thousand oaks Racquet Club Resort	San Antonio, TX 78232	10/25/2016	Delinquencies > 15%. Insufficient Reserves
TX	Turtle Lakes Estates	Irving, TX 75060	1/29/2021	Insufficient master property insurance. ACV on roofs.
TX	Village of Fondren Southwest	Houston, TX 77071	8/27/2018	60+ day delinquencies > 15% (18.24%). Actual Cash Value on Roof.
TX	Village Townhomes	Houston, TX 77030	9/3/2020	Budget has no reserves & HOA is underinsured.
TX	Vista Hills	Austin, TX 78735	11/16/2020	Insufficient crime/fidelity coverage.
TX	Waterstone	Lago Vista, TX 78645	6/24/2016	In litigation for water intrusion.
TX	West Village Lofts	Dallas, TX 75204	3/2/2016	50% Commercial, 3% budget reserves
TX	Westchase Gardens	Houston, TX 77042	2/11/2021	ACV Insurance
UT	Daybreak Carriage Home	South Jordan, UT 84095	8/3/2017	Structural Litigation
UT	Escala Lodges	Park City, UT 84098	12/1/2020	Insufficient Insurance & Condotel
UT	Lodge at Stillwater	Herber City, UT 84032	12/11/2019	Due to single entity owning more than 46%, majority voting rights not in favor of HOA and single phase not completed.
UT	Lodges at Deer Valley	Park City, UT 84060	8/6/2020	Condotel - hotel amenities and lock-out units
UT	Parkite	Park City, UT 84060	12/14/2016	Single Entity > 10%
UT	Silverado	Park City, UT 84098	2/17/2020	Project is ineligible due to the unit owners are not allowed to live full time in the unit. Per Declarations section 6.8.
VA	Alta Vista	Arlington, VA 22203	5/19/2015	> 25% commercial space or allocated to mixed-use.
VA	Atrium	Arlington, VA 22209	10/15/2019	Litigation with Reservation of Rights
VA	Berry Street	Orange, VA 22960	4/3/2018	reserves less than 10% & single entity over 10%
VA	Cape Henry Towers	Virginia Beach, VA 23451	5/21/2015	insufficient insurance coverage
VA	Chesterfield	Woodbridge, VA 22191	9/21/2021	Delinquencies greater than 15%, at 20%
VA	Cottage Greene Townes	Ashland, VA 23005	9/28/2021	Insufficient reserve contributions 8.7%.
VA	Discovery Square	Herndon, VA 20171	11/17/2015	Insufficient fidelity. HOA carrying 20k, amount required 74,310
VA	Dolphin Run	Virginia Beach, VA 23451	3/23/2018	Condotel
VA	Edgewater	Virginia Beach, VA 23451	8/20/2021	Project is a condotel.
VA	Iron House Place	Richmond, VA 23230	6/10/2019	Mandatory fee for use of parking amenity not owned by HOA.
VA	Onville Heights	Stafford, VA 22556	3/10/2020	Project is ineligible for an investment unit transaction at an LTV higher than 75%.
VA	Pointe at Mariner's Landing	Huddleston, VA 24104	8/31/2016	Structural litigation
VA	Pointe at Mariners Landing	Huddleston, VA 24104	10/8/2020	Unit doesn't have a full size kitchen and is less than 400 sq ft
VA	River Oaks Brookfield	Woodbridge, VA 22192	12/23/2020	Ineligible for FHA SUA due to leases requiring HOA approval
VA	River Oaks Brookfield	Woodbridge, VA 22192	12/23/2020	Insufficient crime/fidelity coverage.
VA	Rockledge Club	Woodbridge, VA 22192	11/30/2015	Delinquent Dues >25%, Zero Reserve allocation

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VA	Sanctuary at False Cape	Virginia Beach, VA 23456	7/2/2021 Ineligible condotel - FNMA CPM Unavailable due to condotel activity.
VA	Sherwood Lakes	Virginia Beach City, VA 23456	4/29/2015 no ordinance or law coverage
VA	Stratford Club	Leesburg, VA 20175	4/25/2015 structural defects
VA	Villas at Lake Lawson	Virginia Beach, VA 23455	1/26/2016 Inadequate insurance
VA	Waverly Station	Bealeton, VA 22712	12/19/2017 Delinquent dues of 21%
VA	Wynfield One	Richmond, VA 23230	3/26/2019 60+ day delinquencies exceed 15% (currently 45%)
VT	Mountainside Resort	Stowe, VT 05672	7/2/2019 Timeshares - Insufficient Budgeted Reserves - Insufficient Insurance
VT	Riverside Farm	Quechee, VT 05059	6/9/2021 Condo ineligible due to insufficient insurance coverage and excessive single entity.
WA	Bellevue Towers	Bellevue, WA 98004	7/18/2017 Litigation - Structural Defects
WA	Emerald Crest	Renton, WA 98058	11/23/2020 Manufactured Home, Single Entity 43%
WA	Greens at Homestead	Lynden, WA 98264	10/30/2019 6 unit project not operating as a condo, ineligible.
WA	Kestrel Ridge	Sammamish, WA 98074	7/24/2019 Litigation - Construction Defect
WA	One Lincoln Tower	Bellevue, WA 98004	4/28/2017 Classified Condotel
WA	Parkview at Vancouver	Vancouver, WA 98660	10/23/2015 Single entity > 10%
WA	Parkview at Vancouver	Vancouver, WA 98660	10/23/2015 Single Entity >10%
WA	U-City Manor	Spokane, WA 99206	7/30/2018 Insufficient budgeted reserves
WI	Harbor Beacon	Algoma, WI 54201	7/13/2016 12 unit project, 25% single entity & no budget.
WI	Knickerbocker on the Lake	Milwaukee, WI 53202	5/22/2015 Condotel
WI	Maritime Pointe	Algoma, WI 54201	11/23/2020 CPM approved
WI	Marshall Park	Middleton, WI 53562	7/7/2016 Single Entity 10.7% and fidelity does not cover the mgmt. co.
WI	Marshall Park	Middleton, WI 53562	7/7/2016 Single entity > 10%. Insurance - Mgt Co not a covered loss.
WI	North Port Village	Glendale, WI 53217	6/15/2015 No priority lien protection. Single entity 23.2%. Insufficient reserves - 4.3%
WI	Parkside Townhomes	Fitchburg, WI 53711	5/27/2016 Mgmt co covered under their employee dishonesty.
WI	Riverside Place	Green Bay 54301	4/15/2015 25% single entity
WI	Tiburon	Madison, WI 53718	4/9/2015 43 % single entity
WI	Windsor Pointe	De Forest, WI 53532	6/10/2015 no lien priority protection, single entity 18.5%, insufficient reserves.