



Santander US Capital Markets LLC

Freddie Mac CMBS Prepayment Report

March 2026 (February Speeds)

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Agency MBS Strategy

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FRESB Deal Prepayments

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2015-SB1 Greystone	A	0.0	7.15	131	5	5	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	93.3	0.0	81.2	0.0	0.0	0.0	0.0	11.8
FRESB 2015-SB2 Arbor	A5				0	0	15																						21.3
	A7				0	0	13																						22.4
	A10				0	0	14																						19.3
	Total				0	0	42																						20.3
FRESB 2015-SB3 Banc of California	A3	0.0	7.63	136	2	2	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.1
	A5				0	0	31																						36.1
	A7				0	0	9																						36.5
	A10				0	0	4																						35.5
	Total				0	0	74																						32.6
FRESB 2015-SB4 Greystone	A5	0.0	7.53	126	3	3	35	0.0	97.6	0.0	0.0	0.0	0.0	0.0	71.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	82.5	93.7	70.9	43.5	31.2	15.5
	A7				0	0	6																						17.3
	A10	0.0	5.18	126	1	1	30	0.0	0.0	0.0	0.0	0.0	99.6	99.9	99.6	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.2
	Total	0.0	6.86	126	4	4	71	0.0	93.7	0.0	0.0	0.0	77.1	92.0	97.6	0.0	46.2	0.0	0.0	0.0	0.0	0.0	0.0	40.5	60.7	60.2	50.5	54.6	13.1
FRESB 2015-SB5 Hunt	A5				0	0	35			100.0	0.0	0.0	96.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				18.9
	A7				0	0	4								100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				14.5
	A10				0	0	27			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				17.2
	Total				0	0	66			100.0	0.0	0.0	87.3	0.0	59.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				17.7
FRESB 2015-SB6 Arbor	A5				0	0	23			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0				18.1
	A7				0	0	14			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				16.6
	A10				0	0	36			100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	48.7	63.3	0.0	0.0	0.0	0.0	0.0	0.0				14.6
	Total				0	0	73			100.0	0.0	95.4	0.0	0.0	0.0	0.0	0.0	36.9	50.7	0.0	45.8	0.0	0.0	0.0	0.0				15.8
FRESB 2015-SB7 Sabal	A5				0	0	18																						20.4
	A7				0	0	7																						17.1
	A10				0	0	15					100.0	0.0	100.0	0.0	0.0	98.8	0.0	0.0	96.3	0.0	0.0	0.0	0.0				15.6	
	Total				0	0	40																		0.0				17.3
FRESB 2015-SB8 First Foundation	A5				0	0	33																						24.4
	A7				0	0	12																						22.8
	A10				0	0	6																						29.6
	Total				0	0	51																						24.6
FRESB 2015-SB9 Arbor, Greystone	A5	0.0	7.48	125	17	17	89	0.0	0.0	0.0	23.6	23.5	0.0	0.0	46.1	0.0	0.0	28.7	0.0	0.0	0.0	0.0	0.0	53.5	0.0	0.0	8.6	11.8	11.6
	A7				0	0	5																						29.6
	A10	0.0	5.32	126	2	2	61	0.0	0.0	0.0	100.0	0.0	0.0	61.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.6	0.0				11.7	
	Total	0.0	7.36	125	19	19	155	0.0	0.0	0.0	72.2	20.7	0.0	30.8	30.2	0.0	0.0	18.1	0.0	0.0	0.0	0.0	56.6	0.0	0.0	22.0	17.1	12.0	
FRESB 2015-SB10 CBRE	A5				0	0	19																						22.8
	A7				0	0	5																						22.6
	A10				0	0	36			100.0	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	38.4	0.0	0.0	0.0	0.0	0.0				9.3	
	Total				0	0	60																						12.8

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025											2024	Horizons															
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT											
FRESB 2016-SB23 Arbor, Pinnacle	A5F				0	0	22																													17.7	
	A5H	36.7	6.66	117	6	6	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.1	
	A7F				0	0	14																												20.8		
	A7H	0.0	7.49	114	7	7	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8		
	A10F	100.0	4.51	115	5	5	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.9	
	A10H	0.0	4.48	117	1	1	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.2	
	Total		38.2	6.39	115	19	19	123	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.3	
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																												26.3		
	A5H	0.0	7.44	115	7	7	40	0.0	0.0	0.0	51.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.3	5.7	14.5
	A7F				0	0	11																												21.5		
	A7H	0.0	6.96	116	1	1	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.3	7.1
	A10F	100.0	4.45	114	14	14	32	0.0	0.0	0.0	0.0	0.0	0.0	46.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2
	A10H	0.0	4.30	114	6	6	15	0.0	0.0	0.0	89.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.5	
	Total		35.7	5.32	114	28	28	107	0.0	0.0	0.0	62.3	0.0	0.0	18.8	26.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8
FRESB 2016-SB25 CBRE, CPC, Grey- stone, Hunt	A5F	100.0	3.86	114	1	1	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.4	
	A5H	0.0	7.97	113	4	4	37	0.0	99.2	94.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	93.7	67.5	49.3	16.5		
	A7F				0	0	8																												20.5		
	A7H	0.0	7.41	112	3	3	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.8	
	A10F	100.0	4.36	114	17	17	30	0.0	0.0	0.0	61.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9	
	A10H	0.0	4.77	114	4	4	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0	
	Total		65.3	5.11	114	29	29	106	0.0	54.5	45.5	42.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons																				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT																	
FRESB 2017-SB43 CBRE, Greystone, Sabal	A5F				0	0	6																																	25.5			
	A5H	0.0	8.01	102	3	3	36	0.0	0.0	97.8	0.0	61.6	0.0	62.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	75.7	54.4	35.0	20.3		
	A7H	0.0	6.97	101	2	2	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1			
	A10F	100.0	4.13	101	26	26	52	0.0	0.0	0.0	0.0	0.0	54.3	38.2	0.0	0.0	0.0	0.0	45.7	9.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.6	15.5	6.9
	A10H	0.0	4.38	101	7	7	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8		
	Total	70.4	4.77	101	38	38	111	0.0	0.0	35.0	0.0	12.0	41.2	37.1	0.0	0.0	0.0	0.0	34.5	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.6	16.9	15.8	11.9			
FRESB 2017-SB44 Capital One, CBRE, CPC, Greystone, Pinnacle, RED	A5H	19.2	6.93	102	17	17	45	0.0	0.0	0.0	39.7	0.0	0.0	42.2	30.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.1	11.1	10.1	
	A10F	100.0	4.18	101	32	33	64	40.5	0.0	0.0	20.2	0.0	0.0	27.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.3	
	Total	66.8	5.31	101	49	50	109	26.6	0.0	0.0	28.7	0.0	0.0	33.8	13.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.7	10.1	9.4	8.3				

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2018-SB53 Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5H	0.0	7.83	94	9	9	72	0.0	0.0	79.6	0.0	0.0	45.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.5	30.8	19.4	18.3
	A7F	100.0	1.00	94	2	2	34	0.0	0.0	0.0	71.5	0.0	0.0	0.0	0.0	0.0	64.6	95.5	88.3	0.0	0.0	0.0	0.0	0.0	0.0	19.0	61.9	14.5
	A10F	100.0	4.58	94	41	42	70	27.9	0.0	0.0	0.0	0.0	24.6	0.0	0.0	0.0	49.9	0.0	0.0	38.5	0.0	69.2	10.2	9.6	10.3	7.3		
	A10H	0.0	4.43	95	30	30	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6
	Total	53.2	4.80	94	82	83	226	14.2	0.0	23.0	8.4	0.0	20.8	8.8	0.0	0.0	32.6	31.6	29.4	18.4	0.0	40.1	12.9	11.6	15.5	11.9		
FRESB 2018-SB54 Arbor	A5F				0	0	14			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				20.7
	A5H	0.0	7.82	94	17	17	83	0.0	0.0	0.0	0.0	46.1	0.0	38.2	0.0	0.0	0.0	0.0	42.3	0.0	0.0	0.0	0.0	0.0	0.0	9.9	8.7	17.6
	A7F	100.0	5.25	91	1	1	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.0	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.2	11.7
	A7H	0.0	6.30	94	6	6	19	0.0	0.0	74.6	0.0	65.0	0.0	95.5	0.0	0.0	0.0	71.5	41.0	0.0	0.0	0.0	0.0	37.8	33.5	46.3	13.8	
	A10F	100.0	4.48	96	21	21	53	0.0	0.0	0.0	30.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.5	0.0	0.0	0.0	5.8	2.9	12.4	
Total	47.3	6.11	95	45	45	182	0.0	0.0	65.5	13.7	29.5	0.0	42.8	0.0	6.8	0.0	45.3	6.9	17.5	10.7	0.0	30.6	22.9	21.0	15.4			
FRESB 2018-SB55 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pinna- cle, RED	A5F				0	0	24																					24.3
	A5H	0.0	7.50	92	29	29	66	0.0	61.4	0.0	0.0	28.3	0.0	26.9	28.6	17.9	0.0	0.0	18.0	0.0	17.5	0.0	27.2	19.0	17.4	9.6		
	A7F				0	0	22				100.0	0.0	0.0	0.0	0.0	0.0	92.6	38.6	44.2	0.0	43.4	0.0					11.8	
	A7H	0.0	6.45	93	6	6	21	0.0	0.0	0.0	89.5	60.1	56.8	0.0	67.6	0.0	0.0	0.0	0.0	0.0	0.0	61.8	0.0	50.9	33.5	14.7		
	A10F	100.0	4.72	92	30	30	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.8	0.0	0.0	0.0	31.6	28.3	0.0	31.9	0.0	0.0	4.5	9.0		
A10H	0.0	4.71	93	16	16	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	6.7			
Total	40.7	5.81	92	81	81	222	0.0	27.9	0.0	28.2	19.5	9.4	10.3	27.2	13.1	19.0	4.3	22.1	10.5	11.4	21.3	10.3	15.0	15.7	10.8			
FRESB 2018-SB56 Arbor, ReadyCap, Sabal	A5F				0	0	11																				33.7	
	A5H	15.0	7.16	91	10	10	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.3	
	A7F				0	0	10			100.0	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	0.0					12.2	
	A7H	0.0	6.48	92	4	4	9	0.0	0.0	0.0	0.0	81.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.0	12.7	7.9		
	A10F	100.0	4.73	93	66	66	140	0.0	20.4	16.8	25.5	20.4	23.5	0.0	34.4	14.7	0.0	8.8	0.0	21.3	0.0	8.3	12.9	18.3	14.3	9.9		
A10H	0.0	4.48	93	17	17	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0		
Total	65.9	5.03	93	97	97	226	0.0	13.7	28.3	17.2	21.9	15.9	0.0	24.1	23.2	0.0	5.7	0.0	14.2	0.0	5.4	14.9	16.7	12.9	10.8			
FRESB 2018-SB57 Arbor, Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED	A5H	0.0	7.41	91	17	17	77	0.0	0.0	0.0	20.9	0.0	0.0	0.0	0.0	73.2	0.0	0.0	0.0	59.4	0.0	0.0	0.0	3.8	12.4	15.2		
	A7F				0	0	24					100.0	99.9	0.0	93.6	96.0	0.0	0.0	0.0	0.0	0.0	78.7				18.4		
	A7H	0.0	6.57	92	13	14	36	56.9	91.0	70.9	0.0	0.0	0.0	0.0	0.0	83.0	0.0	0.0	0.0	0.0	0.0	0.0	77.9	49.4	37.4	15.1		
	A10F	100.0	4.68	92	38	38	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	
	A10H	0.0	4.83	91	22	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	
Total	44.1	5.57	92	90	91	224	9.3	26.9	16.7	5.2	12.6	9.7	0.0	13.8	54.6	0.0	0.0	0.0	18.7	0.0	12.2	18.0	13.6	14.0	11.2			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2019-SB58 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.98	89	24	25	83	41.0	0.0	0.0	50.6	17.3	0.0	60.2	16.0	0.0	0.0	17.5	0.0	46.2	0.0	53.8	15.9	20.9	19.8	13.8	
	A7H	0.0	5.49	90	16	16	29	0.0	0.0	0.0	0.0	69.3	0.0	30.6	21.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	13.7	8.0
	A10F	100.0	4.90	90	46	46	96	0.0	0.0	0.0	0.0	31.2	13.3	0.0	0.0	0.0	0.0	52.9	0.0	0.0	0.0	0.0	0.0	0.0	8.4	10.3	10.1
	A10H	0.0	5.04	89	19	19	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	83.4	0.0	0.0	0.0	29.8	0.0	0.0	14.7	5.4	
	Total	41.0	5.68	90	105	106	238	10.4	0.0	0.0	14.2	35.4	5.5	24.6	8.8	0.0	0.0	47.5	0.0	13.0	0.0	21.6	3.6	12.0	13.9	10.2	
FRESB 2019-SB59 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.82	88	23	24	83	18.1	0.0	71.2	0.0	0.0	48.5	0.0	0.0	79.9	0.0	0.0	0.0	58.8	0.0	0.0	39.1	29.8	26.3	14.4	
	A7F				0	2	27	100.0	0.0	99.1	0.0	0.0	99.1	97.0	0.0	0.0	87.6	76.8	89.2	0.0	47.3					20.9	
	A7H	0.0	5.65	88	13	13	23	0.0	0.0	0.0	90.4	0.0	0.0	0.0	0.0	49.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.6	21.6	7.1	
	A10F	100.0	5.00	88	39	39	77	0.0	82.5	61.6	0.0	0.0	0.0	42.9	0.0	0.0	0.0	0.0	0.0	11.0	0.0	0.0	60.3	34.9	22.1	10.0	
	A10H	0.0	4.81	88	21	21	34	0.0	51.5	36.2	0.0	0.0	0.0	77.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.7	17.4	19.4	5.9	
Total	37.4	5.77	88	96	99	244	21.2	55.4	56.7	32.7	0.0	25.9	47.5	0.0	38.4	0.0	10.7	8.7	33.8	0.0	4.9	47.2	34.4	26.7	11.4		
FRESB 2019-SB60 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.54	86	26	26	74	0.0	0.0	0.0	20.2	0.0	0.0	0.0	0.0	39.6	0.0	0.0	41.1	0.0	65.6	0.0	0.0	3.7	10.2	13.0	
	A7H	0.0	5.59	87	16	16	46	0.0	62.2	24.6	52.0	0.0	0.0	0.0	0.0	74.1	0.0	0.0	0.0	0.0	34.1	0.0	34.4	27.8	23.7	11.3	
	A10F	100.0	4.74	88	17	17	47	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	12.7	
	A10H	0.0	4.79	87	34	34	59	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	7.2	
	Total	22.1	5.80	87	93	93	226	0.0	16.1	5.2	19.3	0.0	0.0	0.0	9.3	35.8	0.0	0.0	15.5	0.0	35.6	0.0	7.4	7.1	9.2	11.3	
FRESB 2019-SB61 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Orix, ReadyCap, RED, Sabal	A5F	100.0	4.14	86	3	3	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	
	A5H	0.0	7.52	86	25	26	77	38.8	0.0	0.0	0.0	35.0	0.0	0.0	14.5	51.3	48.0	0.0	38.0	0.0	0.0	0.0	14.9	14.1	22.2	14.6	
	A7F	100.0	4.94	86	1	1	28	0.0	100.0	0.0	83.0	90.2	88.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.8	91.1	55.9	19.5	
	A10F	100.0	4.46	87	36	36	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	6.4	
	A10H	0.0	4.83	86	22	23	31	57.7	0.0	0.0	0.0	0.0	22.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.4	16.6	8.5	4.6	
Total	50.1	5.38	86	87	89	223	28.4	35.0	0.0	13.0	30.2	27.6	0.0	3.8	21.6	16.0	0.0	12.3	0.0	0.0	0.0	22.3	23.3	16.2	12.0		
FRESB 2019-SB62 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.50	86	18	18	47	0.0	30.4	44.1	27.2	20.7	0.0	0.0	0.0	39.6	79.7	59.4	41.7	0.0	18.1	0.0	27.4	21.9	36.1	11.1	
	A7F	100.0	4.80	84	1	1	14	0.0	0.0	100.0	65.2	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	0.0	80.4	0.0	97.8	77.9	55.7	19.0	
	A7H	0.0	5.47	85	14	15	24	64.3	64.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.1	0.0	48.7	27.6	14.7	8.3	
	A10F	100.0	4.84	86	43	43	71	0.0	0.0	0.0	0.0	23.2	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0	4.3	8.1	6.5	
	A10H	0.0	4.82	86	37	37	54	0.0	0.0	25.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.5	0.0	9.6	4.9	2.4	5.5	
Total	40.0	5.38	86	113	114	210	12.1	18.3	34.8	9.3	12.7	0.0	10.6	23.6	8.6	26.4	17.2	11.2	0.0	27.4	9.4	22.5	15.1	15.9	8.4		
FRESB 2019-SB63 Arbor, Capital One, CBRE, CPC, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.45	86	29	30	58	41.0	0.0	0.0	0.0	0.0	26.7	0.0	0.0	37.9	0.0	0.0	0.0	7.4	0.0	0.0	15.9	12.9	10.2	6.8	
	A7F	100.0	4.63	83	1	3	22	0.0	0.0	0.0	0.0	0.0	0.0	91.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.4	25.6	
	A7H	0.0	5.17	85	15	15	24	0.0	83.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.7	24.8	13.0	8.9	
	A10F	100.0	4.97	85	29	29	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.7	0.0	0.0	0.0	51.7	69.5	0.0	0.0	6.2	9.1	
	A10H	0.0	5.17	85	11	12	27	70.7	0.0	0.0	0.0	58.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.0	32.6	28.9	15.2	14.5	
Total	28.3	6.13	85	85	89	187	29.4	27.8	0.0	0.0	7.6	12.4	10.7	0.0	18.5	16.8	0.0	0.0	3.2	17.0	46.8	19.8	13.4	10.7	10.3		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2019-SB64 , Arbor, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.64	85	42	43	92	37.1	55.7	56.9	0.0	0.0	0.0	0.0	0.0	16.2	0.0	0.0	19.6	17.5	0.0	0.0	0.0	51.0	28.8	19.3	11.1	
	A10F	100.0	4.92	83	38	38	71	0.0	0.0	0.0	15.7	0.0	0.0	0.0	0.0	16.8	0.0	9.8	42.9	0.0	22.5	0.0	0.0	0.0	2.8	8.3	9.4	
	Total	47.6	6.35	84	80	81	163	21.7	35.7	37.5	7.2	0.0	0.0	0.0	0.0	16.5	0.0	4.4	31.0	10.1	10.8	0.0	0.0	32.1	18.2	14.6	10.3	
FRESB 2019-SB65 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.44	87	2	2	28	0.0	0.0	0.0	0.0	93.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.0	20.1	18.1
	A5H	0.0	7.75	83	36	36	73	0.0	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	19.4	0.0	14.4	5.3	2.7	3.5	10.6		
	A7H	0.0	5.12	84	9	9	27	0.0	0.0	0.0	0.0	38.4	70.5	52.2	48.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.0	22.7	14.5	
	A10F	100.0	4.67	82	20	20	38	0.0	0.0	51.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.0	21.8	11.3	5.7	8.2	
	A10H	0.0	4.88	83	35	35	51	0.0	0.0	0.0	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.6	2.3	4.3	
	Total	22.7	5.82	83	102	102	217	0.0	5.4	14.1	0.0	9.8	18.2	6.6	6.2	0.0	0.0	0.0	8.2	6.9	0.0	22.6	6.7	8.2	5.9	9.5		
FRESB 2019-SB66 , Arbor, Basis, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.74	81	37	38	72	27.8	0.0	0.0	19.6	0.0	0.0	0.0	0.0	0.0	66.3	0.0	13.5	0.0	0.0	12.6	10.2	8.6	14.0	9.8		
	A7F	100.0	4.70	82	9	9	25	0.0	0.0	0.0	94.9	70.6	0.0	0.0	29.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.7	29.8	12.5	
	A7H	0.0	4.55	82	12	12	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	
	A10F	100.0	4.63	81	35	35	48	0.0	0.0	0.0	0.0	19.7	0.0	13.1	0.0	0.0	0.0	0.0	0.0	0.0	27.0	0.0	0.0	0.0	3.6	2.9	5.1	
	A10H	0.0	4.62	82	31	31	49	0.0	47.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.2	10.0	5.1	7.4		
	Total	38.7	5.48	81	124	125	219	8.7	12.5	0.0	28.9	17.9	0.0	4.0	4.0	0.0	26.1	0.0	4.1	8.6	0.0	3.8	7.2	11.9	9.4	8.6		
FRESB 2019-SB67 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.82	81	2	2	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.0	
	A5H	0.0	5.59	80	41	42	67	6.7	13.9	0.0	0.0	9.1	0.0	29.2	54.3	0.0	0.0	0.0	0.0	12.4	0.0	0.0	0.0	7.0	5.1	11.3	7.2	
	A7H	0.0	4.24	80	13	13	23	0.0	55.0	0.0	0.0	0.0	83.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.4	36.7	18.9	10.4	
	A10F	100.0	4.54	80	30	30	43	0.0	63.7	0.0	0.0	0.0	30.2	0.0	0.0	0.0	47.2	0.0	0.0	19.7	0.0	0.0	0.0	28.7	20.3	15.2	5.9	
	A10H	0.0	4.52	80	23	23	40	0.0	0.0	25.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.7	9.4	4.7	2.4	8.8		
	Total	26.6	4.98	80	109	110	195	3.1	34.7	4.7	0.0	4.1	27.7	13.8	29.3	0.0	15.4	0.0	0.0	11.1	0.0	4.2	15.5	13.6	11.9	8.7		
FRESB 2019-SB68 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	3.9	7.31	83	34	34	63	0.0	0.0	0.0	14.7	0.0	0.0	33.4	46.8	0.0	0.0	0.0	19.3	36.6	0.0	22.1	0.0	2.6	11.2	7.8		
	A7F	100.0	4.64	80	19	19	37	0.0	0.0	0.0	47.0	0.0	0.0	36.8	57.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	14.9	9.5	
	A7H	0.0	4.34	79	10	10	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.8	13.5		
	A10F	100.0	4.60	79	20	20	38	0.0	21.0	55.1	0.0	0.0	0.0	56.4	0.0	0.0	0.0	26.5	0.0	0.0	0.0	0.0	0.0	29.8	15.7	16.3	7.8	
	A10H	0.0	4.41	79	27	27	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.8	0.0	0.0	0.0	0.0	0.0	0.0	3.2	
	Total	34.5	5.64	81	110	110	194	0.0	4.5	15.0	13.9	0.0	0.0	32.9	31.1	0.0	24.6	6.1	8.1	29.2	0.0	9.6	6.8	5.8	12.3	8.0		
FRESB 2019-SB69 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.04	79	2	2	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.5	0.0	0.0	0.0	0.0	97.6	0.0	0.0	39.1	12.9		
	A5H	0.0	7.08	78	38	41	81	41.2	12.4	59.1	0.0	0.0	82.0	27.3	31.0	32.7	0.0	0.0	0.0	0.0	29.8	0.0	40.8	43.1	29.3	12.2		
	A10F	100.0	4.50	79	29	29	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.2	0.0	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	1.3	6.5		
	A10H	0.0	4.34	78	24	24	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5		
	Total	38.7	5.30	78	93	96	179	16.5	4.5	27.3	0.0	0.0	47.9	12.0	14.0	19.2	15.2	0.0	0.0	8.0	13.6	15.2	16.7	18.3	14.2	9.1		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2020-SB70 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.95	78	25	26	61	33.3	0.0	59.6	0.0	29.9	60.0	0.0	0.0	0.0	12.9	0.0	13.2	0.0	46.2	0.0	35.8	35.5	20.5	11.8	
	A10F	100.0	4.37	77	49	49	63	0.0	54.4	0.0	0.0	30.2	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	20.8	10.7	5.2
	A10H	0.0	4.26	77	26	26	42	0.0	0.0	0.0	36.4	0.0	64.7	0.0	53.6	28.2	0.0	0.0	13.9	0.0	26.9	0.0	0.0	22.9	20.5	6.5	
	Total	42.1	5.10	77	100	101	166	11.4	28.3	23.9	11.5	22.9	49.2	0.0	19.6	9.3	4.2	0.0	8.4	0.0	25.0	0.0	21.6	26.2	16.6	7.9	
FRESB 2020-SB71 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.78	76	22	22	53	0.0	50.8	53.2	66.6	67.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.3	46.1	24.7	14.4
	A7F	100.0	3.88	77	20	20	23	0.0	0.0	16.5	0.0	0.0	0.0	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	3.0	3.4	0.9
	A10F	100.0	4.33	76	22	22	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.6	0.0	0.0	0.0	7.3
	A10H	0.0	4.17	76	26	26	35	0.0	0.0	0.0	18.6	0.0	0.0	0.0	25.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	3.4	4.1	3.4
Total	51.2	4.74	76	90	90	145	0.0	15.6	21.1	28.8	27.0	0.0	0.0	12.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.7	12.8	16.3	9.2	7.5	
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.83	75	19	20	58	28.7	0.0	21.6	91.3	80.6	63.7	0.0	20.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	63.8	36.2	15.3
	A10F	100.0	4.24	75	25	25	33	0.0	0.0	0.0	0.0	0.0	54.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.7	6.3	4.8
	Total	61.2	5.25	75	44	45	91	12.4	0.0	9.2	64.6	53.5	59.2	0.0	10.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	40.2	21.6	10.9
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.57	74	12	12	33	0.0	91.8	0.0	0.0	86.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.7	0.0	56.5	52.4	28.7	18.1	
	A7F	100.0	3.89	74	17	17	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.1
	A10F	100.0	4.10	73	22	22	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	0.0	26.8	0.0	0.0	1.7	4.3	
	A10H	0.0	4.21	74	25	25	36	0.0	41.9	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.8	59.1	0.0	0.0	16.5	12.0	9.6	6.3	
Total	56.6	4.39	74	76	76	120	0.0	39.6	0.0	7.0	26.8	0.0	0.0	0.0	0.0	6.0	0.0	12.9	25.1	8.6	8.6	15.5	13.7	8.5	8.2		
FRESB 2020-SB74 , Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.74	74	3	3	28	0.0	0.0	0.0	0.0	0.0	2.6	0.0	0.0	0.0	0.0	100.0	99.1	0.0	0.0	48.4	0.0	0.4	88.3	16.6	
	A5H	0.0	5.69	72	27	27	43	0.0	0.0	0.0	0.0	0.0	25.9	39.9	61.7	0.0	0.0	0.0	0.0	0.0	31.0	32.1	0.0	0.0	14.0	8.2	
	A7H	0.0	3.82	73	22	22	30	0.0	0.0	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	25.6	13.3	6.8	4.6	
	A10F	100.0	3.92	72	35	35	46	0.0	24.7	0.0	0.0	0.0	0.0	44.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	4.6	6.9	3.9	
Total	43.2	4.45	72	87	87	147	0.0	10.8	19.8	0.0	0.0	0.1	27.9	14.6	26.8	0.0	40.5	33.9	0.0	10.8	21.8	10.6	5.4	16.3	7.5		
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F				0	0	25										100.0	100.0	36.4	0.0	50.1	0.0				16.3	
	A5H	0.0	5.66	72	38	38	54	0.0	0.0	0.0	0.0	11.2	11.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5	0.0	2.0	2.0	4.4	
	A10F	100.0	3.92	71	26	26	34	0.0	52.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.7	11.3	5.8	4.2	
	A10H	0.0	3.95	72	41	41	46	0.0	11.3	0.0	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9	6.7	3.4	1.4	
Total	24.5	4.68	72	105	105	159	0.0	20.0	0.0	0.0	0.0	13.5	4.9	0.0	0.0	18.1	78.7	6.0	0.0	11.7	6.0	7.2	6.0	17.7	5.7		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2020-SB76 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.56	71	4	4	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.8	81.6	99.9	58.5	57.8	0.0	0.0	0.0	0.0	69.0	7.0	
	A5H	0.0	5.57	72	33	33	50	0.0	12.4	59.1	0.0	19.2	0.0	28.8	0.0	17.1	26.6	0.0	0.0	0.0	0.0	0.0	0.0	29.6	18.6	15.6	6.3
	Total	9.6	5.37	72	37	37	68	0.0	11.3	55.7	0.0	17.7	0.0	26.7	0.0	24.2	35.8	58.7	16.1	16.7	0.0	0.0	27.3	17.1	24.1	6.5	
FRESB 2020-SB77 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.98	69	35	35	55	0.0	48.1	0.0	16.5	26.8	0.0	0.0	21.8	0.0	15.6	17.8	0.0	0.0	0.0	0.0	19.7	17.3	13.4	7.5	
	A7F	100.0	3.84	71	12	13	25	60.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.4	0.0	0.0	0.0	0.0	0.0	0.0	25.9	13.8	19.4	11.1	
	A7H	0.0	3.42	70	50	50	59	0.0	43.7	0.0	0.0	0.0	0.0	11.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	9.0	5.5	2.8	
	Total	11.3	4.13	70	97	98	139	10.3	41.8	0.0	7.4	12.5	0.0	5.4	10.1	18.2	7.0	8.1	0.0	0.0	0.0	0.0	19.4	13.2	10.7	6.0	
FRESB 2020-SB78 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.28	70	32	32	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	0.0	0.0	46.2	11.0	0.0	0.0	0.0	0.0	6.6	7.1	
	A10F	100.0	3.65	69	31	31	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7	0.0	0.0	0.0	0.0	0.0	0.0	1.6	3.5	
	A10H	0.0	3.77	70	50	50	63	0.0	0.0	0.0	12.8	0.0	10.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.2	0.0	0.0	4.0	2.0	4.8
	Total	25.1	4.29	70	113	113	153	0.0	0.0	0.0	5.2	0.0	4.1	0.0	0.0	5.9	0.0	4.7	20.4	4.3	16.8	0.0	0.0	1.6	3.6	5.4	
FRESB 2020-SB79 Arbor, Basis, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.23	68	38	38	49	0.0	0.0	0.0	0.0	9.2	0.0	0.0	52.0	0.0	0.0	22.3	0.0	0.0	28.5	0.0	1.6	8.8	4.3		
	A7H	0.0	3.22	69	41	41	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.9		
	A10F	100.0	3.90	68	37	37	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8		
	Total	27.2	4.09	68	116	116	136	0.0	0.0	0.0	0.0	0.0	3.2	0.0	0.0	22.5	0.0	0.0	8.6	0.0	9.0	11.4	0.0	0.5	3.1	2.9	
FRESB 2020-SB80 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.67	70	31	31	49	0.0	32.8	0.0	0.0	29.4	14.5	78.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4	14.0	18.3	6.5	
	A10F	100.0	3.75	67	24	24	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.2	0.0	0.0	58.7	63.6	0.0	0.0	0.0	0.0	10.4	8.3	
	A10H	0.0	3.70	69	64	64	76	0.0	0.0	8.2	0.0	0.0	0.0	7.4	0.0	0.0	0.0	12.6	15.5	0.0	0.0	0.0	2.8	1.4	3.9	2.5	
	Total	20.4	4.26	69	119	119	165	0.0	10.6	4.3	0.0	9.5	4.5	40.2	0.0	7.0	0.0	6.4	22.8	19.3	0.0	0.0	5.1	4.9	9.7	5.1	
FRESB 2020-SB81 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.50	66	20	21	32	24.7	0.0	0.0	71.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.4	0.0	8.9	22.5	11.6	6.9	
	A10F	100.0	3.60	65	34	34	39	0.0	0.0	11.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1	2.1	1.0	2.6	
	A10H	0.0	3.66	66	45	45	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1	
	Total	39.6	3.80	66	99	100	131	5.4	0.0	4.9	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	3.4	5.9	2.9	5.4	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2021-SB82 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.68	69	1	2	36	100.0	99.2	100.0	99.2	95.6	72.3	97.9	30.1	0.0	50.3	0.0	0.0	71.7	19.1	0.0	100.0	96.7	68.5	17.2	
	A7F	100.0	3.63	65	16	16	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.6	0.0	0.0	0.0	6.6
	A7H	0.0	3.51	66	26	26	37	0.0	0.0	0.0	0.0	0.0	0.0	32.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2	7.6
	A10F	100.0	3.41	64	61	61	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	4.2
	Total	73.5	3.47	65	104	105	169	8.6	7.1	20.0	19.2	17.2	13.2	50.1	6.3	0.0	12.3	0.0	4.1	23.4	4.6	5.4	12.1	14.4	14.2	8.1	
FRESB 2021-SB83 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.53	63	4	5	38	86.2	0.0	87.2	0.0	65.5	98.9	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	74.0	89.8	46.8	11.4	
	A10F	100.0	3.51	63	72	72	78	0.0	0.0	0.0	23.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.4	2.2	1.6
	A10H	0.0	3.40	63	32	32	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4
	Total	70.7	3.48	63	108	109	157	9.4	0.0	11.3	15.9	15.3	59.3	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	7.1	23.1	11.5	4.9	
FRESB 2021-SB84 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.50	63	19	19	33	0.0	0.0	41.6	0.0	0.0	0.0	0.0	0.0	41.3	0.0	0.0	0.0	0.0	40.0	16.7	8.5	8.5	12.2		
	A10F	100.0	3.31	63	54	54	67	0.0	0.0	0.0	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	0.0	0.0	4.4	2.2	3.6	
	A10H	0.0	3.33	62	35	35	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	
	Total	48.8	3.52	63	108	108	142	0.0	0.0	8.7	0.0	0.0	12.2	0.0	0.0	8.9	0.0	0.0	0.0	0.0	9.0	8.8	3.0	3.6	2.6	5.5	
FRESB 2021-SB85 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.30	62	19	19	28	0.0	76.2	0.0	0.0	0.0	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	38.0	20.6	12.2	7.4	
	A7H	0.0	3.04	62	23	23	25	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.7	0.0	4.7	2.4	1.3	
	A10F	100.0	3.51	62	34	34	39	0.0	0.0	0.0	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.9	6.0	2.9	
	A10H	0.0	3.37	61	49	49	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	3.8	
	Total	26.1	3.49	62	125	125	150	0.0	21.3	0.0	0.0	5.9	17.6	0.0	0.0	3.4	0.0	0.0	0.0	5.3	0.0	10.2	7.7	7.9	4.3	3.7	
FRESB 2021-SB86 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.37	62	12	12	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.5	0.0	0.0	0.0	0.0	0.0	0.0	7.4	11.7	
	A10F	100.0	3.45	61	47	48	58	16.8	0.0	0.0	0.0	0.0	0.0	13.7	10.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	3.0	3.6	3.8	
	A10H	0.0	3.35	61	67	67	76	0.0	0.0	0.0	0.0	15.3	0.0	6.6	0.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	2.5	1.7	
	Total	39.0	3.48	61	126	127	153	6.9	0.0	0.0	0.0	8.3	0.0	8.9	4.4	3.4	0.0	7.6	0.0	0.0	0.0	0.0	2.4	2.6	3.4	3.7	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2021-SB87 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.87	61	16	16	28	0.0	74.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	0.0	0.0	0.0	59.2	36.5	19.7	17.3	14.0
	A7F	100.0	3.48	60	20	20	26	0.0	0.0	53.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	11.9	6.0	7.2
	A10F	100.0	3.44	60	44	44	52	0.0	0.0	18.1	0.0	0.0	0.0	0.0	0.0	0.0	36.6	0.0	0.0	24.4	0.0	0.0	0.0	6.5	3.3	5.4	3.7
	A10H	0.0	3.40	60	45	45	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.7	0.0	11.8	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	1.1
	Total	55.0	3.48	60	125	125	155	0.0	15.0	17.6	0.0	0.0	0.0	0.0	7.0	0.0	20.0	14.4	0.0	10.6	0.0	11.2	11.3	5.7	6.5	5.2	
FRESB 2021-SB88 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.40	61	13	16	32	77.1	34.8	0.0	96.1	39.1	26.5	0.0	0.0	0.0	19.4	0.0	26.3	0.0	46.2	0.0	43.6	62.2	37.4	11.3	
	A5H	0.0	3.47	59	21	21	25	0.0	27.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.8	0.0	0.0	0.0	0.0	0.0	10.3	5.2	7.0	2.8	
	A10F	100.0	3.54	59	63	63	70	0.0	14.2	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	2.5	3.3	1.5	
	A10H	0.0	3.36	59	36	36	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.1	
	Total	51.9	3.46	59	133	136	167	12.7	15.8	0.0	34.8	7.2	4.6	9.5	0.0	0.0	3.3	9.4	4.7	0.0	9.6	0.0	9.7	13.3	8.9	3.9	
FRESB 2021-SB89 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.32	58	24	24	31	0.0	0.0	0.0	0.0	20.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	1.9	6.5
	A7F	100.0	3.32	58	32	32	34	0.0	21.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	4.0	2.0	1.5	
	A10F	100.0	3.44	58	48	48	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	
	A10H	0.0	3.37	58	36	36	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	34.5	3.1	0.0	0.0	0.0	0.0	0.0	3.7	1.3
	Total	58.7	3.37	58	140	140	155	0.0	6.2	0.0	0.0	3.7	0.0	0.0	0.0	0.0	0.5	0.0	10.0	0.8	0.0	0.0	2.1	1.7	1.8	2.3	
FRESB 2021-SB90 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.31	58	27	27	37	0.0	37.5	0.0	0.0	0.0	0.0	77.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.3	14.5	7.4	14.8	6.3	
	A7H	0.0	3.28	58	38	38	44	0.0	0.0	0.0	28.9	0.0	0.0	0.0	0.0	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	4.0	3.3
	A10F	100.0	3.28	58	38	38	40	0.0	0.0	0.0	22.9	0.0	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.2	4.0	0.9
	A10H	0.0	3.39	57	29	30	32	25.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.1	9.1	4.6	2.3	1.6	
	Total	52.8	3.31	58	132	133	153	4.8	10.0	0.0	16.6	0.0	0.0	29.3	0.0	0.0	10.6	0.0	0.0	0.0	0.0	15.0	5.0	5.4	6.4	3.1	
FRESB 2021-SB91 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.36	56	29	30	35	16.4	0.0	22.8	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	24.6	0.0	13.6	7.0	5.1	3.7	
	A7F	100.0	3.54	56	31	31	35	0.0	0.0	17.3	0.0	25.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	7.7	3.9	2.5	
	A10F	100.0	3.48	57	42	42	47	0.0	0.0	0.0	0.0	0.0	26.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.8	0.0	5.0	2.5	2.0		
	A10H	0.0	3.65	56	32	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
	Total	54.9	3.50	56	134	135	151	4.0	0.0	10.0	0.0	6.7	9.0	4.5	0.0	0.0	0.0	0.0	0.0	0.0	6.4	3.5	4.8	5.1	2.9	2.3	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2021-SB92 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Hunt, Orix, Pinna- cle, ReadyCap, Sa- bal, Walker & Dun- lop	A5F	100.0	3.50	56	17	17	26	0.0	0.0	95.6	0.0	0.0	58.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.9	48.8	26.3	9.8
	A5H	0.0	3.08	55	31	31	36	0.0	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	31.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	6.7	3.5
	A7H	0.0	3.45	56	26	26	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	5.0
	A10F	100.0	3.59	57	37	37	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.6	0.0	0.0	0.0	0.0	0.0	0.0	1.6
	Total	49.4	3.41	56	111	111	135	0.0	0.0	38.9	11.0	0.0	14.5	0.0	0.0	5.3	9.6	0.0	0.0	8.1	0.0	0.0	0.0	0.0	15.4	12.0	7.3	4.5
FRESB 2021-SB93 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.05	54	47	47	51	0.0	0.0	0.0	0.0	0.0	16.3	0.0	41.3	0.0	0.0	0.0	0.0	0.0	0.0	41.9	0.0	0.0	3.0	5.8	2.5	
	A7F	100.0	3.31	54	28	28	35	0.0	0.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.2	0.0	0.0	3.9	4.3	
	A10F	100.0	3.70	55	62	62	67	0.0	10.9	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	5.9	3.0	1.4	
	Total	63.0	3.37	54	137	137	153	0.0	4.5	0.0	0.0	9.6	6.3	10.4	17.9	0.0	0.0	0.0	0.0	0.0	18.7	12.1	1.5	3.5	4.2	2.5		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2022-SB94 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.21	53	25	25	33	0.0	0.0	62.9	0.0	52.4	0.0	0.0	0.0	0.0	54.0	0.0	65.5	0.0	0.0	0.0	0.0	0.0	28.9	25.3	26.5	7.9
	A5H	0.0	3.10	53	44	44	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.7	0.0	0.0	0.0	0.0	3.0	
	A7H	0.0	3.37	53	34	34	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6	
	A10F	100.0	3.50	53	31	31	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	
	Total	42.8	3.29	53	134	134	152	0.0	0.0	15.7	0.0	12.7	0.0	0.0	0.0	0.0	13.9	0.0	19.6	0.0	19.9	0.0	0.0	5.6	5.0	5.5	3.6	
FRESB 2022-SB95 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.03	52	45	46	51	22.6	0.0	0.0	0.0	0.0	38.1	22.6	37.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.1	4.1	11.5	3.3
	A7F	100.0	3.29	53	32	33	37	50.4	0.0	0.0	0.0	0.0	16.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.4	10.7	6.9	3.7	
	A10H	0.0	3.49	53	52	52	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	0.0	37.7	0.0	0.0	0.0	0.0	0.0	0.0	1.3	1.7	
	Total	21.6	3.27	53	129	131	145	22.3	0.0	0.0	0.0	0.0	20.3	9.6	17.3	0.0	5.6	0.0	16.6	0.0	0.0	0.0	0.0	8.0	4.1	6.6	2.8	
FRESB 2022-SB96 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	51	47	48	52	39.6	29.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.1	24.5	12.9	6.6	3.4	
	A7F	100.0	3.44	51	52	52	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	
	A10F	100.0	3.67	51	57	58	62	21.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	4.0	2.0	1.8	
	Total	69.3	3.43	51	156	158	169	21.2	10.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.5	10.9	5.6	2.8	2.2	
FRESB 2022-SB97 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.24	50	38	39	44	42.6	0.0	0.0	0.0	50.3	0.0	36.1	0.0	15.9	17.3	0.0	0.0	0.0	0.0	0.0	0.0	16.6	18.8	15.5	4.2	
	A5H	0.0	3.19	51	33	33	35	0.0	0.0	0.0	35.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	7.1	3.5	1.3		
	A7F	100.0	3.35	50	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	1.3	
	A7H	0.0	3.40	51	43	43	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.1	0.0	0.0	0.0	1.9		
	Total	48.3	3.30	51	148	149	160	12.8	0.0	0.0	10.1	16.3	0.0	11.1	0.0	4.5	5.0	0.0	14.1	0.0	4.8	18.9	4.4	6.8	6.4	2.2		
FRESB 2022-SB98 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	48	49	49	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.6	
	A7H	0.0	3.35	49	24	24	26	0.0	14.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2	2.6	1.3	0.7	
	A10F	100.0	3.66	49	61	61	64	0.0	0.0	0.0	0.0	0.0	20.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	1.1	
	Total	41.4	3.41	49	134	134	141	0.0	3.5	0.0	0.0	0.0	9.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.6	1.6	0.8	
FRESB 2022-SB99 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.24	48	41	41	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
	A7F	100.0	3.44	48	53	53	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	1.0	
	A10H	0.0	3.57	48	57	57	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	34.8	3.43	48	151	151	154	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.3	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.6	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025											2024	Horizons										
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT						
FRESB 2023-SB105 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.07	40	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	5.13	40	31	31	32	0.0	0.0	0.0	18.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	
	A7F	100.0	5.12	41	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.51	40	16	16	18	0.0	0.0	0.0	0.0	51.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.7	12.9	4.5
	Total	74.5	5.17	40	104	104	107	0.0	0.0	0.0	5.1	11.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	2.8	1.0	
FRESB 2023-SB106 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.28	38	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A5H	0.0	5.10	38	19	19	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	0.0	0.0	4.2	5.9	
	A7F	100.0	5.30	38	20	20	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.9	
	A10F	100.0	5.32	39	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	
	Total	80.1	5.25	38	92	92	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	9.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	0.0	0.0	1.4	2.5	
FRESB 2023-SB107 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.32	34	31	32	34	34.7	0.0	26.0	0.0	28.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.4	16.1	8.3	3.1	
	A5H	0.0	5.28	33	16	16	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	
	A10F	100.0	5.52	34	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	5.25	34	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	65.0	5.35	34	95	96	99	16.1	0.0	11.9	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.5	7.1	3.6	1.6	
FRESB 2023-SB108 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.43	33	28	28	30	0.0	0.0	21.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.7	3.9	3.9	1.5	
	A5H	0.0	5.49	33	19	19	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.52	33	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.58	33	24	24	26	0.0	0.0	0.0	0.0	0.0	0.0	49.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.4	0.0	0.0	5.5	3.5	
	Total	80.3	5.50	33	96	96	100	0.0	0.0	7.8	0.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	2.7	1.4	2.6	1.3		
FRESB 2023-SB109 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.62	33	39	39	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	1.3		
	A7F	100.0	5.56	32	13	13	17	0.0	0.0	0.0	0.0	50.2	78.3	0.0	0.0	0.0	25.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.2	0.0	11.3	19.1	9.5		
	A10F	100.0	5.67	33	17	17	18	0.0	0.0	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.3	2.2	0.9		
	A10H	0.0	5.28	39	18	18	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.4	75.4	0.0	0.0	0.0	0.0	9.4		
	Total	82.9	5.56	34	87	87	97	0.0	0.0	0.0	0.0	0.0	14.5	21.5	0.0	0.0	0.0	4.9	0.0	0.0	6.8	42.1	0.0	0.0	6.8	42.1	0.0	2.6	3.7	4.1		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2023-SB110 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Lument Capital, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.74	32	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.2	0.0	0.0	0.0	0.0	3.3	
	A5H	0.0	5.72	31	13	13	16	0.0	59.2	85.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.2	0.0	0.0	0.0	0.0	0.0	0.0	63.0	36.5	23.7	10.0
	A7H	0.0	5.39	35	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.69	32	13	13	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	4.8	3.4
	Total	61.8	5.65	33	73	73	79	0.0	13.6	29.3	0.0	0.0	0.0	0.0	12.5	0.0	0.0	11.3	0.0	0.0	30.6	9.2	0.0	15.3	7.8	6.0	4.0	
FRESB 2023-SB111 Arbor, Basis, Berka- dia, CBRE, CPC Mortgage, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.89	31	25	25	28	0.0	27.5	0.0	0.0	26.2	51.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	20.6	10.5	4.5
	A7F	100.0	5.73	31	15	15	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.69	31	15	15	17	0.0	0.0	71.6	0.0	0.0	0.0	26.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.3	18.8	11.9	5.2
	A10H	0.0	5.69	32	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	76.3	5.77	31	73	73	78	0.0	10.7	20.9	0.0	10.1	23.0	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.0	11.3	6.2	2.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2024-SB112 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.83	30	25	26	29	50.9	0.0	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.0	20.7	14.5	7.4	5.4
	A5H	0.0	5.93	30	21	21	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.3
	A7F	100.0	6.23	29	19	19	20	0.0	0.0	0.0	0.0	0.0	21.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	2.0	0.9
	A10F	100.0	6.45	29	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	77.1	6.05	30	83	84	89	23.5	0.0	0.0	0.0	9.2	5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.1	8.5	6.7	3.4	3.6	
FRESB 2024-SB113 Arbor, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.13	29	40	41	46	30.1	0.0	54.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.2	17.8	0.0	0.0	21.5	32.2	17.1	12.9	7.7		
	A5H	0.0	6.14	28	14	14	15	0.0	0.0	0.0	0.0	85.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.6	14.6	7.7	
	A10F	100.0	6.67	27	10	10	12	0.0	0.0	29.8	47.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.2	15.2	7.8	4.1	
	Total	79.3	6.23	28	64	65	73	19.7	0.0	42.6	10.9	32.9	0.0	0.0	0.0	0.0	0.0	18.1	11.3	0.0	0.0	13.9	23.0	19.3	12.3	7.1		
FRESB 2024-SB114 Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.62	26	42	42	46	0.0	0.0	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	36.3	11.7	0.0	0.0	0.0	0.0	4.8	6.1	4.5		
	A7F	100.0	6.47	25	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10F	100.0	6.40	23	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	100.0	6.53	25	83	83	87	0.0	0.0	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0	22.8	7.0	0.0	0.0	0.0	0.0	2.7	3.5	2.6		
FRESB 2024-SB115 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.52	24	49	49	50	0.0	0.0	0.0	10.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	0.9	0.6	
	A7F	100.0	6.31	21	22	22	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	
	A10F	100.0	6.63	21	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	100.0	6.50	23	88	88	90	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.5	1.0		
FRESB 2024-SB116 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.53	22	57	58	60	16.9	0.0	49.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	13.4	6.8	4.9	
	A7F	100.0	6.45	19	21	21	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	6.49	19	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	100.0	6.50	21	96	97	99	10.3	0.0	33.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.0	8.2	4.2	3.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2024-SB117 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	20	41	42	45	48.5	9.9	0.0	0.0	0.0	25.2	0.0	0.0	0.0	17.5	0.0	0.0	0.0	0.0	0.0	0.0	22.2	15.9	9.7	7.3
	A7F	100.0	5.95	18	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.95	17	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.17	19	72	73	76	31.1	5.8	0.0	0.0	0.0	15.3	0.0	0.0	0.0	10.5	0.0	0.0	0.0	0.0	0.0	0.0	13.3	9.4	5.7	4.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025								2024	Horizons								
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2025-SB118 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.98	17	40	40	41	0.0	0.0	0.0	0.0	0.0	10.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	1.9	0.9	0.8
	A7F	100.0	5.91	17	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
	A10F	100.0	5.91	16	22	22	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.8		0.0	0.0	0.0	1.4
	Total	100.0	5.94	17	86	86	88	0.0	0.0	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5		0.0	1.0	0.5	0.7
FRESB 2025-SB119 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.71	16	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A7F	100.0	5.55	17	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A10F	100.0	5.60	15	31	31	32	0.0	18.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		6.4	3.3	1.6	1.6	
	Total	100.0	5.63	16	87	87	88	0.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		2.2	1.1	0.6	0.6	
FRESB 2025-SB120 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.67	15	40	40	41	0.0	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	4.1	2.2	2.2	
	A7F	100.0	5.40	16	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A10F	100.0	5.49	15	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	Total	100.0	5.56	15	84	84	85	0.0	0.0	0.0	11.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	2.1	1.1	1.1	
FRESB 2025-SB121 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	14	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
	A7F	100.0	5.58	14	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
	A10F	100.0	5.76	14	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
	Total	100.0	5.80	14	96	96	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
FRESB 2025-SB122 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.88	13	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
	A7F	100.0	5.95	13	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
	A10F	100.0	6.16	13	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
	Total	100.0	5.98	13	85	85	85	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
FRESB 2025-SB123 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	12	38	38	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
	A7F	100.0	5.94	13	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
	A10F	100.0	6.09	13	28	28	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	
	Total	100.0	6.03	13	86	86	86	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2025-SB124 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	9	43	43	44	0.0	0.0	0.0	36.3	0.0	0.0													0.0	7.3	7.3
	A7F	100.0	6.21	9	26	26	26	0.0	0.0	0.0	0.0	0.0	0.0													0.0	0.0	0.0
	A10F	100.0	6.39	9	37	37	37	0.0	0.0	0.0	0.0	0.0	0.0													0.0	0.0	0.0
	Total	100.0	6.33	9	106	106	107	0.0	0.0	0.0	17.4	0.0	0.0													0.0	3.1	3.1
FRESB 2025-SB125 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.18	7	30	30	30	0.0	0.0	0.0	0.0	0.0														0.0	0.0	0.0
	A7F	100.0	5.91	7	29	29	29	0.0	0.0	0.0	0.0	0.0														0.0	0.0	0.0
	A10F	100.0	6.27	8	41	41	41	0.0	0.0	0.0	0.0	0.0														0.0	0.0	0.0
	Total	100.0	6.13	7	100	100	100	0.0	0.0	0.0	0.0	0.0														0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2026-SB126 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	Group 1	100.0	5.95	5	37	37	37	0.0	0.0																	0.0		0.0
	Group 2	100.0	5.99	5	27	27	27	0.0	0.0																	0.0		0.0
	Group 3	100.0	6.05	5	37	37	37	0.0	0.0																	0.0		0.0
	Total		100.0	5.99	5	101	101	101	0.0	0.0																	0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2015-SB1 Greystone	A	0.0	7.15	131	5	5	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	93.3	0.0	81.2	0.0	0.0	0.0	11.8	
FRESB 2015-SB2 Arbor	A5				0	0	15																					19.2	
	A7				0	0	13																					22.4	
	A10				0	0	14																					19.3	
	Total				0	0	42																					20.3	
FRESB 2015-SB3 Banc of California	A3	0.0	7.63	136	2	2	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.1	
	A5				0	0	31																					36.1	
	A7				0	0	9																					36.5	
	A10				0	0	4																					35.5	
	Total				0	0	74																					32.6	
FRESB 2015-SB4 Greystone	A5	0.0	7.53	126	3	3	35	0.0	97.6	0.0	0.0	0.0	0.0	0.0	71.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	82.5	93.7	70.9	43.5	31.2	15.5
	A7				0	0	6																					17.3	
	A10	0.0	5.18	126	1	1	30	0.0	0.0	0.0	0.0	99.6	99.9	99.6	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.2	
	Total	0.0	6.86	126	4	4	71	0.0	93.7	0.0	0.0	0.0	77.1	92.0	97.6	0.0	46.2	0.0	0.0	0.0	0.0	0.0	40.5	60.7	60.2	50.5	54.6	13.1	
FRESB 2015-SB5 Hunt	A5				0	0	35			0.0	0.0	0.0	96.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			17.6	
	A7				0	0	4								100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			14.5	
	A10				0	0	27			99.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			15.8	
	Total				0	0	66			80.8	0.0	0.0	87.3	0.0	59.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			16.5	
FRESB 2015-SB6 Arbor	A5				0	0	23			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0			17.8		
	A7				0	0	14			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			14.2		
	A10				0	0	36			0.0	0.0	100.0	0.0	0.0	0.0	0.0	48.7	63.3	0.0	0.0	0.0	0.0	0.0	0.0			14.1		
	Total				0	0	73			0.0	0.0	95.4	0.0	0.0	0.0	0.0	36.9	50.7	0.0	45.8	0.0	0.0	0.0	0.0			14.9		
FRESB 2015-SB7 Sabal	A5				0	0	18																				20.4		
	A7				0	0	7																				17.1		
	A10				0	0	15					0.0	0.0	100.0	0.0	0.0	98.8	0.0	0.0	96.3	0.0	0.0	0.0	0.0			14.9		
	Total				0	0	40																				17.3		
FRESB 2015-SB8 First Foundation	A5				0	0	33																				23.7		
	A7				0	0	12																				22.8		
	A10				0	0	6																				27.4		
	Total				0	0	51																				23.9		
FRESB 2015-SB9 Arbor, Greystone	A5	0.0	7.48	125	17	17	89	0.0	0.0	0.0	23.6	23.5	0.0	0.0	46.1	0.0	0.0	28.7	0.0	0.0	0.0	0.0	0.0	53.5	0.0	0.0	8.6	11.8	11.6
	A7				0	0	5																					29.6	
	A10	0.0	5.32	126	2	2	61	0.0	0.0	0.0	100.0	0.0	0.0	61.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.6	0.0			11.7		
	Total	0.0	7.36	125	19	19	155	0.0	0.0	0.0	67.2	20.7	0.0	30.8	30.2	0.0	0.0	18.1	0.0	0.0	0.0	0.0	56.6	0.0	0.0	19.9	16.3	11.9	
FRESB 2015-SB10 CBRE	A5				0	0	19																				22.8		
	A7				0	0	5																				22.6		
	A10				0	0	36			100.0	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		9.1		
	Total				0	0	60																				12.8		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons														
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT											
FRESB 2016-SB23 Arbor, Pinnacle	A5F				0	0	22																														16.9
	A5H	36.7	6.66	117	6	6	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.1	
	A7F				0	0	14																													20.8	
	A7H	0.0	7.49	114	7	7	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	
	A10F	100.0	4.51	115	5	5	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.9	
	A10H	0.0	4.48	117	1	1	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.2	
	Total	38.2	6.39	115	19	19	123	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.2	
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																													26.3	
	A5H	0.0	7.44	115	7	7	40	0.0	0.0	0.0	51.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.5	
	A7F				0	0	11																													21.5	
	A7H	0.0	6.96	116	1	1	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1	
	A10F	100.0	4.45	114	14	14	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	
	A10H	0.0	4.30	114	6	6	15	0.0	0.0	0.0	89.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.5	
	Total	35.7	5.32	114	28	28	107	0.0	0.0	0.0	62.3	0.0	0.0	0.0	18.8	26.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8	
FRESB 2016-SB25 CBRE, CPC, Grey- stone, Hunt	A5F	100.0	3.86	114	1	1	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4	
	A5H	0.0	7.97	113	4	4	37	0.0	99.2	94.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5	
	A7F				0	0	8																													20.5	
	A7H	0.0	7.41	112	3	3	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.8	
	A10F	100.0	4.36	114	17	17	30	0.0	0.0	0.0	61.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9
	A10H	0.0	4.77	114	4	4	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0	
	Total	65.3	5.11	114	29	29	106	0.0	54.5	45.5	42.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons																						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT																			
FRESB 2017-SB43 CBRE, Greystone, Sabal	A5F				0	0	6																																25.5						
	A5H	0.0	8.01	102	3	3	36	0.0	0.0	97.8	0.0	61.6	0.0	62.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	75.7	54.4	35.0	20.3				
	A7H	0.0	6.97	101	2	2	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1					
	A10F	100.0	4.13	101	26	26	52	0.0	0.0	0.0	0.0	0.0	54.3	38.2	0.0	0.0	0.0	0.0	45.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.6	14.7	6.8		
	A10H	0.0	4.38	101	7	7	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8			
	Total	70.4	4.77	101	38	38	111	0.0	0.0	35.0	0.0	12.0	41.2	37.1	0.0	0.0	0.0	34.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.6	16.9	15.2	11.9				
FRESB 2017-SB44 Capital One, CBRE, CPC, Greystone, Pinnacle, RED	A5H	19.2	6.93	102	17	17	45	0.0	0.0	0.0	39.7	0.0	0.0	42.2	30.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.1	11.1	10.1
	A10F	100.0	4.18	101	32	33	64	40.5	0.0	0.0	20.2	0.0	0.0	27.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.3	6.3
	Total	66.8	5.31	101	49	50	109	26.6	0.0	0.0	28.7	0.0	0.0	33.8	13.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.7	10.1	9.4	8.0		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2018-SB53 Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5H	0.0	7.83	94	9	9	72	0.0	0.0	79.6	0.0	0.0	45.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.5	30.8	19.4	16.4
	A7F	100.0	1.00	94	2	2	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.6	95.5	88.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.4	14.2
	A10F	100.0	4.58	94	41	42	70	27.9	0.0	0.0	0.0	0.0	24.6	0.0	0.0	0.0	49.9	0.0	0.0	38.5	0.0	69.2	10.2	9.6	10.3	7.0		
	A10H	0.0	4.43	95	30	30	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	
	Total	53.2	4.80	94	82	83	226	14.2	0.0	23.0	0.0	0.0	20.8	8.8	0.0	0.0	32.6	31.6	29.4	18.4	0.0	40.1	12.9	10.2	14.9	11.1		
FRESB 2018-SB54 Arbor	A5F				0	0	14			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					16.1
	A5H	0.0	7.82	94	17	17	83	0.0	0.0	0.0	0.0	46.1	0.0	38.2	0.0	0.0	0.0	0.0	42.3	0.0	0.0	0.0	0.0	0.0	0.0	9.9	8.7	17.6
	A7F	100.0	5.25	91	1	1	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.0	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.2	11.7
	A7H	0.0	6.30	94	6	6	19	0.0	0.0	74.6	0.0	65.0	0.0	95.5	0.0	0.0	0.0	71.5	41.0	0.0	0.0	0.0	0.0	37.8	33.5	46.3	13.8	
	A10F	100.0	4.48	96	21	21	53	0.0	0.0	0.0	30.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.5	0.0	0.0	0.0	5.8	2.9	12.2	
Total	47.3	6.11	95	45	45	182	0.0	0.0	12.4	13.7	29.5	0.0	42.8	0.0	6.8	0.0	45.3	6.9	17.5	10.7	0.0	4.6	10.3	15.3	15.0			
FRESB 2018-SB55 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pinna- cle, RED	A5F				0	0	24																					22.7
	A5H	0.0	7.50	92	29	29	66	0.0	61.4	0.0	0.0	28.3	0.0	26.9	28.6	17.9	0.0	0.0	18.0	0.0	17.5	0.0	27.2	19.0	17.4	9.6		
	A7F				0	0	22				0.0	0.0	0.0	0.0	0.0	0.0	92.6	38.6	44.2	0.0	43.4	0.0					9.0	
	A7H	0.0	6.45	93	6	6	21	0.0	0.0	0.0	89.5	60.1	56.8	0.0	67.6	0.0	0.0	0.0	0.0	0.0	0.0	61.8	0.0	50.9	33.5	14.7		
	A10F	100.0	4.72	92	30	30	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.6	28.3	0.0	31.9	0.0	0.0	3.2	8.9		
A10H	0.0	4.71	93	16	16	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	6.7			
Total	40.7	5.81	92	81	81	222	0.0	27.9	0.0	20.1	19.5	9.4	10.3	22.7	13.1	19.0	4.3	22.1	10.5	11.4	21.3	10.3	13.5	14.6	10.4			
FRESB 2018-SB56 Arbor, ReadyCap, Sabal	A5F				0	0	11																				30.1	
	A5H	15.0	7.16	91	10	10	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.3	
	A7F				0	0	10			100.0	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	0.0					12.2	
	A7H	0.0	6.48	92	4	4	9	0.0	0.0	0.0	0.0	81.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.0	12.7	7.9		
	A10F	100.0	4.73	93	66	66	140	0.0	20.4	16.8	0.0	20.4	23.5	0.0	34.4	14.7	0.0	8.8	0.0	21.3	0.0	8.3	12.9	14.2	12.3	9.5		
A10H	0.0	4.48	93	17	17	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0			
Total	65.9	5.03	93	97	97	226	0.0	13.7	28.3	0.0	21.9	15.9	0.0	24.1	23.2	0.0	5.7	0.0	14.2	0.0	5.4	14.9	14.0	11.6	10.5			
FRESB 2018-SB57 Arbor, Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED	A5H	0.0	7.41	91	17	17	77	0.0	0.0	0.0	20.9	0.0	0.0	0.0	0.0	73.2	0.0	0.0	0.0	59.4	0.0	0.0	0.0	3.8	12.4	13.8		
	A7F				0	0	24					100.0	0.0	0.0	93.6	96.0	0.0	0.0	0.0	0.0	0.0	78.7				16.2		
	A7H	0.0	6.57	92	13	14	36	56.9	91.0	70.9	0.0	0.0	0.0	0.0	0.0	83.0	0.0	0.0	0.0	0.0	0.0	0.0	77.9	49.4	37.4	15.1		
	A10F	100.0	4.68	92	38	38	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0		
	A10H	0.0	4.83	91	22	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0		
Total	44.1	5.57	92	90	91	224	9.3	26.9	16.7	5.2	12.6	0.0	0.0	13.8	54.6	0.0	0.0	0.0	18.7	0.0	12.2	18.0	12.1	13.3	10.6			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2019-SB58 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.98	89	24	25	83	41.0	0.0	0.0	50.6	17.3	0.0	60.2	16.0	0.0	0.0	17.5	0.0	46.2	0.0	53.8	15.9	20.9	19.8	12.9	
	A7H	0.0	5.49	90	16	16	29	0.0	0.0	0.0	0.0	69.3	0.0	30.6	21.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	13.7	8.0	
	A10F	100.0	4.90	90	46	46	96	0.0	0.0	0.0	0.0	31.2	13.3	0.0	0.0	0.0	0.0	52.9	0.0	0.0	0.0	0.0	0.0	8.4	10.3	10.1	
	A10H	0.0	5.04	89	19	19	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	83.4	0.0	0.0	0.0	29.8	0.0	0.0	14.7	5.4	
	Total	41.0	5.68	90	105	106	238	10.4	0.0	0.0	14.2	35.4	5.5	24.6	8.8	0.0	0.0	47.5	0.0	13.0	0.0	21.6	3.6	12.0	13.9	9.9	
FRESB 2019-SB59 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.82	88	23	24	83	0.0	0.0	71.2	0.0	0.0	48.5	0.0	0.0	79.9	0.0	0.0	0.0	58.8	0.0	0.0	35.0	27.6	25.2	13.0	
	A7F				0	2	27	0.0	0.0	99.1	0.0	0.0	99.1	97.0	0.0	0.0	87.6	76.8	89.2	0.0	47.3				19.9		
	A7H	0.0	5.65	88	13	13	23	0.0	0.0	0.0	90.4	0.0	0.0	0.0	0.0	49.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.6	21.6	6.3	
	A10F	100.0	5.00	88	39	39	77	0.0	82.5	51.7	0.0	0.0	0.0	42.9	0.0	0.0	0.0	0.0	0.0	11.0	0.0	0.0	56.8	32.3	20.7	9.9	
	A10H	0.0	4.81	88	21	21	34	0.0	51.5	36.2	0.0	0.0	0.0	77.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.7	17.4	19.4	5.9	
Total	37.4	5.77	88	96	99	244	0.0	55.4	52.5	32.7	0.0	25.9	47.5	0.0	38.4	0.0	10.7	8.7	33.8	0.0	4.9	41.1	31.0	25.0	10.7		
FRESB 2019-SB60 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.54	86	26	26	74	0.0	0.0	0.0	20.2	0.0	0.0	0.0	0.0	39.6	0.0	0.0	41.1	0.0	65.6	0.0	0.0	3.7	10.2	13.0	
	A7H	0.0	5.59	87	16	16	46	0.0	0.0	24.6	52.0	0.0	0.0	0.0	0.0	74.1	0.0	0.0	0.0	0.0	34.1	0.0	9.3	15.8	18.0	10.8	
	A10F	100.0	4.74	88	17	17	47	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	12.7	
	A10H	0.0	4.79	87	34	34	59	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	4.7	
	Total	22.1	5.80	87	93	93	226	0.0	0.0	5.2	19.3	0.0	0.0	0.0	9.3	35.8	0.0	0.0	15.5	0.0	35.6	0.0	1.8	4.4	7.9	10.7	
FRESB 2019-SB61 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Orix, ReadyCap, RED, Sabal	A5F	100.0	4.14	86	3	3	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.4	
	A5H	0.0	7.52	86	25	26	77	38.8	0.0	0.0	0.0	35.0	0.0	0.0	14.5	51.3	48.0	0.0	38.0	0.0	0.0	0.0	14.9	14.1	22.2	14.6	
	A7F	100.0	4.94	86	1	1	28	0.0	99.7	0.0	83.0	90.2	88.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	87.1	87.7	51.2	19.0	
	A10F	100.0	4.46	87	36	36	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	6.4	
	A10H	0.0	4.83	86	22	23	31	57.7	0.0	0.0	0.0	0.0	22.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.4	16.6	8.5	4.6	
Total	50.1	5.38	86	87	89	223	28.4	25.2	0.0	13.0	30.2	27.6	0.0	3.8	21.6	16.0	0.0	12.3	0.0	0.0	0.0	18.6	21.5	15.3	11.7		
FRESB 2019-SB62 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.50	86	18	18	47	0.0	0.0	44.1	27.2	20.7	0.0	0.0	0.0	39.6	79.7	59.4	41.7	0.0	18.1	0.0	18.1	17.3	34.3	10.9	
	A7F	100.0	4.80	84	1	1	14	0.0	0.0	100.0	65.2	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	0.0	80.4	0.0	97.8	77.9	55.7	19.0	
	A7H	0.0	5.47	85	14	15	24	64.3	64.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.1	0.0	48.7	27.6	14.7	8.3	
	A10F	100.0	4.84	86	43	43	71	0.0	0.0	0.0	0.0	23.2	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0	4.3	8.1	6.5	
	A10H	0.0	4.82	86	37	37	54	0.0	0.0	25.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.5	0.0	9.6	4.9	2.4	5.0	
Total	40.0	5.38	86	113	114	210	12.1	12.9	34.8	9.3	12.7	0.0	10.6	23.6	8.6	26.4	17.2	11.2	0.0	27.4	9.4	20.9	14.3	15.5	8.2		
FRESB 2019-SB63 , Arbor, Capital One, CBRE, CPC, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.45	86	29	30	58	41.0	0.0	0.0	0.0	0.0	26.7	0.0	0.0	37.9	0.0	0.0	0.0	7.4	0.0	0.0	15.9	12.9	10.2	6.8	
	A7F	100.0	4.63	83	1	3	22	0.0	0.0	0.0	0.0	0.0	0.0	91.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.4	24.7	
	A7H	0.0	5.17	85	15	15	24	0.0	83.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.7	24.8	13.0	8.9	
	A10F	100.0	4.97	85	29	29	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.7	0.0	0.0	0.0	51.7	69.5	0.0	0.0	6.2	9.1	
	A10H	0.0	5.17	85	11	12	27	70.7	0.0	0.0	0.0	58.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.0	32.6	28.9	15.2	14.5	
Total	28.3	6.13	85	85	89	187	29.4	27.8	0.0	0.0	7.6	12.4	10.7	0.0	18.5	16.8	0.0	0.0	3.2	17.0	46.8	19.8	13.4	10.7	10.2		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2019-SB64 , Arbor, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5H	0.0	7.64	85	42	43	92	37.1	9.6	56.9	0.0	0.0	0.0	0.0	0.0	16.2	0.0	0.0	19.6	0.0	0.0	0.0	0.0	37.7	20.2	13.3	9.9
	A10F	100.0	4.92	83	38	38	71	0.0	0.0	0.0	15.7	0.0	0.0	0.0	0.0	16.8	0.0	9.8	42.9	0.0	22.5	0.0	0.0	0.0	2.8	8.3	9.4
	Total	47.6	6.35	84	80	81	163	21.7	5.4	37.5	7.2	0.0	0.0	0.0	0.0	16.5	0.0	4.4	31.0	0.0	10.8	0.0	0.0	22.8	12.9	11.2	9.7
FRESB 2019-SB65 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5F	100.0	4.44	87	2	2	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.5
	A5H	0.0	7.75	83	36	36	73	0.0	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	19.4	0.0	14.4	5.3	2.7	3.5	10.6	
	A7H	0.0	5.12	84	9	9	27	0.0	0.0	0.0	0.0	38.4	70.5	52.2	48.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.0	22.7	14.5
	A10F	100.0	4.67	82	20	20	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.0	0.0	0.0	0.0	7.4	
	A10H	0.0	4.88	83	35	35	51	0.0	0.0	0.0	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.6	2.3	4.3
	Total	22.7	5.82	83	102	102	217	0.0	5.4	0.0	0.0	3.8	18.2	6.6	6.2	0.0	0.0	0.0	8.2	6.9	0.0	22.6	1.8	4.9	4.2	9.3	
FRESB 2019-SB66 , Arbor, Basis, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.74	81	37	38	72	27.8	0.0	0.0	19.6	0.0	0.0	0.0	0.0	0.0	54.3	0.0	13.5	0.0	0.0	12.6	10.2	8.6	11.7	9.6	
	A7F	100.0	4.70	82	9	9	25	0.0	0.0	0.0	94.9	70.6	0.0	0.0	29.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.7	29.8	12.5	
	A7H	0.0	4.55	82	12	12	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	
	A10F	100.0	4.63	81	35	35	48	0.0	0.0	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.0	0.0	0.0	0.0	3.6	1.8	4.9	
	A10H	0.0	4.62	82	31	31	49	0.0	47.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.2	10.0	5.1	7.4	
	Total	38.7	5.48	81	124	125	219	8.7	12.5	0.0	28.9	17.9	0.0	0.0	4.0	0.0	19.7	0.0	4.1	8.6	0.0	3.8	7.2	11.9	8.4	8.5	
FRESB 2019-SB67 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.82	81	2	2	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.9	
	A5H	0.0	5.59	80	41	42	67	6.7	13.9	0.0	0.0	9.1	0.0	29.2	54.3	0.0	0.0	0.0	0.0	12.4	0.0	0.0	7.0	5.1	11.3	7.2	
	A7H	0.0	4.24	80	13	13	23	0.0	55.0	0.0	0.0	0.0	83.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.4	36.7	18.9	10.4	
	A10F	100.0	4.54	80	30	30	43	0.0	63.7	0.0	0.0	0.0	30.2	0.0	0.0	0.0	47.2	0.0	0.0	19.7	0.0	0.0	28.7	20.3	15.2	5.9	
	A10H	0.0	4.52	80	23	23	40	0.0	0.0	25.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.7	9.4	4.7	2.4	8.8	
	Total	26.6	4.98	80	109	110	195	3.1	34.7	4.7	0.0	4.1	27.7	13.8	29.3	0.0	15.4	0.0	0.0	11.1	0.0	4.2	15.5	13.6	11.9	8.6	
FRESB 2019-SB68 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5H	3.9	7.31	83	34	34	63	0.0	0.0	0.0	14.7	0.0	0.0	33.4	46.8	0.0	0.0	0.0	19.3	36.6	0.0	22.1	0.0	2.6	11.2	7.8	
	A7F	100.0	4.64	80	19	19	37	0.0	0.0	0.0	47.0	0.0	0.0	36.8	57.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	14.9	9.5	
	A7H	0.0	4.34	79	10	10	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.8	13.5	
	A10F	100.0	4.60	79	20	20	38	0.0	21.0	55.1	0.0	0.0	0.0	56.4	0.0	0.0	0.0	26.5	0.0	0.0	0.0	0.0	29.8	15.7	16.3	6.3	
	A10H	0.0	4.41	79	27	27	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.8	0.0	0.0	0.0	0.0	0.0	2.4	
	Total	34.5	5.64	81	110	110	194	0.0	4.5	15.0	13.9	0.0	0.0	32.9	31.1	0.0	24.6	6.1	8.1	29.2	0.0	9.6	6.8	5.8	12.3	7.6	
FRESB 2019-SB69 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5F	100.0	4.04	79	2	2	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	97.6	0.0	0.0	0.0	11.9		
	A5H	0.0	7.08	78	38	41	81	41.2	12.4	59.1	0.0	0.0	82.0	27.3	31.0	32.7	0.0	0.0	0.0	0.0	29.8	0.0	40.8	43.1	29.3	12.2	
	A10F	100.0	4.50	79	29	29	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.2	0.0	0.0	0.0	23.2	0.0	0.0	0.0	0.0	1.3	6.5		
	A10H	0.0	4.34	78	24	24	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5		
	Total	38.7	5.30	78	93	96	179	16.5	4.5	27.3	0.0	0.0	47.9	12.0	14.0	19.2	0.0	0.0	0.0	8.0	13.6	15.2	16.7	18.3	12.9	8.9	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2020-SB70 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.95	78	25	26	61	33.3	0.0	29.5	0.0	29.9	60.0	0.0	0.0	0.0	12.9	0.0	13.2	0.0	46.2	0.0	22.3	29.4	17.1	11.3	
	A10F	100.0	4.37	77	49	49	63	0.0	54.4	0.0	0.0	30.2	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	20.8	10.7	5.2	
	A10H	0.0	4.26	77	26	26	42	0.0	0.0	0.0	36.4	0.0	64.7	0.0	53.6	28.2	0.0	0.0	13.9	0.0	26.9	0.0	0.0	22.9	20.5	6.3	
	Total	42.1	5.10	77	100	101	166	11.4	28.3	10.1	11.5	22.9	49.2	0.0	19.6	9.3	4.2	0.0	8.4	0.0	25.0	0.0	17.0	24.1	15.5	7.7	
FRESB 2020-SB71 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.78	76	22	22	53	0.0	50.8	53.2	0.0	67.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.3	34.9	17.9	13.6	
	A7F	100.0	3.88	77	20	20	23	0.0	0.0	16.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	3.0	1.5	0.6	
	A10F	100.0	4.33	76	22	22	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.6	0.0	0.0	0.0	7.3	
	A10H	0.0	4.17	76	26	26	35	0.0	0.0	0.0	18.6	0.0	0.0	0.0	25.8	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	3.4	4.1	3.4	
Total	51.2	4.74	76	90	90	145	0.0	15.6	21.1	4.8	27.0	0.0	0.0	6.8	0.0	0.0	0.0	0.0	0.0	0.0	9.7	12.8	12.1	6.6	7.2		
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.83	75	19	20	58	28.7	0.0	21.6	91.3	80.6	63.7	0.0	20.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	63.8	36.2	15.3	
	A10F	100.0	4.24	75	25	25	33	0.0	0.0	0.0	0.0	0.0	54.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.7	6.3	4.8	
	Total	61.2	5.25	75	44	45	91	12.4	0.0	9.2	64.6	53.5	59.2	0.0	10.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	40.2	21.6	10.9	
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.57	74	12	12	33	0.0	91.8	0.0	0.0	86.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.7	0.0	56.5	52.4	28.7	18.1	
	A7F	100.0	3.89	74	17	17	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.1	
	A10F	100.0	4.10	73	22	22	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	0.0	26.8	0.0	0.0	1.7	4.3	
	A10H	0.0	4.21	74	25	25	36	0.0	41.9	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.8	59.1	0.0	0.0	16.5	12.0	9.6	6.3	
Total	56.6	4.39	74	76	76	120	0.0	39.6	0.0	7.0	26.8	0.0	0.0	0.0	0.0	6.0	0.0	12.9	25.1	8.6	8.6	15.5	13.7	8.5	8.2		
FRESB 2020-SB74 , Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.74	74	3	3	28	0.0	0.0	0.0	0.0	2.6	0.0	0.0	0.0	0.0	100.0	99.1	0.0	0.0	48.4	0.0	0.4	88.3	16.6		
	A5H	0.0	5.69	72	27	27	43	0.0	0.0	0.0	0.0	25.9	39.9	61.7	0.0	0.0	0.0	0.0	0.0	0.0	31.0	32.1	0.0	0.0	14.0	8.2	
	A7H	0.0	3.82	73	22	22	30	0.0	0.0	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	25.6	13.3	6.8	4.6	
	A10F	100.0	3.92	72	35	35	46	0.0	24.7	0.0	0.0	0.0	0.0	44.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	4.6	6.9	3.9	
Total	43.2	4.45	72	87	87	147	0.0	10.8	19.8	0.0	0.0	0.1	27.9	14.6	26.8	0.0	40.5	33.9	0.0	10.8	21.8	10.6	5.4	16.3	7.5		
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F				0	0	25										100.0	100.0	0.0	0.0	50.1	0.0				15.9	
	A5H	0.0	5.66	72	38	38	54	0.0	0.0	0.0	0.0	11.2	11.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5	0.0	2.0	2.0	4.4	
	A10F	100.0	3.92	71	26	26	34	0.0	52.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.7	11.3	5.8	4.2	
	A10H	0.0	3.95	72	41	41	46	0.0	11.3	0.0	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9	6.7	3.4	1.4	
Total	24.5	4.68	72	105	105	159	0.0	20.0	0.0	0.0	0.0	13.5	4.9	0.0	0.0	18.1	78.7	0.0	0.0	11.7	6.0	7.2	6.0	17.3	5.6		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2020-SB76 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.56	71	4	4	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.6	99.9	58.5	57.8	0.0	0.0	0.0	0.0	66.1	6.6		
	A5H	0.0	5.57	72	33	33	50	0.0	12.4	59.1	0.0	19.2	0.0	28.8	0.0	17.1	26.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.6	18.6	15.6	6.3	
	Total	9.6	5.37	72	37	37	68	0.0	11.3	55.7	0.0	17.7	0.0	26.7	0.0	15.6	35.8	58.7	16.1	16.7	0.0	0.0	0.0	0.0	27.3	17.1	23.4	6.4	
FRESB 2020-SB77 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.98	69	35	35	55	0.0	48.1	0.0	16.5	26.8	0.0	0.0	21.8	0.0	15.6	17.8	0.0	0.0	0.0	0.0	0.0	0.0	19.7	17.3	13.4	7.5	
	A7F	100.0	3.84	71	12	13	25	60.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.9	13.8	19.4	11.1	
	A7H	0.0	3.42	70	50	50	59	0.0	43.7	0.0	0.0	0.0	0.0	11.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	9.0	5.5	2.8	
	Total	11.3	4.13	70	97	98	139	10.3	41.8	0.0	7.4	12.5	0.0	5.4	10.1	18.2	7.0	8.1	0.0	0.0	0.0	0.0	0.0	0.0	19.4	13.2	10.7	6.0	
FRESB 2020-SB78 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.28	70	32	32	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	0.0	0.0	46.2	11.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	7.1
	A10F	100.0	3.65	69	31	31	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	3.5	
	A10H	0.0	3.77	70	50	50	63	0.0	0.0	0.0	12.8	0.0	10.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.2	0.0	0.0	4.0	2.0	4.8	
	Total	25.1	4.29	70	113	113	153	0.0	0.0	0.0	5.2	0.0	4.1	0.0	0.0	5.9	0.0	4.7	20.4	4.3	16.8	0.0	0.0	0.0	0.0	1.6	3.6	5.4	
FRESB 2020-SB79 Arbor, Basis, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.23	68	38	38	49	0.0	0.0	0.0	0.0	9.2	0.0	0.0	52.0	0.0	0.0	22.3	0.0	0.0	0.0	28.5	0.0	0.0	1.6	8.8	4.3		
	A7H	0.0	3.22	69	41	41	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.9		
	A10F	100.0	3.90	68	37	37	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8		
	Total	27.2	4.09	68	116	116	136	0.0	0.0	0.0	0.0	0.0	3.2	0.0	0.0	22.5	0.0	0.0	8.6	0.0	9.0	11.4	0.0	0.0	0.5	3.1	2.9		
FRESB 2020-SB80 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.67	70	31	31	49	0.0	32.8	0.0	0.0	29.4	14.5	78.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4	14.0	18.3	6.5	
	A10F	100.0	3.75	67	24	24	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.2	0.0	0.0	58.7	63.6	0.0	0.0	0.0	0.0	0.0	0.0	10.4	7.9	
	A10H	0.0	3.70	69	64	64	76	0.0	0.0	8.2	0.0	0.0	0.0	7.4	0.0	0.0	0.0	12.6	15.5	0.0	0.0	0.0	0.0	0.0	2.8	1.4	3.9	2.5	
	Total	20.4	4.26	69	119	119	165	0.0	10.6	4.3	0.0	9.5	4.5	40.2	0.0	7.0	0.0	6.4	22.8	19.3	0.0	0.0	0.0	0.0	5.1	4.9	9.7	5.0	
FRESB 2020-SB81 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.50	66	20	21	32	24.7	0.0	0.0	71.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.4	0.0	0.0	8.9	22.5	11.6	6.9	
	A10F	100.0	3.60	65	34	34	39	0.0	0.0	11.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1	2.1	1.0	2.6	
	A10H	0.0	3.66	66	45	45	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1	
	Total	39.6	3.80	66	99	100	131	5.4	0.0	4.9	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	3.4	5.9	2.9	5.4	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2021-SB82 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.68	69	1	2	36	0.0	0.0	100.0	99.2	95.6	72.3	97.9	30.1	0.0	50.3	0.0	0.0	71.7	19.1	0.0	98.0	93.7	65.2	16.4	
	A7F	100.0	3.63	65	16	16	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.6	0.0	0.0	0.0	6.6	
	A7H	0.0	3.51	66	26	26	37	0.0	0.0	0.0	0.0	0.0	0.0	32.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2	7.6	
	A10F	100.0	3.41	64	61	61	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.8	4.2	
	Total	73.5	3.47	65	104	105	169	0.0	0.0	20.0	19.2	17.2	13.2	50.1	6.3	0.0	12.3	0.0	4.1	23.4	4.6	5.4	7.2	12.1	13.2	7.9	
FRESB 2021-SB83 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.53	63	4	5	38	0.0	0.0	87.2	0.0	65.5	98.9	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	51.6	88.0	44.5	10.9	
	A10F	100.0	3.51	63	72	72	78	0.0	0.0	0.0	23.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.4	2.2	1.6	
	A10H	0.0	3.40	63	32	32	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4	
	Total	70.7	3.48	63	108	109	157	0.0	0.0	11.3	15.9	15.3	59.3	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	4.0	21.9	10.9	4.7	
FRESB 2021-SB84 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.50	63	19	19	33	0.0	0.0	41.6	0.0	0.0	0.0	0.0	0.0	41.3	0.0	0.0	0.0	0.0	40.0	16.7	8.5	8.5	12.2		
	A10F	100.0	3.31	63	54	54	67	0.0	0.0	0.0	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	0.0	0.0	4.4	2.2	3.6	
	A10H	0.0	3.33	62	35	35	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	
	Total	48.8	3.52	63	108	108	142	0.0	0.0	8.7	0.0	0.0	12.2	0.0	0.0	8.9	0.0	0.0	0.0	0.0	9.0	8.8	3.0	3.6	2.6	5.5	
FRESB 2021-SB85 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.30	62	19	19	28	0.0	76.2	0.0	0.0	0.0	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	38.0	20.6	12.2	7.4	
	A7H	0.0	3.04	62	23	23	25	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.7	0.0	4.7	2.4	1.3	
	A10F	100.0	3.51	62	34	34	39	0.0	0.0	0.0	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.9	6.0	2.9	
	A10H	0.0	3.37	61	49	49	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	3.8	
	Total	26.1	3.49	62	125	125	150	0.0	21.3	0.0	0.0	5.9	17.6	0.0	0.0	3.4	0.0	0.0	0.0	5.3	0.0	10.2	7.7	7.9	4.3	3.7	
FRESB 2021-SB86 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.37	62	12	12	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.5	0.0	0.0	0.0	0.0	0.0	0.0	7.4	11.7	
	A10F	100.0	3.45	61	47	48	58	16.8	0.0	0.0	0.0	0.0	0.0	13.7	10.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9	3.0	3.6	3.8	
	A10H	0.0	3.35	61	67	67	76	0.0	0.0	0.0	0.0	15.3	0.0	6.6	0.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	2.5	1.6	
	Total	39.0	3.48	61	126	127	153	6.9	0.0	0.0	0.0	8.3	0.0	8.9	4.4	3.4	0.0	7.6	0.0	0.0	0.0	0.0	2.4	2.6	3.4	3.6	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2021-SB87 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.87	61	16	16	28	0.0	74.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	0.0	0.0	0.0	59.2	36.5	19.7	17.3	14.0
	A7F	100.0	3.48	60	20	20	26	0.0	0.0	53.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	11.9	6.0	7.2
	A10F	100.0	3.44	60	44	44	52	0.0	0.0	18.1	0.0	0.0	0.0	0.0	0.0	0.0	36.6	0.0	0.0	24.4	0.0	0.0	0.0	6.5	3.3	5.4	3.7
	A10H	0.0	3.40	60	45	45	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.7	0.0	11.8	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	1.1
	Total	55.0	3.48	60	125	125	155	0.0	15.0	17.6	0.0	0.0	0.0	0.0	0.0	7.0	0.0	20.0	14.4	0.0	10.6	0.0	11.2	11.3	5.7	6.5	5.2
FRESB 2021-SB88 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.40	61	13	16	32	77.1	34.8	0.0	96.1	39.1	26.5	0.0	0.0	0.0	19.4	0.0	26.3	0.0	46.2	0.0	43.6	62.2	37.4	11.3	
	A5H	0.0	3.47	59	21	21	25	0.0	27.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.8	0.0	0.0	0.0	0.0	0.0	10.3	5.2	7.0	2.8	
	A10F	100.0	3.54	59	63	63	70	0.0	14.2	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	2.5	3.3	1.5	
	A10H	0.0	3.36	59	36	36	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.1	
	Total	51.9	3.46	59	133	136	167	12.7	15.8	0.0	34.8	7.2	4.6	9.5	0.0	0.0	3.3	9.4	4.7	0.0	9.6	0.0	9.7	13.3	8.9	3.9	
FRESB 2021-SB89 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.32	58	24	24	31	0.0	0.0	0.0	0.0	20.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	1.9	6.5
	A7F	100.0	3.32	58	32	32	34	0.0	21.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	4.0	2.0	1.5	
	A10F	100.0	3.44	58	48	48	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	
	A10H	0.0	3.37	58	36	36	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	34.5	3.1	0.0	0.0	0.0	0.0	0.0	3.7	1.3
	Total	58.7	3.37	58	140	140	155	0.0	6.2	0.0	0.0	3.7	0.0	0.0	0.0	0.0	0.5	0.0	10.0	0.8	0.0	0.0	2.1	1.7	1.8	2.3	
FRESB 2021-SB90 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.31	58	27	27	37	0.0	37.5	0.0	0.0	0.0	0.0	42.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.3	14.5	7.4	8.1	5.0	
	A7H	0.0	3.28	58	38	38	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	2.7	
	A10F	100.0	3.28	58	38	38	40	0.0	0.0	0.0	22.9	0.0	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	4.2	4.0	0.9	
	A10H	0.0	3.39	57	29	30	32	25.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.1	9.1	4.6	2.3	1.6	
	Total	52.8	3.31	58	132	133	153	4.8	10.0	0.0	7.6	0.0	0.0	12.4	0.0	0.0	10.6	0.0	0.0	0.0	0.0	15.0	5.0	3.8	3.9	2.6	
FRESB 2021-SB91 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.36	56	29	30	35	16.4	0.0	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.6	0.0	5.7	2.9	3.1	3.3	
	A7F	100.0	3.54	56	31	31	35	0.0	0.0	17.3	0.0	25.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	7.7	3.9	2.5	
	A10F	100.0	3.48	57	42	42	47	0.0	0.0	0.0	0.0	26.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.8	0.0	5.0	2.5	2.0		
	A10H	0.0	3.65	56	32	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
	Total	54.9	3.50	56	134	135	151	4.0	0.0	4.4	0.0	6.7	9.0	4.5	0.0	0.0	0.0	0.0	0.0	0.0	6.4	3.5	2.8	4.1	2.4	2.2	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2021-SB92 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Hunt, Orix, Pinna- cle, ReadyCap, Sa- bal, Walker & Dun- lop	A5F	100.0	3.50	56	17	17	26	0.0	0.0	75.8	0.0	0.0	58.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.7	33.5	17.0	7.7
	A5H	0.0	3.08	55	31	31	36	0.0	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	0.0	31.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	6.7	3.5
	A7H	0.0	3.45	56	26	26	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	5.0
	A10F	100.0	3.59	57	37	37	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.6	0.0	0.0	0.0	0.0	0.0	1.6
	Total	49.4	3.41	56	111	111	135	0.0	0.0	21.1	11.0	0.0	14.5	0.0	0.0	5.3	9.6	0.0	0.0	8.1	0.0	0.0	0.0	7.8	8.3	5.4	4.1	
FRESB 2021-SB93 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.05	54	47	47	51	0.0	0.0	0.0	0.0	0.0	16.3	0.0	41.3	0.0	0.0	0.0	0.0	0.0	0.0	41.9	0.0	0.0	3.0	5.8	2.5	
	A7F	100.0	3.31	54	28	28	35	0.0	0.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.2	0.0	0.0	3.9	4.3	
	A10F	100.0	3.70	55	62	62	67	0.0	10.9	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	5.9	3.0	1.4	
	Total	63.0	3.37	54	137	137	153	0.0	4.5	0.0	0.0	9.6	6.3	10.4	17.9	0.0	0.0	0.0	0.0	0.0	0.0	18.7	12.1	1.5	3.5	4.2	2.5	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2022-SB94 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.21	53	25	25	33	0.0	0.0	52.5	0.0	0.0	0.0	0.0	0.0	0.0	54.0	0.0	65.5	0.0	0.0	0.0	0.0	0.0	22.7	11.4	20.3	5.3
	A5H	0.0	3.10	53	44	44	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.7	0.0	0.0	0.0	0.0	3.0	
	A7H	0.0	3.37	53	34	34	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6	
	A10F	100.0	3.50	53	31	31	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	
	Total	42.8	3.29	53	134	134	152	0.0	0.0	12.1	0.0	0.0	0.0	0.0	0.0	0.0	13.9	0.0	19.6	0.0	19.9	0.0	0.0	4.2	2.1	4.1	3.0	
FRESB 2022-SB95 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.03	52	45	46	51	22.6	0.0	0.0	0.0	0.0	38.1	22.6	37.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.1	4.1	11.5	3.3
	A7F	100.0	3.29	53	32	33	37	50.4	0.0	0.0	0.0	0.0	16.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.4	10.7	6.9	3.7	
	A10H	0.0	3.49	53	52	52	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	0.0	37.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	1.7	
	Total	21.6	3.27	53	129	131	145	22.3	0.0	0.0	0.0	0.0	20.3	9.6	17.3	0.0	5.6	0.0	16.6	0.0	0.0	0.0	0.0	8.0	4.1	6.6	2.8	
FRESB 2022-SB96 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	51	47	48	52	39.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.1	15.0	7.7	3.9	2.7	
	A7F	100.0	3.44	51	52	52	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	
	A10F	100.0	3.67	51	57	58	62	21.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	4.0	2.0	1.8	
	Total	69.3	3.43	51	156	158	169	21.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.5	7.5	3.8	1.9	2.0	
FRESB 2022-SB97 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.24	50	38	39	44	42.6	0.0	0.0	0.0	50.3	0.0	36.1	0.0	15.9	17.3	0.0	0.0	0.0	0.0	0.0	0.0	16.6	18.8	15.5	4.2	
	A5H	0.0	3.19	51	33	33	35	0.0	0.0	0.0	35.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	7.1	3.5	1.3		
	A7F	100.0	3.35	50	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	1.3	
	A7H	0.0	3.40	51	43	43	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.1	0.0	0.0	0.0	1.9		
	Total	48.3	3.30	51	148	149	160	12.8	0.0	0.0	10.1	16.3	0.0	11.1	0.0	4.5	5.0	0.0	14.1	0.0	4.8	18.9	4.4	6.8	6.4	2.2		
FRESB 2022-SB98 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	48	49	49	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	
	A7H	0.0	3.35	49	24	24	26	0.0	14.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2	2.6	1.3	0.7	
	A10F	100.0	3.66	49	61	61	64	0.0	0.0	0.0	0.0	0.0	20.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	1.1	
	Total	41.4	3.41	49	134	134	141	0.0	3.5	0.0	0.0	0.0	9.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.6	1.6	0.8	
FRESB 2022-SB99 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.24	48	41	41	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
	A7F	100.0	3.44	48	53	53	55	0.0	0.0	0.0	0.0	0.0	0.0	29.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	1.0	
	A10H	0.0	3.57	48	57	57	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	34.8	3.43	48	151	151	154	0.0	0.0	0.0	0.0	0.0	0.0	11.3	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.6	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons														
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT											
FRESB 2022-SB100 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.21	46	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.47	47	30	30	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	1.7		
	A10F	100.0	3.65	47	37	37	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.58	47	48	48	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	44.7	3.48	47	149	149	154	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	0.0	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2022-SB101 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.55	49	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	3.22	47	18	18	21	0.0	0.0	44.7	0.0	29.6	32.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.51	48	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	3.46	47	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.76	47	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	55.0	3.49	48	117	117	127	0.0	0.0	9.8	0.0	6.1	7.0	7.0	5.5	0.0	6.4	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2022-SB102 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.44	46	35	35	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.54	46	38	38	41	0.0	0.0	0.0	9.5	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	3.58	46	23	23	25	0.0	0.0	0.0	64.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.82	45	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	61.2	3.60	46	131	131	137	0.0	0.0	0.0	19.0	0.0	0.0	5.1	0.0	0.0	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2022-SB103 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.71	45	16	16	19	0.0	0.0	0.0	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	3.71	44	34	34	39	0.0	0.0	18.5	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.94	45	27	27	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.64	46	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	44.1	3.75	45	111	111	131	0.0	0.0	5.2	4.2	0.0	3.8	0.0	0.0	0.0	12.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2022-SB104 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	4.08	44	33	33	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.7	0.0	0.0	0.0	63.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	4.30	43	37	37	39	0.0	0.0	0.0	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.39	44	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.96	45	37	37	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	49.5	4.19	44	140	140	149	0.0	0.0	0.0	3.5	0.0	0.0	0.0	0.0	3.8	8.1	0.0	0.0	21.1	6.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons										
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT							
FRESB 2023-SB105 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.07	40	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	5.13	40	31	31	32	0.0	0.0	0.0	18.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	
	A7F	100.0	5.12	41	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.51	40	16	16	18	0.0	0.0	0.0	0.0	51.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5
	Total	74.5	5.17	40	104	104	107	0.0	0.0	0.0	5.1	11.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	
FRESB 2023-SB106 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.28	38	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A5H	0.0	5.10	38	19	19	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	5.9		
	A7F	100.0	5.30	38	20	20	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9		
	A10F	100.0	5.32	39	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	
	Total	80.1	5.25	38	92	92	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	9.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	2.5		
FRESB 2023-SB107 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Sabal, Walker & Dunlop	A5F	100.0	5.32	34	31	32	34	34.7	0.0	26.0	0.0	28.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.4	3.1			
	A5H	0.0	5.28	33	16	16	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3		
	A10F	100.0	5.52	34	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10H	0.0	5.25	34	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	65.0	5.35	34	95	96	99	16.1	0.0	11.9	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.5	1.6			
FRESB 2023-SB108 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.43	33	28	28	30	0.0	0.0	21.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5		
	A5H	0.0	5.49	33	19	19	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A7F	100.0	5.52	33	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10F	100.0	5.58	33	24	24	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5		
	Total	80.3	5.50	33	96	96	100	0.0	0.0	7.8	0.0	0.0	0.0	13.5	0.0	0.0	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	2.7	1.3			
FRESB 2023-SB109 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Re- gions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.62	33	39	39	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3		
	A7F	100.0	5.56	32	13	13	17	0.0	0.0	0.0	0.0	50.2	78.3	0.0	0.0	0.0	25.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.5		
	A10F	100.0	5.67	33	17	17	18	0.0	0.0	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9		
	A10H	0.0	5.28	39	18	18	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.4	75.4	0.0	9.4			
	Total	82.9	5.56	34	87	87	97	0.0	0.0	0.0	0.0	14.5	21.5	0.0	0.0	0.0	4.9	0.0	0.0	6.8	42.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2023-SB110 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Lument Capital, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.74	32	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.2	0.0	0.0	0.0	0.0	3.3		
	A5H	0.0	5.72	31	13	13	16	0.0	59.2	85.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.2	0.0	0.0	0.0	0.0	0.0	0.0	63.0	36.5	23.7	10.0	
	A7H	0.0	5.39	35	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.69	32	13	13	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	4.8	3.4
	Total	61.8	5.65	33	73	73	79	0.0	13.6	29.3	0.0	0.0	0.0	0.0	12.5	0.0	0.0	11.3	0.0	0.0	30.6	9.2	0.0	15.3	7.8	6.0	4.0		
FRESB 2023-SB111 Arbor, Basis, Berka- dia, CBRE, CPC Mortgage, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.89	31	25	25	28	0.0	27.5	0.0	0.0	26.2	51.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	20.6	10.5	4.5
	A7F	100.0	5.73	31	15	15	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.69	31	15	15	17	0.0	0.0	71.6	0.0	0.0	0.0	26.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.3	18.8	11.9	5.2	
	A10H	0.0	5.69	32	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	76.3	5.77	31	73	73	78	0.0	10.7	20.9	0.0	10.1	23.0	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.0	11.3	6.2	2.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2024-SB112 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.83	30	25	26	29	50.9	0.0	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.0	20.7	14.5	7.4	5.4
	A5H	0.0	5.93	30	21	21	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.3
	A7F	100.0	6.23	29	19	19	20	0.0	0.0	0.0	0.0	0.0	21.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	2.0	0.9
	A10F	100.0	6.45	29	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	77.1	6.05	30	83	84	89	23.5	0.0	0.0	0.0	9.2	5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.1	8.5	6.7	3.4	3.6	
FRESB 2024-SB113 Arbor, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.13	29	40	41	46	30.1	0.0	54.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.2	17.8	0.0	0.0	21.5	32.2	17.1	12.9	7.7		
	A5H	0.0	6.14	28	14	14	15	0.0	0.0	0.0	0.0	85.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.6	14.6	7.7	
	A10F	100.0	6.67	27	10	10	12	0.0	0.0	29.8	47.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.2	15.2	7.8	4.1	
	Total	79.3	6.23	28	64	65	73	19.7	0.0	42.6	10.9	32.9	0.0	0.0	0.0	0.0	0.0	18.1	11.3	0.0	0.0	13.9	23.0	19.3	12.3	7.1		
FRESB 2024-SB114 Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.62	26	42	42	46	0.0	0.0	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	36.3	11.7	0.0	0.0	0.0	0.0	0.0	4.8	6.1	4.5	
	A7F	100.0	6.47	25	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	6.40	23	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	100.0	6.53	25	83	83	87	0.0	0.0	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0	22.8	7.0	0.0	0.0	0.0	0.0	0.0	2.7	3.5	2.6	
FRESB 2024-SB115 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.52	24	49	49	50	0.0	0.0	0.0	10.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	0.9	0.6
	A7F	100.0	6.31	21	22	22	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9
	A10F	100.0	6.63	21	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.50	23	88	88	90	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.5	1.0	
FRESB 2024-SB116 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.53	22	57	58	60	16.9	0.0	49.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	13.4	6.8	4.9
	A7F	100.0	6.45	19	21	21	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.49	19	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.50	21	96	97	99	10.3	0.0	33.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.0	8.2	4.2	3.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2024-SB117 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	20	41	42	45	48.5	9.9	0.0	0.0	0.0	25.2	0.0	0.0	0.0	17.5	0.0	0.0	0.0	0.0	0.0	0.0	22.2	15.9	9.7	7.3
	A7F	100.0	5.95	18	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.95	17	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.17	19	72	73	76	31.1	5.8	0.0	0.0	0.0	15.3	0.0	0.0	0.0	10.5	0.0	0.0	0.0	0.0	0.0	0.0	13.3	9.4	5.7	4.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2025-SB118 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.98	17	40	40	41	0.0	0.0	0.0	0.0	0.0	10.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	1.9	0.9	0.8
	A7F	100.0	5.91	17	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
	A10F	100.0	5.91	16	22	22	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.8		0.0	0.0	0.0	1.4
	Total	100.0	5.94	17	86	86	88	0.0	0.0	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5		0.0	1.0	0.5	0.7
FRESB 2025-SB119 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.71	16	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A7F	100.0	5.55	17	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A10F	100.0	5.60	15	31	31	32	0.0	18.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		6.4	3.3	1.6	1.6	
	Total	100.0	5.63	16	87	87	88	0.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		2.2	1.1	0.6	0.6	
FRESB 2025-SB120 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.67	15	40	40	41	0.0	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	4.1	2.2	2.2	
	A7F	100.0	5.40	16	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A10F	100.0	5.49	15	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	Total	100.0	5.56	15	84	84	85	0.0	0.0	0.0	11.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	2.1	1.1	1.1	
FRESB 2025-SB121 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	14	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
	A7F	100.0	5.58	14	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
	A10F	100.0	5.76	14	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
	Total	100.0	5.80	14	96	96	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
FRESB 2025-SB122 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.88	13	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
	A7F	100.0	5.95	13	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
	A10F	100.0	6.16	13	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
	Total	100.0	5.98	13	85	85	85	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
FRESB 2025-SB123 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	12	38	38	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
	A7F	100.0	5.94	13	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
	A10F	100.0	6.09	13	28	28	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		
	Total	100.0	6.03	13	86	86	86	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2025-SB124 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	9	43	43	44	0.0	0.0	0.0	36.3	0.0	0.0													0.0	7.3		7.3
	A7F	100.0	6.21	9	26	26	26	0.0	0.0	0.0	0.0	0.0	0.0													0.0	0.0		0.0
	A10F	100.0	6.39	9	37	37	37	0.0	0.0	0.0	0.0	0.0	0.0													0.0	0.0		0.0
	Total	100.0	6.33	9	106	106	107	0.0	0.0	0.0	17.4	0.0	0.0													0.0	3.1		3.1
FRESB 2025-SB125 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.18	7	30	30	30	0.0	0.0	0.0	0.0	0.0														0.0	0.0		0.0
	A7F	100.0	5.91	7	29	29	29	0.0	0.0	0.0	0.0	0.0														0.0	0.0		0.0
	A10F	100.0	6.27	8	41	41	41	0.0	0.0	0.0	0.0	0.0														0.0	0.0		0.0
	Total	100.0	6.13	7	100	100	100	0.0	0.0	0.0	0.0	0.0														0.0	0.0		0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2026-SB126 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	Group 1	100.0	5.95	5	37	37	37	0.0	0.0																	0.0			0.0
	Group 2	100.0	5.99	5	27	27	27	0.0	0.0																	0.0			0.0
	Group 3	100.0	6.05	5	37	37	37	0.0	0.0																	0.0			0.0
	Total		100.0	5.99	5	101	101	101	0.0	0.0																0.0			0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons										
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT							
FRESB 2015-SB1 Greystone	A	0.0	7.15	131	5	5	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2015-SB2 Arbor	A5				0	0	15																									2.5	
	A7				0	0	13																									0.0	
	A10				0	0	14																									0.0	
	Total				0	0	42																									0.0	
FRESB 2015-SB3 Banc of California	A3	0.0	7.63	136	2	2	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5				0	0	31																									0.0	
	A7				0	0	9																									0.0	
	A10				0	0	4																									0.0	
Total				0	0	74																									0.0		
FRESB 2015-SB4 Greystone	A5	0.0	7.53	126	3	3	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7				0	0	6																									0.0	
	A10	0.0	5.18	126	1	1	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	0.0	6.86	126	4	4	71	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2015-SB5 Hunt	A5				0	0	35			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	
	A7				0	0	4							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10				0	0	27			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	
	Total				0	0	66			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	
FRESB 2015-SB6 Arbor	A5				0	0	23			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	
	A7				0	0	14			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.7	
	A10				0	0	36			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	
	Total				0	0	73			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	
FRESB 2015-SB7 Sabal	A5				0	0	18																								0.0		
	A7				0	0	7																								0.0		
	A10				0	0	15						100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8		
	Total				0	0	40						100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2015-SB8 First Foundation	A5				0	0	33																								0.9		
	A7				0	0	12																								0.0		
	A10				0	0	6																								3.0		
	Total				0	0	51																								0.9		
FRESB 2015-SB9 Arbor, Greystone	A5	0.0	7.48	125	17	17	89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7				0	0	5																									0.0	
	A10	0.0	5.32	126	2	2	61	0.0	0.0	0.0	69.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1		
	Total	0.0	7.36	125	19	19	155	0.0	0.0	0.0	14.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2015-SB10 CBRE	A5				0	0	19																								0.0		
	A7				0	0	5																								0.0		
	A10				0	0	36			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.4	0.0	0.0	0.0	0.0	0.2			
	Total				0	0	60			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.4	0.0	0.0	0.0	0.0	0.0		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons									
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT						
FRESB 2016-SB11 ReadyCap	A5	0.0	7.19	123	1	1	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7				0	0	4																								0.0	
	A10	47.1	4.93	127	3	4	35	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	
	Total	25.2	5.98	125	4	5	55	96.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.3	33.5	19.6	0.5
FRESB 2016-SB12 Hunt	A5				0	0	21																								0.8	
	A7	0.0	7.53	126	3	3	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
	A10				0	0	38																								0.0	
	Total				0	0	67																							0.0	0.3	
FRESB 2016-SB13 Arbor, Greystone	A5F				0	0	4																								0.0	
	A5H	0.0	7.08	123	15	15	63	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	10																								0.0	
	A7H				0	0	4																								0.0	
	A10F	100.0	4.78	122	2	2	73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	5.26	124	1	1	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	12.4	6.69	123	18	18	160	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2016-SB14 CBRE, Sabal	A5F				0	0	8																								3.9	
	A5H	0.0	7.15	123	7	7	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	4																								0.0	
	A7H	0.0	6.96	122	1	1	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.37	121	2	2	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	
	A10H				0	0	7							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	8.7	6.89	123	10	10	115	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3		
FRESB 2016-SB15 Arbor, Greystone	A5F				0	0	7																								0.0	
	A5H	0.0	7.12	121	7	7	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	4																								0.0	
	A7H				0	0	2																								0.0	
	A10F	100.0	4.57	121	2	4	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	5.96	121	1	1	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.4	0.8	
Total	11.3	6.58	121	10	12	117	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.1		
FRESB 2016-SB16 CBRE, CPC, Greystone, RED	A5F				0	0	9																								0.0	
	A5H	0.0	7.40	121	9	10	72	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	
	A7F				0	0	5																								0.0	
	A7H				0	0	13																								0.0	
	A10F	100.0	4.40	119	5	6	45	0.0	97.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.7	0.6	
	A10H	0.0	4.81	122	2	2	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	28.9	6.24	121	16	18	154	0.0	76.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.7	16.1	6.9	0.4	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons													
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT										
FRESB 2016-SB23 Arbor, Pinnacle	A5F				0	0	22																												1.0	
	A5H	36.7	6.66	117	6	6	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	14																												0.0	
	A7H	0.0	7.49	114	7	7	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.51	115	5	5	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.48	117	1	1	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	38.2	6.39	115	19	19	123	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																												0.0	
	A5H	0.0	7.44	115	7	7	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	11																													0.0
	A7H	0.0	6.96	116	1	1	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.45	114	14	14	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.30	114	6	6	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	35.7	5.32	114	28	28	107	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2016-SB25 CBRE, CPC, Grey- stone, Hunt	A5F	100.0	3.86	114	1	1	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	
	A5H	0.0	7.97	113	4	4	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	8																												0.0	
	A7H	0.0	7.41	112	3	3	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.36	114	17	17	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.77	114	4	4	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	65.3	5.11	114	29	29	106	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons											
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT								
FRESB 2017-SB37 CBRE, CPC, Grey- stone	A5F				0	0	6																											0.0
	A5H	45.5	6.87	105	21	22	71	0.0	53.3	84.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	
	A7F				0	0	5																										0.0	
	A7H				0	0	5																										0.0	
	A10F	100.0	4.44	106	21	21	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.32	104	2	2	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	74.7	5.40	106	44	45	137	0.0	28.0	58.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	
FRESB 2017-SB38 Hunt	A5F				0	0	4																										0.0	
	A5H				0	0	33																											0.7
	A7F				0	0	7																											0.0
	A7H	0.0	7.33	107	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.64	105	20	20	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.43	105	8	8	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	49.2	4.77	105	30	30	105	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	
FRESB 2017-SB39 Arbor	A5F				0	0	7																										0.0	
	A5H	0.0	7.50	104	9	9	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	2																											0.0
	A7H				0	0	1																											0.0
	A10F	100.0	4.64	104	7	7	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.21	103	4	4	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	35.8	5.84	104	20	20	95	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2017-SB40 CBRE, CPC, Grey- stone, RED	A5H	0.0	7.41	104	6	6	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A7H	0.0	6.83	103	3	4	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.36	104	25	25	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	
	A10H	0.0	4.33	103	4	4	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	50.0	5.31	104	38	39	119	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
FRESB 2017-SB41 CBRE, Greystone, Pinnacle, Sabal	A5H	0.0	7.69	103	6	6	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
	A7F				0	0	5																										0.0	
	A10F	100.0	4.35	104	18	18	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.29	102	4	4	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	68.5	4.96	104	28	28	110	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	
FRESB 2017-SB42 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	0.0	8.02	102	12	12	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	
	A10F	100.0	4.23	102	33	33	66	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	
	Total	70.5	5.35	102	45	45	119	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons											
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT								
FRESB 2017-SB43 CBRE, Greystone, Sabal	A5F				0	0	6																										0.0	
	A5H	0.0	8.01	102	3	3	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	6.97	101	2	2	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.13	101	26	26	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
	A10H	0.0	4.38	101	7	7	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	70.4	4.77	101	38	38	111	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2017-SB44 Capital One, CBRE, CPC, Greystone, Pinnacle, RED	A5H	19.2	6.93	102	17	17	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.18	101	32	33	64	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	
	Total	66.8	5.31	101	49	50	109	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2018-SB53 Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5H	0.0	7.83	94	9	9	72	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2
	A7F	100.0	1.00	94	2	2	34	0.0	0.0	0.0	71.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
	A10F	100.0	4.58	94	41	42	70	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
	A10H	0.0	4.43	95	30	30	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	53.2	4.80	94	82	83	226	0.0	0.0	0.0	8.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9
FRESB 2018-SB54 Arbor	A5F				0	0	14			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4
	A5H	0.0	7.82	94	17	17	83	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	5.25	91	1	1	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	6.30	94	6	6	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.48	96	21	21	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	
Total	47.3	6.11	95	45	45	182	0.0	0.0	60.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	
FRESB 2018-SB55 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pinna- cle, RED	A5F				0	0	24																			2.0	
	A5H	0.0	7.50	92	29	29	66	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F				0	0	22				100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.1	
	A7H	0.0	6.45	93	6	6	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.72	92	30	30	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
	A10H	0.0	4.71	93	16	16	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	40.7	5.81	92	81	81	222	0.0	0.0	0.0	10.0	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	
FRESB 2018-SB56 Arbor, ReadyCap, Sabal	A5F				0	0	11																			4.9	
	A5H	15.0	7.16	91	10	10	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	10			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	6.48	92	4	4	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.73	93	66	66	140	0.0	0.0	0.0	25.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	
	A10H	0.0	4.48	93	17	17	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	65.9	5.03	93	97	97	226	0.0	0.0	0.0	17.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FRESB 2018-SB57 Arbor, Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED	A5H	0.0	7.41	91	17	17	77	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	
	A7F				0	0	24					0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6	
	A7H	0.0	6.57	92	13	14	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.68	92	38	38	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.83	91	22	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	44.1	5.57	92	90	91	224	0.0	0.0	0.0	0.0	0.0	0.0	9.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2019-SB64 , Arbor, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.64	85	42	43	92	0.0	50.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.5	0.0	0.0	0.0	20.6	10.5	6.8	1.3
	A10F	100.0	4.92	83	38	38	71	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	47.6	6.35	84	80	81	163	0.0	31.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	0.0	0.0	0.0	11.9	6.0	3.9	0.7
FRESB 2019-SB65 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.44	87	2	2	28	0.0	0.0	0.0	0.0	93.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.0	20.1	0.7
	A5H	0.0	7.75	83	36	36	73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	5.12	84	9	9	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.67	82	20	20	38	0.0	0.0	51.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.8	11.3	5.7	0.9
	A10H	0.0	4.88	83	35	35	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	22.7	5.82	83	102	102	217	0.0	0.0	14.1	0.0	6.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	3.5	1.7	0.2
FRESB 2019-SB66 , Arbor, Basis, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.74	81	37	38	72	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.3
	A7F	100.0	4.70	82	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	4.55	82	12	12	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.63	81	35	35	48	0.0	0.0	0.0	0.0	0.0	0.0	13.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.1
	A10H	0.0	4.62	82	31	31	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	38.7	5.48	81	124	125	219	0.0	0.0	0.0	0.0	0.0	0.0	4.0	0.0	0.0	0.0	7.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
FRESB 2019-SB67 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.82	81	2	2	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6
	A5H	0.0	5.59	80	41	42	67	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	4.24	80	13	13	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.54	80	30	30	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.52	80	23	23	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	26.6	4.98	80	109	110	195	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2019-SB68 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	3.9	7.31	83	34	34	63	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	4.64	80	19	19	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	4.34	79	10	10	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.60	79	20	20	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6
	A10H	0.0	4.41	79	27	27	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8
	Total	34.5	5.64	81	110	110	194	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
FRESB 2019-SB69 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.04	79	2	2	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.1	1.2
	A5H	0.0	7.08	78	38	41	81	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.50	79	29	29	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.34	78	24	24	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	38.7	5.30	78	93	96	179	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2020-SB70 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.95	78	25	26	61	0.0	0.0	41.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.1	8.5	4.1	0.5
	A10F	100.0	4.37	77	49	49	63	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.26	77	26	26	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
	Total	42.1	5.10	77	100	101	166	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	2.7	1.3	0.2
FRESB 2020-SB71 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.78	76	22	22	53	0.0	0.0	0.0	66.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	8.1	0.9
	A7F	100.0	3.88	77	20	20	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	0.3
	A10F	100.0	4.33	76	22	22	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.17	76	26	26	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	51.2	4.74	76	90	90	145	0.0	0.0	0.0	25.1	0.0	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.7	2.8	0.4	
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.83	75	19	20	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.24	75	25	25	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	61.2	5.25	75	44	45	91	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.57	74	12	12	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.89	74	17	17	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.10	73	22	22	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.21	74	25	25	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	56.6	4.39	74	76	76	120	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2020-SB74 , Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.74	74	3	3	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.69	72	27	27	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.82	73	22	22	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.92	72	35	35	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	43.2	4.45	72	87	87	147	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F				0	0	25											0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
	A5H	0.0	5.66	72	38	38	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.92	71	26	26	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.95	72	41	41	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	24.5	4.68	72	105	105	159	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.1	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025											2024	Horizons								
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT				
FRESB 2020-SB76 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Hunt, Orix, Pin- nacle, ReadyCap, Sabal	A5F	100.0	3.56	71	4	4	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	0.4
	A5H	0.0	5.57	72	33	33	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	9.6	5.37	72	37	37	68	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.1
FRESB 2020-SB77 Arbor, Basis, capi- tal One, CBRE, CPC Mortgage, Grey- stone, Orix, Pin- nacle, ReadyCap, Sabal	A5H	0.0	4.98	69	35	35	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.84	71	12	13	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	3.42	70	50	50	59	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	11.3	4.13	70	97	98	139	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB78 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Hunt, Orix, Pinna- cle, ReadyCap, Sa- bal	A5H	0.0	5.28	70	32	32	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.65	69	31	31	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	3.77	70	50	50	63	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	25.1	4.29	70	113	113	153	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB79 Arbor, Basis, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, Ready- Cap, Sabal	A5H	0.0	5.23	68	38	38	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	3.22	69	41	41	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.90	68	37	37	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	27.2	4.09	68	116	116	136	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB80 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.67	70	31	31	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.75	67	24	24	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	
	A10H	0.0	3.70	69	64	64	76	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	20.4	4.26	69	119	119	165	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
FRESB 2020-SB81 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.50	66	20	21	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.60	65	34	34	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.66	66	45	45	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	39.6	3.80	66	99	100	131	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2021-SB82 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.68	69	1	2	36	100.0	99.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	93.1	39.8	8.9	0.9
	A7F	100.0	3.63	65	16	16	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.51	66	26	26	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.41	64	61	61	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	73.5	3.47	65	104	105	169	8.6	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2	2.6	1.2	0.2
FRESB 2021-SB83 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.53	63	4	5	38	86.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.3	12.8	3.9	0.5
	A10F	100.0	3.51	63	72	72	78	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.40	63	32	32	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	70.7	3.48	63	108	109	157	9.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2	1.5	0.7	0.1
FRESB 2021-SB84 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.50	63	19	19	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.31	63	54	54	67	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.33	62	35	35	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	48.8	3.52	63	108	108	142	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB85 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.30	62	19	19	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.04	62	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.51	62	34	34	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.37	61	49	49	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	26.1	3.49	62	125	125	150	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB86 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.37	62	12	12	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.45	61	47	48	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.35	61	67	67	76	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
	Total	39.0	3.48	61	126	127	153	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons									
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT						
FRESB 2021-SB87 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.87	61	16	16	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.48	60	20	20	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.44	60	44	44	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.40	60	45	45	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	55.0	3.48	60	125	125	155	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB88 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.40	61	13	16	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	3.47	59	21	21	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.54	59	63	63	70	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.36	59	36	36	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	51.9	3.46	59	133	136	167	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB89 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.32	58	24	24	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.32	58	32	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.44	58	48	48	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.37	58	36	36	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	58.7	3.37	58	140	140	155	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB90 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.31	58	27	27	37	0.0	0.0	0.0	0.0	0.0	58.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.28	58	38	38	44	0.0	0.0	0.0	28.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.28	58	38	38	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.39	57	29	30	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	52.8	3.31	58	132	133	153	0.0	0.0	0.0	9.7	0.0	0.0	19.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB91 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.36	56	29	30	35	0.0	0.0	22.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.54	56	31	31	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.48	57	42	42	47	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.65	56	32	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	54.9	3.50	56	134	135	151	0.0	0.0	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2021-SB92 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Hunt, Orix, Pinna- cle, ReadyCap, Sa- bal, Walker & Dun- lop	A5F	100.0	3.50	56	17	17	26	0.0	0.0	77.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.4	22.4	11.0	2.3
	A5H	0.0	3.08	55	31	31	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.45	56	26	26	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.59	57	37	37	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	49.4	3.41	56	111	111	135	0.0	0.0	22.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.2	4.1	2.0	0.4
FRESB 2021-SB93 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.05	54	47	47	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.31	54	28	28	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.70	55	62	62	67	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	63.0	3.37	54	137	137	153	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2022-SB94 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.21	53	25	25	33	0.0	0.0	20.8	0.0	52.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	15.5	7.6	2.8
	A5H	0.0	3.10	53	44	44	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.37	53	34	34	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.50	53	31	31	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	42.8	3.29	53	134	134	152	0.0	0.0	4.0	0.0	12.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	2.9	1.5	0.6
FRESB 2022-SB95 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.03	52	45	46	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.29	53	32	33	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.49	53	52	52	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	21.6	3.27	53	129	131	145	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2022-SB96 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	51	47	48	52	0.0	29.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.0	5.6	2.8	0.7	
	A7F	100.0	3.44	51	52	52	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.67	51	57	58	62	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	69.3	3.43	51	156	158	169	0.0	10.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6	1.8	0.9	0.2	
FRESB 2022-SB97 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.24	50	38	39	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	3.19	51	33	33	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.35	50	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.40	51	43	43	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	48.3	3.30	51	148	149	160	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2022-SB98 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	48	49	49	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.35	49	24	24	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.66	49	61	61	64	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	41.4	3.41	49	134	134	141	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2022-SB99 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.24	48	41	41	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.44	48	53	53	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.57	48	57	57	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	34.8	3.43	48	151	151	154	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche				# Loans			2026		2025												2024	Horizons				
	% Fixed	WAC	WALA		Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FRESB 2022-SB100 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.21	46	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.47	47	30	30	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.4	27.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1	1.8
	A10F	100.0	3.65	47	37	37	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.58	47	48	48	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	44.7	3.48	47	149	149	154	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.4	7.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7
FRESB 2022-SB101 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.55	49	22	22	24	0.0	0.0	0.0	0.0	20.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	1.9	0.5
	A5H	0.0	3.22	47	18	18	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.51	48	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.46	47	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.76	47	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	55.0	3.49	48	117	117	127	0.0	0.0	0.0	0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.3	0.1	
FRESB 2022-SB102 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.44	46	35	35	36	0.0	31.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.9	6.1	3.1	0.9
	A7F	100.0	3.54	46	38	38	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.58	46	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.82	45	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	61.2	3.60	46	131	131	137	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	1.4	0.7	0.2
FRESB 2022-SB103 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.71	45	16	16	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	3.71	44	34	34	39	0.0	66.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.0	15.8	8.1	2.3
	A7F	100.0	3.94	45	27	27	38	0.0	0.0	0.0	0.0	97.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.8	25.0	7.3
	A10H	0.0	3.64	46	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	44.1	3.75	45	111	111	131	0.0	23.8	0.0	0.0	67.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.6	21.0	10.6	3.0
FRESB 2022-SB104 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	4.08	44	33	33	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	4.30	43	37	37	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.39	44	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.96	45	37	37	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	49.5	4.19	44	140	140	149	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025							2024	Horizons										
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2023-SB105 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.07	40	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.13	40	31	31	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	5.12	41	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.51	40	16	16	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	74.5	5.17	40	104	104	107	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2023-SB106 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.28	38	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	5.10	38	19	19	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.30	38	20	20	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.32	39	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	80.1	5.25	38	92	92	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2023-SB107 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.32	34	31	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	5.28	33	16	16	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.52	34	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	5.25	34	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	65.0	5.35	34	95	96	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2023-SB108 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.43	33	28	28	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	5.49	33	19	19	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.52	33	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.58	33	24	24	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	80.3	5.50	33	96	96	100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2023-SB109 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.62	33	39	39	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.56	32	13	13	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.67	33	17	17	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	5.28	39	18	18	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	82.9	5.56	34	87	87	97	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons															
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT												
FRESB 2023-SB110 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Lument Capital, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.74	32	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.72	31	13	13	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	5.39	35	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.69	32	13	13	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	61.8	5.65	33	73	73	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2023-SB111 Arbor, Basis, Berka- dia, CBRE, CPC Mortgage, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.89	31	25	25	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.73	31	15	15	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.69	31	15	15	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	5.69	32	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	76.3	5.77	31	73	73	78	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons										
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT							
FRESB 2024-SB112 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.83	30	25	26	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.93	30	21	21	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	6.23	29	19	19	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.45	29	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	77.1	6.05	30	83	84	89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2024-SB113 Arbor, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.13	29	40	41	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	6.14	28	14	14	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.67	27	10	10	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	79.3	6.23	28	64	65	73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2024-SB114 Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.62	26	42	42	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	6.47	25	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.40	23	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.53	25	83	83	87	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2024-SB115 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.52	24	49	49	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	6.31	21	22	22	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.63	21	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.50	23	88	88	90	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2024-SB116 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.53	22	57	58	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	6.45	19	21	21	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.49	19	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.50	21	96	97	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons										
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT							
FRESB 2024-SB117 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	20	41	42	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.95	18	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.95	17	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total		100.0	6.17	19	72	73	76	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FRESB 2025-SB118 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.98	17	40	40	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
	A7F	100.0	5.91	17	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
	A10F	100.0	5.91	16	22	22	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
	Total	100.0	5.94	17	86	86	88	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
FRESB 2025-SB119 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.71	16	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A7F	100.0	5.55	17	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A10F	100.0	5.60	15	31	31	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	Total	100.0	5.63	16	87	87	88	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
FRESB 2025-SB120 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.67	15	40	40	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A7F	100.0	5.40	16	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A10F	100.0	5.49	15	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	Total	100.0	5.56	15	84	84	85	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
FRESB 2025-SB121 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	14	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A7F	100.0	5.58	14	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A10F	100.0	5.76	14	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	Total	100.0	5.80	14	96	96	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
FRESB 2025-SB122 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.88	13	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A7F	100.0	5.95	13	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A10F	100.0	6.16	13	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	Total	100.0	5.98	13	85	85	85	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
FRESB 2025-SB123 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	12	38	38	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A7F	100.0	5.94	13	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	A10F	100.0	6.09	13	28	28	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	
	Total	100.0	6.03	13	86	86	86	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2025-SB124 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	9	43	43	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0													0.0	0.0	0.0
	A7F	100.0	6.21	9	26	26	26	0.0	0.0	0.0	0.0	0.0	0.0														0.0	0.0	0.0
	A10F	100.0	6.39	9	37	37	37	0.0	0.0	0.0	0.0	0.0	0.0														0.0	0.0	0.0
	Total	100.0	6.33	9	106	106	107	0.0	0.0	0.0	0.0	0.0	0.0														0.0	0.0	0.0
FRESB 2025-SB125 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.18	7	30	30	30	0.0	0.0	0.0	0.0	0.0															0.0	0.0	0.0
	A7F	100.0	5.91	7	29	29	29	0.0	0.0	0.0	0.0	0.0															0.0	0.0	0.0
	A10F	100.0	6.27	8	41	41	41	0.0	0.0	0.0	0.0	0.0															0.0	0.0	0.0
	Total	100.0	6.13	7	100	100	100	0.0	0.0	0.0	0.0	0.0															0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FRESB 2026-SB126 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	Group 1	100.0	5.95	5	37	37	37	0.0	0.0																	0.0			0.0
	Group 2	100.0	5.99	5	27	27	27	0.0	0.0																	0.0			0.0
	Group 3	100.0	6.05	5	37	37	37	0.0	0.0																	0.0			0.0
	Total		100.0	5.99	5	101	101	101	0.0	0.0																0.0			0.0

Source: Intex, Santander US Capital Markets

FRESB: Prepayment Speed Ramp by Loan Vintage—CPR (Voluntary + Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Life
≤2017	1.1	6.3	12.1	14.1	23.6	26.9	14.3	8.8	11.3	20.7	72.0	0.0	12.7
2018	0.8	7.1	11.9	19.2	17.1	8.2	10.5	16.4	0.0				11.1
2019	1.4	5.7	17.9	10.2	6.3	8.9	11.3	21.2					9.0
2020	2.4	8.4	5.4	2.6	5.4	12.1	2.7						5.8
2021	1.5	4.3	2.6	3.3	5.4	10.9							3.4
2022	0.0	0.6	1.8	4.4	4.2								1.7
2023	0.1	3.0	5.4	0.0									2.7
2024	0.9	2.4	26.5										1.9
2025	0.5	0.0											0.5
Average	1.1	5.6	9.7	10.6	14.4	16.4	12.4	11.6	11.1	20.7	72.0	0.0	9.0

SB3 and SB8 are not representative and excluded

FRESB: Prepayment Speed Ramp by Loan Vintage—CRR (Voluntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Life
≤2017	1.1	6.3	12.0	14.0	23.4	26.4	14.0	8.2	10.0	20.2	61.1	0.0	12.5
2018	0.8	7.0	11.5	18.5	16.4	8.0	10.3	14.1	0.0				10.6
2019	1.2	5.7	17.7	10.2	5.9	8.4	10.3	18.9					8.7
2020	2.4	8.4	5.4	2.6	5.4	11.7	2.7						5.7
2021	1.5	4.3	2.5	3.3	4.5	10.9							3.3
2022	0.0	0.6	1.8	2.6	4.2								1.3
2023	0.1	3.0	5.4	0.0									2.7
2024	0.9	2.4	26.5										1.9
2025	0.5	0.0											0.5
Average	1.1	5.5	9.6	10.3	14.0	15.9	11.9	10.4	9.8	20.2	61.1	0.0	8.8

SB3 and SB8 are not representative and excluded

FRESB: Prepayment Speed Ramp by Loan Vintage—CDR (Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Life
≤2017	0.0	0.0	0.0	0.1	0.2	0.7	0.4	0.6	1.5	0.6	26.0	0.0	0.3
2018	0.0	0.1	0.5	0.9	0.8	0.3	0.3	2.7	0.0				0.5
2019	0.2	0.0	0.2	0.0	0.5	0.6	1.1	2.8					0.3
2020	0.0	0.0	0.1	0.0	0.0	0.4	0.0						0.1
2021	0.0	0.0	0.1	0.0	0.9	0.0							0.1
2022	0.0	0.0	0.0	1.8	0.0								0.4
2023	0.0	0.0	0.0	0.0									0.0
2024	0.0	0.0	0.0										0.0
2025	0.0	0.0											0.0
Average	0.0	0.0	0.1	0.4	0.4	0.5	0.5	1.4	1.5	0.6	26.0	0.0	0.3

SB3 and SB8 are not representative and excluded

Source: Intex, Santander US Capital Markets

FRESB: Prepayment Speed Ramp by Loan Vintage—A5F CPR (Voluntary + Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.3	11.9	22.0	16.8	54.5	62.8	9.8	13.4	16.6	0.0		20.5
2018	5.9	16.2	14.3	26.7	48.0	54.5	14.5	65.7	0.0			22.0
2019	1.3	11.5	27.3	16.0	24.2	53.1	7.6	0.0				17.7
2020	1.2	7.8	5.1	2.1	20.9	95.6	0.0					13.5
2021	3.3	1.6	6.0	7.9	27.9	89.5						8.1
2022	0.0	1.4	3.7	4.4	0.0							2.4
2023	0.2	3.5	7.4	0.0								3.5
2024	1.4	3.6	32.4									3.1
2025	1.3	0.0										1.2
Average	1.4	6.2	11.2	11.2	35.1	78.1	10.4	34.8	15.7	0.0		10.9

FRESB: Prepayment Speed Ramp by Loan Vintage—A5H CPR (Voluntary + Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	1.9	6.7	13.1	15.3	28.6	40.5	11.1	9.9	18.2	18.9	17.3	14.8
2018	0.7	8.8	12.4	25.8	29.9	14.1	13.2	18.7	0.0			14.5
2019	2.0	7.3	18.9	12.5	5.9	9.6	15.8	9.6				10.3
2020	6.2	10.3	5.3	2.7	5.6	13.7	9.2					7.1
2021	1.2	7.0	3.3	6.5	7.3	34.9						5.1
2022	0.0	0.5	1.3	4.4	0.0							1.5
2023	0.0	6.1	3.7	0.0								3.5
Average	1.9	7.1	11.2	13.5	19.3	23.1	13.2	12.4	17.8	18.9	17.3	11.5

FRESB: Prepayment Speed Ramp by Loan Vintage—A5F CRR (Voluntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.3	11.9	22.0	16.8	54.5	54.3	9.8	0.0	0.0	0.0		20.0
2018	5.9	16.2	13.1	23.4	48.0	40.1	5.6	0.0	0.0			19.9
2019	1.3	11.5	27.3	16.0	24.2	39.6	0.0	0.0				16.7
2020	1.2	7.8	5.1	2.1	20.9	94.3	0.0					13.1
2021	3.3	1.6	5.0	7.9	20.5	89.5						6.8
2022	0.0	1.4	3.7	3.9	0.0							2.3
2023	0.2	3.5	7.4	0.0								3.5
2024	1.4	3.6	32.4									3.1
2025	1.3	0.0										1.2
Average	1.4	6.2	10.9	10.6	33.8	72.1	5.3	0.0	0.0	0.0		10.3

FRESB: Prepayment Speed Ramp by Loan Vintage—A5H CRR (Voluntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	1.9	6.7	13.1	15.1	28.3	40.0	10.1	9.3	15.1	17.9	17.3	14.5
2018	0.7	8.7	11.4	24.6	27.9	14.1	12.4	17.2	0.0			13.7
2019	1.5	7.3	18.9	12.5	5.9	9.5	13.9	9.6				10.0
2020	6.2	10.3	5.3	2.7	5.6	13.7	9.2					7.1
2021	1.2	7.0	3.3	6.5	6.4	34.9						5.0
2022	0.0	0.5	1.3	3.1	0.0							1.2
2023	0.0	6.1	3.7	0.0								3.5
Average	1.8	7.1	11.1	13.2	18.7	22.9	11.9	11.6	14.8	17.9	17.3	11.1

FRESB: Prepayment Speed Ramp by Loan Vintage—A5F CDR (Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.0	0.0	0.0	0.0	0.0	17.6	0.0	13.4	16.6	0.0		0.6
2018	0.0	0.0	1.3	4.2	0.0	23.2	9.4	65.7	0.0			2.6
2019	0.0	0.0	0.0	0.0	0.0	21.6	7.6	0.0				1.2
2020	0.0	0.0	0.0	0.0	0.0	18.1	0.0					0.5
2021	0.0	0.0	1.1	0.0	9.1	0.0						1.4
2022	0.0	0.0	0.0	0.5	0.0							0.1
2023	0.0	0.0	0.0	0.0								0.0
2024	0.0	0.0	0.0									0.0
2025	0.0	0.0										0.0
Average	0.0	0.0	0.3	0.6	1.9	19.5	5.3	34.8	15.7	0.0		0.7

FRESB: Prepayment Speed Ramp by Loan Vintage—A5H CDR (Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.0	0.0	0.0	0.2	0.5	0.7	1.1	0.7	3.6	1.2	0.0	0.4
2018	0.0	0.2	1.1	1.5	2.6	0.0	1.0	1.8	0.0			0.9
2019	0.5	0.0	0.0	0.0	0.0	0.2	2.2	0.0				0.3
2020	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0	1.0	0.0						0.1
2022	0.0	0.0	0.0	1.4	0.0							0.3
2023	0.0	0.0	0.0	0.0								0.0
Average	0.1	0.0	0.2	0.4	0.7	0.3	1.4	1.0	3.5	1.2	0.0	0.4

Source: Intex, Santander US Capital Markets

FRESB: Prepayment Speed Ramp by Loan Vintage—A7F CPR (Voluntary + Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	1.2	6.2	19.3	21.5	28.6	27.3	58.7	96.0				18.7
2018	0.4	6.7	16.0	20.8	15.4	5.0	28.3	74.9				14.0
2019	4.4	9.0	20.8	8.9	9.7	7.1	22.6	0.0				11.3
2020	2.3	14.1	17.6	4.3	0.0	8.7	0.0					8.5
2021	0.9	6.3	2.1	1.7	4.5	0.0						3.1
2022	0.0	0.0	1.1	9.1	0.0							2.4
2023	0.0	1.9	3.2	0.0								1.6
2024	0.8	0.0	0.0									0.4
2025	0.0	0.0										0.0
Average	1.0	4.9	10.5	12.0	14.1	12.4	36.2	78.5				9.4

FRESB: Prepayment Speed Ramp by Loan Vintage—A7H CPR (Voluntary + Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.4	7.0	9.8	12.8	19.2	26.3	18.9	15.9	19.2	26.2	0.0	12.9
2018	0.0	10.8	11.9	13.0	9.9	8.2	8.7	34.7	0.0			10.8
2019	0.8	10.6	21.3	4.6	8.0	9.1	9.1	75.3				10.2
2020	0.0	6.6	4.4	2.2	2.7	3.9	0.0					3.5
2021	1.9	1.9	2.8	3.8	2.5	0.0						2.6
2022	0.0	0.0	3.3	2.6	6.8							1.6
2023	0.0	0.0	0.0									0.0
Average	0.5	6.9	9.3	7.3	9.0	11.6	11.6	29.2	18.4	26.2	0.0	8.2

FRESB: Prepayment Speed Ramp by Loan Vintage—A7F CRR (Voluntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	1.2	6.2	19.3	21.5	28.6	27.3	58.7	84.9				18.5
2018	0.4	6.7	16.0	18.8	15.4	5.0	28.3	53.8				13.1
2019	4.4	9.0	20.2	8.9	9.7	6.5	22.6	0.0				11.1
2020	2.3	14.1	17.6	4.3	0.0	8.7	0.0					8.5
2021	0.9	6.3	2.1	1.7	4.5	0.0						3.1
2022	0.0	0.0	1.1	3.4	0.0							1.1
2023	0.0	1.9	3.2	0.0								1.6
2024	0.8	0.0	0.0									0.4
2025	0.0	0.0										0.0
Average	1.0	4.9	10.4	10.2	14.1	12.3	36.2	58.2				8.9

FRESB: Prepayment Speed Ramp by Loan Vintage—A7H CRR (Voluntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.4	7.0	9.8	12.8	19.2	26.3	18.9	15.9	19.2	26.2	0.0	12.9
2018	0.0	10.8	11.4	12.9	9.9	8.2	8.7	34.7	0.0			10.7
2019	0.8	10.6	21.3	4.6	8.0	9.1	9.1	66.5				10.1
2020	0.0	6.6	4.4	2.2	2.7	3.9	0.0					3.5
2021	1.9	1.9	2.8	3.8	1.2	0.0						2.4
2022	0.0	0.0	3.3	2.6	6.8							1.6
2023	0.0	0.0	0.0									0.0
Average	0.5	6.9	9.2	7.3	8.8	11.6	11.6	28.5	18.4	26.2	0.0	8.2

FRESB: Prepayment Speed Ramp by Loan Vintage—A7F CDR (Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.5				0.2
2018	0.0	0.0	0.0	2.5	0.0	0.0	0.0	43.6				1.1
2019	0.0	0.0	0.7	0.0	0.0	0.6	0.0	0.0				0.2
2020	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2022	0.0	0.0	0.0	5.8	0.0							1.3
2023	0.0	0.0	0.0	0.0								0.0
2024	0.0	0.0	0.0									0.0
2025	0.0	0.0										0.0
Average	0.0	0.0	0.1	2.0	0.0	0.2	0.0	46.2				0.5

FRESB: Prepayment Speed Ramp by Loan Vintage—A7H CDR (Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2018	0.0	0.0	0.6	0.1	0.0	0.0	0.0	0.0	0.0			0.1
2019	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.5				0.1
2020	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0	1.2	0.0						0.2
2022	0.0	0.0	0.0	0.0	0.0							0.0
2023	0.0	0.0	0.0									0.0
Average	0.0	0.0	0.1	0.0	0.2	0.0	0.0	0.9	0.0	0.0	0.0	0.1

Source: Intex, Santander US Capital Markets

FRESB: Prepayment Speed Ramp by Loan Vintage—A10F CPR (Voluntary + Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.6	5.9	8.5	12.2	19.7	15.0	8.4	5.8	8.6	21.7	99.7	9.7
2018	0.6	4.9	10.3	17.3	10.9	6.0	6.3	8.9	0.0			8.4
2019	0.8	2.8	16.2	10.4	3.5	6.9	9.0	0.0				7.2
2020	1.1	5.3	5.3	2.9	3.4	2.3	0.0					3.6
2021	1.5	2.7	2.1	1.2	3.6	0.0						2.2
2022	0.0	1.9	0.6	1.1	15.8							1.1
2023	0.0	1.2	6.3	0.0								2.2
2024	0.3	2.1	0.0									1.0
2025	0.0	0.0										0.0
Average	0.7	4.4	8.1	9.8	11.3	9.7	7.8	6.7	8.4	21.7	99.7	7.2

FRESB: Prepayment Speed Ramp by Loan Vintage—A10H CPR (Voluntary + Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.1	2.8	11.3	7.9	11.8	19.6	10.5	8.8	8.1	25.9	83.9	9.0
2018	0.6	1.8	11.2	10.2	6.0	3.8	7.2	2.9	0.0			5.8
2019	0.2	1.2	13.9	7.3	6.0	7.9	3.2	24.0				6.1
2020	0.0	10.9	3.8	2.2	2.7	4.6	0.0					4.3
2021	1.3	4.5	1.4	1.9	1.4	0.0						2.2
2022	0.0	0.0	2.6	1.6	0.0							1.1
2023	0.0	1.2	0.0									0.5
Average	0.4	3.5	7.6	5.3	5.3	8.8	6.8	6.6	7.8	25.9	83.9	5.2

FRESB: Prepayment Speed Ramp by Loan Vintage—A10F CRR (Voluntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.6	5.9	8.4	12.1	19.5	14.2	8.2	5.5	8.0	21.7	99.2	9.5
2018	0.6	4.9	10.1	17.3	10.6	5.8	6.2	7.9	0.0			8.2
2019	0.8	2.8	15.9	10.4	3.4	6.4	8.3	0.0				7.0
2020	1.1	5.3	5.1	2.9	3.4	2.3	0.0					3.5
2021	1.5	2.7	2.1	1.2	3.6	0.0						2.2
2022	0.0	1.9	0.6	1.1	15.8							1.1
2023	0.0	1.2	6.3	0.0								2.2
2024	0.3	2.1	0.0									1.0
2025	0.0	0.0										0.0
Average	0.7	4.4	8.0	9.7	11.1	9.2	7.5	6.2	7.8	21.7	99.2	7.0

FRESB: Prepayment Speed Ramp by Loan Vintage—A10H CRR (Voluntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.1	2.4	11.3	7.9	11.5	19.4	10.5	8.8	8.1	24.1	83.9	8.9
2018	0.6	1.8	11.2	9.6	5.6	3.8	7.2	2.9	0.0			5.6
2019	0.2	1.2	13.4	7.3	3.8	7.4	3.2	24.0				5.6
2020	0.0	10.9	3.8	2.2	2.7	4.6	0.0					4.3
2021	1.3	4.5	1.4	1.8	1.4	0.0						2.2
2022	0.0	0.0	2.6	1.6	0.0							1.1
2023	0.0	1.2	0.0									0.5
Average	0.4	3.5	7.5	5.1	4.7	8.6	6.8	6.6	7.8	24.1	83.9	5.1

FRESB: Prepayment Speed Ramp by Loan Vintage—A10F CDR (Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.0	0.0	0.1	0.1	0.2	0.9	0.2	0.3	0.7	0.0	52.4	0.2
2018	0.0	0.0	0.2	0.0	0.2	0.2	0.1	1.1	0.0			0.2
2019	0.0	0.0	0.3	0.0	0.2	0.5	0.8	0.0				0.2
2020	0.0	0.0	0.2	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2022	0.0	0.0	0.0	0.0	0.0							0.0
2023	0.0	0.0	0.0	0.0								0.0
2024	0.0	0.0	0.0									0.0
2025	0.0	0.0										0.0
Average	0.0	0.0	0.1	0.0	0.1	0.5	0.3	0.6	0.7	0.0	52.4	0.1

FRESB: Prepayment Speed Ramp by Loan Vintage—A10H CDR (Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.0	0.4	0.0	0.0	0.3	0.3	0.0	0.0	0.0	2.4	0.0	0.2
2018	0.0	0.0	0.0	0.7	0.5	0.0	0.0	0.0	0.0			0.2
2019	0.0	0.0	0.6	0.0	2.2	0.4	0.0	0.0				0.5
2020	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.1	0.0	0.0						0.0
2022	0.0	0.0	0.0	0.0	0.0							0.0
2023	0.0	0.0	0.0									0.0
Average	0.0	0.1	0.1	0.1	0.7	0.2	0.0	0.0	0.0	2.4	0.0	0.2

Source: Intex, Santander US Capital Markets



Santander US Capital Markets LLC

FHMS K-F Floater Deal Prepayments

FHMS K-F Floater Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025											2024	Horizons																
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT												
FHMS K-F01	All Collat				0	0	80																															39.4
FHMS K-F02	All Collat				0	0	87																															41.8
FHMS K-F03	All Collat				0	0	85																															34.0
FHMS K-F04	All Collat				0	0	79																															37.1
FHMS K-F05	All Collat				0	0	88																															31.2
FHMS K-F06	All Collat				0	0	66																															28.4
FHMS K-F07	All Collat				0	0	40																															24.8
FHMS K-F08	All Collat				0	0	73																															29.8
FHMS K-F09	All Collat				0	0	80																															33.5
FHMS K-F10	All Collat				0	0	76																															34.2
FHMS K-F11	All Collat				0	0	78																															34.5
FHMS K-F12	All Collat	0.0	6.09	128	1	1	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.8	
FHMS K-F13	All Collat				0	0	48													100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.9
FHMS K-F14	All Collat				0	0	83																															36.4
FHMS K-F15	All Collat				0	0	67																															31.4
FHMS K-F16	All Collat				0	0	69													100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.4
FHMS K-F17	All Collat				0	0	56																															35.4
FHMS K-F18	All Collat	0.0	5.74	119	1	1	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.4	
FHMS K-F19	All Collat				0	0	66																															32.4
FHMS K-F20	All Collat				0	0	48																															38.6
FHMS K-F21	All Collat				0	0	83			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	85.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.1	
FHMS K-F22	All Collat				0	0	58																															34.3
FHMS K-F23	All Collat				0	0	49																															37.0
FHMS K-F24	All Collat				0	0	50												100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.4
FHMS K-F25	All Collat	0.0	6.03	114	4	4	70	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.7
FHMS K-F26	All Collat	0.0	4.79	113	1	1	21	1.0	2.2	0.0	2.2	1.7	0.9	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.5
FHMS K-F27	All Collat				0	0	55																															27.0
FHMS K-F28	All Collat				0	0	61																															36.0
FHMS K-F29	All Collat				0	0	54																															31.2
FHMS K-F30	All Collat	0.0	6.24	112	2	2	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.9	
FHMS K-F31	All Collat	0.0	4.50	108	1	1	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.5
FHMS K-F32	All Collat				0	0	58																															34.0
FHMS K-F33	All Collat	0.0	5.69	105	3	3	58	0.0	0.0	85.9	0.0	0.0	0.0	92.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.9	
FHMS K-F34	All Collat				0	0	48																															29.3
FHMS K-F35	All Collat				0	0	54																															30.2
FHMS K-F36	All Collat				0	0	50																															25.3
FHMS K-F37	All Collat	0.0	5.76	104	4	4	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.0	
FHMS K-F38	All Collat	0.0	6.48	103	1	1	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.8	0.0	94.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.3	
FHMS K-F39	All Collat				0	0	42																															27.5
FHMS K-F40	All Collat	0.0	6.05	101	3	3	46	0.0	0.0	0.0	0.0	0.0	96.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.5

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FHMS K-F41	All Collat	0.0	6.03	100	1	1	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.1
FHMS K-F42	All Collat				0	0	58																				27.3	
FHMS K-F43	All Collat	0.0	5.58	99	5	5	42	0.0	0.0	0.0	0.0	87.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.2	
FHMS K-F44	All Collat	0.0	6.40	98	1	1	74	0.0	0.0	0.0	0.0	100.0	0.7	1.9	0.0	0.0	100.0	0.0	0.0	89.5	100.0	70.3	0.0	90.6	95.9	30.8		
FHMS K-F45	All Collat	0.0	5.79	97	2	2	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	99.8	0.0	100.0	0.0	57.7	27.7			
FHMS K-F46	All Collat	0.0	6.11	98	2	2	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.6		
FHMS K-F47	All Collat				0	0	55													100.0	0.0	0.0	0.0			29.5		
FHMS K-F48	All Collat	0.0	5.29	94	4	4	43	0.0	0.0	0.0	0.0	91.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.1		
FHMS K-F49	All Collat				0	0	55		100.0	0.0	0.0	0.0	0.0	0.0	100.0	99.1	100.0	100.0	0.0	0.0	0.0	0.0				27.7		
FHMS K-F50	All Collat	0.0	5.41	93	6	6	49	0.0	0.0	0.0	0.0	0.0	99.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.7		
FHMS K-F51	All Collat				0	0	42													100.0	0.0	0.0	0.0			31.8		
FHMS K-F52	All Collat	0.0	5.56	91	2	2	36	0.0	97.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.1		
FHMS K-F53	All Collat	0.0	5.90	90	1	1	47	0.0	0.0	0.0	100.0	100.0	99.8	20.3	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.0		
FHMS K-F54	All Collat	0.0	5.49	89	6	6	41	0.0	0.0	0.0	0.0	82.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.1		
FHMS K-F55	All Collat				0	0	40						100.0	59.5	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0				24.4		
FHMS K-F56	All Collat	0.0	5.32	88	4	5	21	76.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.3		
FHMS K-F57	All Collat	0.0	5.36	88	4	5	42	93.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	94.2	0.0	0.0	0.0	0.0	0.0	0.0	21.0		
FHMS K-F58	All Collat				0	0	41					100.0	96.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				25.5		
FHMS K-F59	All Collat	0.0	5.34	86	7	7	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1		
FHMS K-F60	All Collat	0.0	5.77	87	1	2	45	100.0	0.0	90.6	77.2	0.0	55.5	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.7		
FHMS K-F61	All Collat	0.0	5.36	85	7	7	33	0.0	50.3	0.0	0.0	62.9	0.0	0.0	84.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.5		
FHMS K-F62	All Collat	0.0	5.70	84	2	3	37	100.0	0.0	0.0	89.3	93.7	98.9	50.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.0		
FHMS K-F63	All Collat	0.0	5.49	83	13	13	36	0.0	0.0	70.8	45.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	0.0	0.0	0.0	0.0	11.0		
FHMS K-F64	All Collat	0.0	5.25	82	2	3	26	96.4	0.0	0.0	0.0	0.0	0.0	0.0	38.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.0		
FHMS K-F65	All Collat	0.0	5.34	81	5	5	26	0.0	0.0	0.0	0.0	92.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.8		
FHMS K-F66	All Collat	0.0	5.31	80	4	4	30	0.0	59.5	0.0	0.0	0.0	49.7	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	0.0	19.8		
FHMS K-F67	All Collat	0.0	5.43	80	7	7	21	0.0	0.0	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.2		
FHMS K-F68	All Collat	0.0	5.25	81	4	4	29	0.0	0.0	0.0	0.0	91.1	0.0	0.0	0.0	84.9	0.0	0.0	0.0	94.4	0.0	0.0	0.0	0.0	0.0	21.3		
FHMS K-F69	All Collat	0.0	5.45	79	4	5	33	99.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.4		
FHMS K-F70	All Collat	0.0	5.53	79	4	4	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	90.2	95.7	0.0	0.0	0.0	0.0	0.0	0.0	25.0		
FHMS K-F71	All Collat	0.0	5.52	78	16	16	34	0.0	0.0	0.0	0.0	0.0	0.0	83.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.5		
FHMS K-F72	All Collat	0.0	5.64	84	1	1	27	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.9		
FHMS K-F73	All Collat	12.2	5.39	80	13	14	38	28.2	0.0	0.0	0.0	10.2	0.0	58.2	0.0	0.0	0.0	40.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.9		
FHMS K-F74	All Collat	0.0	5.84	74	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.4		
FHMS K-F75	All Collat	0.0	5.94	75	5	5	32	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.9		
FHMS K-F76	All Collat	0.0	5.77	75	8	9	39	47.4	0.0	96.1	0.0	54.5	47.0	0.0	0.0	89.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.5		
FHMS K-F77	All Collat	0.0	5.63	74	6	6	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.9		
FHMS K-F78	All Collat	0.0	5.64	74	8	8	33	0.0	0.0	0.0	0.0	60.2	0.0	12.0	0.0	0.0	5.4	61.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.9		
FHMS K-F79	All Collat	0.0	5.88	72	10	12	37	93.8	0.0	75.5	63.5	0.0	0.0	0.0	0.0	12.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.5		
FHMS K-F80	All Collat	0.0	5.78	71	8	8	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.2		

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons									
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT						
FHMS K-F81	All Collat	0.0	5.80	71	7	7	42	0.0	0.0	0.0	0.0	71.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.1	9.7	29.5
FHMS K-F82	All Collat	0.0	5.72	70	10	10	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.0	
FHMS K-F83	All Collat	0.0	6.02	70	8	8	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	77.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5	26.8	
FHMS K-F84	All Collat	0.0	5.88	69	2	2	36	0.0	0.0	95.3	0.0	0.0	0.0	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.1	39.2	33.4	28.6	
FHMS K-F85	All Collat	0.0	6.55	68	3	3	40	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.1	60.3	44.0	
FHMS K-F86	All Collat	0.0	6.06	69	2	2	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.7		
FHMS K-F87	All Collat	0.0	6.72	67	2	2	49	0.0	0.0	0.0	0.0	0.0	98.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	0.0	0.0	58.2	30.4	32.8		
FHMS K-F88	All Collat	0.0	6.33	67	6	6	23	0.0	0.0	0.0	80.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.9	12.3	22.1		
FHMS K-F89	All Collat	0.0	6.31	67	5	5	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.2		
FHMS K-F90	All Collat	0.0	6.16	66	6	6	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	74.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.1	20.3		
FHMS K-F91	All Collat	0.0	6.40	66	12	12	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	68.2	0.0	0.0	0.0	21.2		
FHMS K-F92	All Collat	0.0	6.21	65	5	5	45	0.0	0.0	0.0	0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	73.7	41.3	29.1		
FHMS K-F93	All Collat	0.0	6.40	66	6	8	43	77.9	0.0	95.1	0.0	0.0	0.0	92.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.4	0.0	0.0	0.0	0.0	79.4	50.3	47.3	33.0		
FHMS K-F94	All Collat	0.0	6.24	65	15	15	45	0.0	0.0	0.0	35.1	65.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.7	11.6	20.8		
FHMS K-F95	Group 1	0.0	6.37	65	11	11	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.2		
FHMS K-F95	Group 2	0.0	6.05	65	3	3	16	0.0	0.0	0.0	0.0	0.0	87.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.4	15.9	20.4		
FHMS K-F95	Total	0.0	6.18	65	14	14	38	0.0	0.0	0.0	0.0	0.0	72.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.0	10.1	21.3		
FHMS K-F96	Group 1	0.0	6.25	64	4	4	21	0.0	0.0	0.0	0.0	99.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.3	38.9	27.8		
FHMS K-F96	Group 2	0.0	6.36	64	3	3	28	0.0	0.0	0.0	0.0	98.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	54.6	29.1	31.2		
FHMS K-F96	Total	0.0	6.30	64	7	7	49	0.0	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.7	34.6	29.9		
FHMS K-F97	Group 1				0	0	8															100.0				0.0				37.9		
FHMS K-F97	Group 2	0.0	6.35	64	5	5	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.6		
FHMS K-F97	Total				0	0	37																54.6			0.0				26.7		
FHMS K-F98	Group 1	0.0	6.32	63	2	2	6	0.0	0.0	91.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.1	33.6	17.8	13.0		
FHMS K-F98	Group 2	0.0	6.10	63	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.1		
FHMS K-F98	Total	0.0	6.14	63	11	11	31	0.0	0.0	33.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0	6.6	3.3	14.8		
FHMS K-F99	All Collat	0.0	6.00	63	5	5	28	0.0	37.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.5	7.5	3.8	13.9		
FHMS K-F100	Group 1	0.0	6.21	64	3	3	14	0.0	0.0	0.0	0.0	96.2	30.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.0	25.1	31.0		
FHMS K-F100	Group 2	0.0	6.16	64	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	89.1	0.0	0.0	0.0	19.6	28.5		
FHMS K-F100	Total	0.0	6.17	64	7	7	41	0.0	0.0	0.0	0.0	63.5	11.8	0.0	82.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	79.7	0.0	0.0	17.6	21.3	29.2			
FHMS K-F101	All Collat	0.0	6.16	63	10	10	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.0	23.7		
FHMS K-F102	All Collat	0.0	5.99	63	8	8	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.0	34.1	0.0	0.0	0.0	0.0	0.0	6.3	17.0		
FHMS K-F103	All Collat	0.0	6.03	62	10	10	31	0.0	0.0	66.5	0.0	0.0	80.0	0.0	0.0	0.0	0.0	0.0	0.0	37.6	0.0	0.0	0.0	0.0	0.0	0.0	31.3	37.7	22.8	17.6		
FHMS K-F104	All Collat	0.0	5.92	62	4	4	26	0.0	0.0	0.0	75.4	0.0	0.0	0.0	0.0	0.0	20.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.0	12.4	20.5		
FHMS K-F105	All Collat	0.0	6.10	62	5	6	29	59.5	0.0	0.0	0.0	0.0	0.0	77.5	0.0	0.0	0.0	0.0	0.0	0.0	73.3	0.0	0.0	0.0	0.0	0.0	25.4	13.6	27.2	23.6		
FHMS K-F106	All Collat	0.0	5.99	62	10	10	30	0.0	0.0	0.0	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.8	0.0	0.0	0.0	0.0	31.5	16.0	18.8		
FHMS K-F107	All Collat	0.0	5.77	62	7	8	30	26.8	0.0	0.0	0.0	32.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.8	8.2	9.8	11.2	5.7	14.9			
FHMS K-F108	All Collat	0.0	6.28	61	8	8	37	0.0	60.2	0.0	40.2	0.0	0.0	0.0	71.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.7	0.0	0.0	0.0	26.4	21.0	19.6	28.8		
FHMS K-F109	All Collat	0.0	6.21	61	9	9	40	0.0	0.0	81.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.2	0.0	0.0	0.0	44.7	24.4	12.7	24.2		
FHMS K-F110	All Collat	0.0	6.01	66	12	12	42	0.0	22.7	43.9	0.0	0.0	0.0	0.0	0.0	0.0	89.4	86.6	0.0	0.0	0.0	0.0	0.0	0.0	16.3	24.7	12.9	36.3	17.5			

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FHMS K-F111	All Collat	0.0	6.25	60	7	7	43	0.0	0.0	99.8	76.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	92.4	71.1	44.1	26.6
FHMS K-F112	All Collat	0.0	6.28	59	7	7	38	0.0	0.0	79.3	0.0	0.0	48.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.2	31.3	16.3	27.9
FHMS K-F113	All Collat	0.0	6.25	59	11	12	39	36.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.2	0.0	0.0	0.0	13.7	7.1	12.9	23.1	
FHMS K-F114	All Collat	4.9	6.34	59	19	19	44	0.0	0.0	55.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.5	0.0	0.0	0.0	23.9	12.4	8.3	18.2	
FHMS K-F115	All Collat	0.0	6.36	59	14	14	65	0.0	58.8	14.4	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	8.3	0.0	70.7	33.5	29.4	15.7	8.8	24.3	
FHMS K-F116	All Collat	0.0	6.25	57	12	13	37	34.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.4	0.0	0.0	0.0	0.0	0.0	0.0	12.9	6.7	5.1	16.9	
FHMS K-F117	All Collat	0.0	6.14	63	13	13	61	0.0	0.0	0.0	0.0	0.0	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	0.0	7.6	3.8	19.0	
FHMS K-F118	All Collat	0.0	6.05	56	13	13	42	0.0	0.0	0.0	0.0	0.0	33.1	0.0	64.5	85.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	25.1	18.0	
FHMS K-F119	All Collat	0.0	6.27	56	12	12	44	0.0	0.0	0.0	0.0	0.0	42.0	0.0	0.0	0.0	0.0	0.0	89.3	0.0	66.2	0.0	30.3	8.8	21.9	22.8	
FHMS K-F120	All Collat	0.0	6.28	56	19	19	46	0.0	19.2	0.0	0.0	0.0	0.0	63.9	55.9	0.0	17.1	0.0	0.0	0.0	0.0	0.0	6.8	3.5	17.2	19.0	
FHMS K-F121	All Collat	0.0	5.95	55	9	9	28	0.0	0.0	0.0	0.0	11.2	0.0	18.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	2.6	19.8	
FHMS K-F122	All Collat	0.0	6.09	54	11	11	37	0.0	0.0	0.0	0.0	35.4	0.0	57.3	8.3	0.0	0.0	0.0	0.0	0.0	38.9	0.0	49.6	7.1	10.8	18.1	
FHMS K-F123	All Collat	0.0	5.87	54	11	11	32	0.0	4.3	49.0	12.9	0.0	0.0	86.9	0.0	49.5	0.0	0.0	0.0	0.0	32.9	0.0	21.6	13.2	25.7	20.0	
FHMS K-F124	All Collat	0.0	6.10	54	16	16	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.5	
FHMS K-F125	All Collat	0.0	5.90	54	14	14	25	0.0	0.0	0.0	0.0	49.6	0.0	52.6	66.1	13.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.9	20.0	11.7	
FHMS K-F126	All Collat	0.0	6.17	53	15	15	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4	0.0	55.4	63.0	0.0	49.1	0.0	0.0	0.0	15.8	12.4	
FHMS K-F127	All Collat	0.0	6.05	52	23	23	34	0.0	0.0	0.0	0.0	91.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.9	18.0	14.1	
FHMS K-F128	All Collat	0.0	6.25	53	15	15	42	0.0	0.0	0.0	56.4	0.0	0.0	0.0	0.0	0.0	56.4	0.0	0.0	0.0	0.0	49.4	0.0	13.0	12.9	20.0	
FHMS K-F129	All Collat	0.0	6.03	51	23	23	36	0.0	0.0	0.0	98.8	0.0	0.0	0.0	39.9	0.0	0.0	54.3	0.0	0.0	0.0	22.7	0.0	52.7	36.2	16.7	
FHMS K-F130	All Collat	0.0	6.01	51	16	16	24	0.0	0.0	79.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.3	22.9	11.9	8.2	
FHMS K-F131	All Collat	0.0	6.29	51	29	30	48	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.7	0.3	5.5	
FHMS K-F132	All Collat	0.0	6.20	51	20	20	35	0.0	0.0	37.3	0.0	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.6	7.4	5.9	9.0	
FHMS K-F133	All Collat	0.0	6.06	50	20	20	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	50.5	4.8	0.0	0.0	0.0	1.3	3.8	
FHMS K-F134	All Collat	0.0	6.14	49	17	17	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.5	85.1	0.0	0.0	0.0	0.0	0.0	17.5	12.4	
FHMS K-F135	All Collat	0.0	6.09	49	19	20	30	32.3	0.0	0.0	0.0	0.0	0.0	73.6	0.0	0.0	17.6	0.0	0.0	0.0	0.0	49.5	12.1	6.2	14.7	8.5	
FHMS K-F136	All Collat	0.0	6.22	49	13	13	33	0.0	0.0	40.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.5	0.0	16.2	8.3	4.2	17.4	
FHMS K-F137	All Collat	0.0	6.12	48	15	15	32	0.0	0.0	0.0	86.5	0.0	0.0	0.0	68.6	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.7	28.2	17.4	
FHMS K-F138	All Collat	0.0	6.17	47	22	22	38	0.0	0.0	0.0	72.8	0.0	63.7	0.0	0.0	28.5	0.0	53.5	0.0	0.0	0.0	0.0	0.0	33.2	24.8	10.7	
FHMS K-F139	All Collat	0.0	5.95	46	23	23	43	0.0	23.5	0.0	0.0	0.0	40.3	19.7	0.0	51.8	0.0	0.0	19.5	0.0	0.0	47.6	8.6	12.4	15.2	11.0	
FHMS K-F140	All Collat	0.0	5.87	47	22	22	33	0.0	0.0	0.0	0.0	0.0	7.5	0.0	0.0	0.0	0.0	0.0	0.0	26.5	62.5	32.1	0.0	1.3	0.6	7.2	
FHMS K-F141	All Collat	0.0	5.84	44	28	28	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.2	19.4	0.0	0.0	0.0	23.0	0.0	0.0	4.3	14.4	
FHMS K-F142	All Collat	0.0	5.74	43	17	17	27	0.0	0.0	43.1	83.8	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	17.4	33.0	18.8	10.6	
FHMS K-F143	All Collat	0.0	5.63	45	16	17	21	28.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.0	0.0	0.0	0.0	0.0	46.6	0.0	10.5	5.4	10.1	7.1	
FHMS K-F144	All Collat	0.0	5.84	43	22	22	32	0.0	37.0	0.0	0.0	0.0	39.4	41.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.3	14.9	11.5	8.5	
FHMS K-F145	All Collat	0.0	5.73	42	22	22	30	0.0	0.0	0.0	70.9	0.0	0.0	0.0	50.8	0.0	0.0	0.0	30.1	0.0	0.0	0.0	0.0	18.7	17.4	9.6	
FHMS K-F146	All Collat	0.0	5.69	41	23	23	32	0.0	0.0	0.0	39.6	14.8	87.2	40.5	43.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	26.8	9.3	
FHMS K-F147	All Collat	0.0	5.65	41	24	25	29	25.3	0.0	0.0	31.5	0.0	39.2	0.0	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	17.9	12.7	3.9	
FHMS K-F148	All Collat	0.0	5.68	40	25	25	28	0.0	58.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	25.6	13.5	8.8	3.1	
FHMS K-F149	All Collat	0.0	5.75	40	21	21	31	0.0	0.0	0.0	80.4	0.0	66.5	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	37.9	21.3	10.4	
FHMS K-F150	All Collat	0.0	5.81	40	21	21	30	0.0	41.5	38.3	0.0	0.0	6.5	0.0	0.0	55.7	0.0	0.0	25.8	0.0	0.0	0.0	29.1	16.4	16.7	8.8	

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FHMS K-F151	All Collat	0.0	5.67	39	20	20	31	0.0	0.0	0.0	0.0	0.0	18.3	0.0	36.1	36.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	8.9	9.5
FHMS K-F152	All Collat	0.0	5.77	38	20	20	31	0.0	0.0	0.0	20.1	0.0	3.8	0.0	0.0	0.0	0.0	0.0	47.2	0.0	0.0	59.1	0.0	0.0	4.3	7.4	12.5		
FHMS K-F153	All Collat	0.0	5.86	38	16	16	22	0.0	0.0	0.0	0.0	0.0	17.7	0.0	0.0	0.0	0.0	53.6	32.1	0.0	0.0	0.0	0.0	0.0	3.2	11.0	9.2		
FHMS K-F154	All Collat	0.0	5.77	38	17	17	28	0.0	0.0	0.0	61.2	30.8	0.0	23.4	51.2	0.0	24.4	0.0	0.0	52.8	0.0	64.6	0.0	19.9	19.2	11.0			
FHMS K-F155	All Collat	0.0	5.71	42	14	15	28	43.6	85.5	6.8	0.0	0.0	45.4	0.0	0.0	75.0	67.2	0.0	0.0	0.0	10.3	57.0	39.9	36.7	14.5				
FHMS K-F156	All Collat	0.0	5.58	39	24	24	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	0.0	17.9	0.0	0.0	0.0	0.0	1.6	4.4			
FHMS K-F157	All Collat	0.0	5.70	37	16	16	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.1	0.0	0.0	0.0	0.0	7.7			
FHMS K-F158	All Collat	0.0	5.75	35	15	15	20	0.0	20.6	0.0	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	13.0	6.6	7.3			
FHMS K-F159	All Collat	0.0	5.62	36	10	10	12	0.0	0.0	0.0	0.0	0.0	28.2	0.0	0.0	0.0	85.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.4	6.9			
FHMS K-F160	All Collat	0.0	5.59	38	12	14	27	84.1	64.8	86.8	0.0	0.0	29.1	0.0	21.2	86.1	0.0	0.0	0.0	0.0	0.0	0.0	80.7	55.1	42.6	25.7			
FHMS K-F161	All Collat	0.0	5.73	32	12	13	20	30.7	0.0	0.0	0.0	0.0	0.0	66.8	0.0	73.6	0.0	0.0	11.7	0.0	0.0	0.0	11.4	5.9	21.9	15.2			
FHMS K-F162	All Collat	0.0	5.66	28	24	24	30	0.0	0.0	26.9	0.0	0.0	0.0	0.0	0.0	55.4	0.0	0.0	12.2	0.0	0.0	0.0	10.0	5.1	10.0	7.3			
FHMS K-F163	All Collat	0.0	5.68	26	23	23	27	0.0	0.0	23.4	35.1	0.0	0.0	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0	0.0	8.6	11.0	7.1	4.6			
FHMS K-F164	All Collat	0.0	5.46	20	20	20	27	0.0	71.9	8.7	0.0	0.0	12.4	0.0	0.0	0.0	27.9	0.0	0.0	0.0	0.0	0.0	36.5	21.6	13.6	11.0			
FHMS K-F165	All Collat	0.0	5.54	14	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0	0.0	0.0	0.0			
FHMS K-F166	All Collat	0.0	5.63	14	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0	0.0	0.0	0.0			
FHMS K-F167	All Collat	0.0	5.61	15	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0			
FHMS K-F168	All Collat	0.0	5.38	8	29	29	29	0.0	0.0	0.0	0.0												0.0			0.0			
FHMS K-F169	All Collat	0.0	5.52	6	24	24	24	0.0	0.0														0.0			0.0			
FHMS K-F170	All Collat	0.0	5.60	4	28		28																						

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons																		
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT															
FHMS K-F01	All Collat				0	0	80																																	42.6	
FHMS K-F02	All Collat				0	0	87																																	45.5	
FHMS K-F03	All Collat				0	0	85																																	43.2	
FHMS K-F04	All Collat				0	0	79																																	49.5	
FHMS K-F05	All Collat				0	0	88																																	38.2	
FHMS K-F06	All Collat				0	0	66																																	37.8	
FHMS K-F07	All Collat				0	0	40																																	29.7	
FHMS K-F08	All Collat				0	0	73																																	35.0	
FHMS K-F09	All Collat				0	0	80																																	39.8	
FHMS K-F10	All Collat				0	0	76																																	42.5	
FHMS K-F11	All Collat				0	0	78																																	40.7	
FHMS K-F12	All Collat	0.0	6.09	128	1	1	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.5			
FHMS K-F13	All Collat				0	0	48										100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.2		
FHMS K-F14	All Collat				0	0	83																																	44.8	
FHMS K-F15	All Collat				0	0	67																																	41.6	
FHMS K-F16	All Collat				0	0	69										100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.5		
FHMS K-F17	All Collat				0	0	56																																	45.1	
FHMS K-F18	All Collat	0.0	5.74	119	1	1	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.9			
FHMS K-F19	All Collat				0	0	66																																	42.0	
FHMS K-F20	All Collat				0	0	48																																	62.9	
FHMS K-F21	All Collat				0	0	83										0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.2		
FHMS K-F22	All Collat				0	0	58																																	45.7	
FHMS K-F23	All Collat				0	0	49																																	48.8	
FHMS K-F24	All Collat				0	0	50																																	39.9	
FHMS K-F25	All Collat	0.0	6.03	114	4	4	70	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.6			
FHMS K-F26	All Collat	0.0	4.79	113	1	1	21	1.0	2.2	0.0	2.2	1.7	0.9	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2		
FHMS K-F27	All Collat				0	0	55																																	33.9	
FHMS K-F28	All Collat				0	0	61																																	45.6	
FHMS K-F29	All Collat				0	0	54																																	41.0	
FHMS K-F30	All Collat	0.0	6.24	112	2	2	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.1			
FHMS K-F31	All Collat	0.0	4.50	108	1	1	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.5			
FHMS K-F32	All Collat				0	0	58																																	43.0	
FHMS K-F33	All Collat	0.0	5.69	105	3	3	58	0.0	0.0	85.9	0.0	0.0	0.0	0.0	92.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.8	27.5	30.5	36.0
FHMS K-F34	All Collat				0	0	48																																	39.0	
FHMS K-F35	All Collat				0	0	54																																	40.6	
FHMS K-F36	All Collat				0	0	50																																	31.0	
FHMS K-F37	All Collat	0.0	5.76	104	4	4	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.6		
FHMS K-F38	All Collat	0.0	6.48	103	1	1	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.8	0.0	94.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.1		
FHMS K-F39	All Collat				0	0	42																																100.0	35.9	
FHMS K-F40	All Collat	0.0	6.05	101	3	3	46	0.0	0.0	0.0	0.0	0.0	96.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2		

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025						2024		Horizons										
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FHMS K-F41	All Collat	0.0	6.03	100	1	1	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.5
FHMS K-F42	All Collat				0	0	58																				35.5	
FHMS K-F43	All Collat	0.0	5.58	99	5	5	42	0.0	0.0	0.0	0.0	87.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.9	
FHMS K-F44	All Collat	0.0	6.40	98	1	1	74	0.0	0.0	0.0	0.0	100.0	0.7	1.9	0.0	0.0	100.0	0.0	0.0	89.5	100.0	70.3	0.0	90.6	95.9	41.6		
FHMS K-F45	All Collat	0.0	5.79	97	2	2	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	99.8	0.0	100.0	0.0	0.0	57.7	34.2		
FHMS K-F46	All Collat	0.0	6.11	98	2	2	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.7		
FHMS K-F47	All Collat				0	0	55												100.0	0.0	0.0	0.0				38.6		
FHMS K-F48	All Collat	0.0	5.29	94	4	4	43	0.0	0.0	0.0	0.0	91.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.3		
FHMS K-F49	All Collat				0	0	55		0.0	0.0	0.0	0.0	0.0	0.0	100.0	99.1	100.0	100.0	0.0	0.0	0.0	0.0				34.2		
FHMS K-F50	All Collat	0.0	5.41	93	6	6	49	0.0	0.0	0.0	0.0	0.0	99.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.5		
FHMS K-F51	All Collat				0	0	42												100.0	0.0	0.0	0.0				42.3		
FHMS K-F52	All Collat	0.0	5.56	91	2	2	36	0.0	97.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.9		
FHMS K-F53	All Collat	0.0	5.90	90	1	1	47	0.0	0.0	0.0	100.0	100.0	99.8	20.3	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.1		
FHMS K-F54	All Collat	0.0	5.49	89	6	6	41	0.0	0.0	0.0	0.0	82.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.4		
FHMS K-F55	All Collat				0	0	40						100.0	59.5	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0				30.4		
FHMS K-F56	All Collat	0.0	5.32	88	4	5	21	76.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.7		
FHMS K-F57	All Collat	0.0	5.36	88	4	5	42	93.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	94.2	0.0	0.0	0.0				26.2		
FHMS K-F58	All Collat				0	0	41					100.0	96.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				30.1		
FHMS K-F59	All Collat	0.0	5.34	86	7	7	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.2		
FHMS K-F60	All Collat	0.0	5.77	87	1	2	45	100.0	0.0	90.6	77.2	0.0	55.5	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.0		
FHMS K-F61	All Collat	0.0	5.36	85	7	7	33	0.0	50.3	0.0	0.0	62.9	0.0	0.0	84.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.6		
FHMS K-F62	All Collat	0.0	5.70	84	2	3	37	100.0	0.0	0.0	89.3	93.7	98.9	50.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.4		
FHMS K-F63	All Collat	0.0	5.49	83	13	13	36	0.0	0.0	70.8	45.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	0.0	0.0	0.0	0.0	13.6		
FHMS K-F64	All Collat	0.0	5.25	82	2	3	26	96.4	0.0	0.0	0.0	0.0	0.0	0.0	38.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.7		
FHMS K-F65	All Collat	0.0	5.34	81	5	5	26	0.0	0.0	0.0	0.0	92.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.7		
FHMS K-F66	All Collat	0.0	5.31	80	4	4	30	0.0	59.5	0.0	0.0	0.0	49.7	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0				28.4		
FHMS K-F67	All Collat	0.0	5.43	80	7	7	21	0.0	0.0	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6		
FHMS K-F68	All Collat	0.0	5.25	81	4	4	29	0.0	0.0	0.0	0.0	91.1	0.0	0.0	0.0	84.9	0.0	0.0	0.0	94.4	0.0					26.0		
FHMS K-F69	All Collat	0.0	5.45	79	4	5	33	99.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.0		
FHMS K-F70	All Collat	0.0	5.53	79	4	4	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	90.2	95.7	0.0	0.0					32.8		
FHMS K-F71	All Collat	0.0	5.52	78	16	16	34	0.0	0.0	0.0	0.0	0.0	0.0	83.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.4		
FHMS K-F72	All Collat	0.0	5.64	84	1	1	27	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.8		
FHMS K-F73	All Collat	12.2	5.39	80	13	14	38	28.2	0.0	0.0	0.0	0.0	10.2	0.0	58.2	0.0	0.0	0.0	40.1	0.0	0.0	0.0	0.0	0.0	0.0	14.8		
FHMS K-F74	All Collat	0.0	5.84	74	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.5		
FHMS K-F75	All Collat	0.0	5.94	75	5	5	32	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.9		
FHMS K-F76	All Collat	0.0	5.77	75	8	9	39	47.4	0.0	96.1	0.0	54.5	47.0	0.0	0.0	89.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.9		
FHMS K-F77	All Collat	0.0	5.63	74	6	6	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.4		
FHMS K-F78	All Collat	0.0	5.64	74	8	8	33	0.0	0.0	0.0	0.0	60.2	0.0	12.0	0.0	0.0	5.4	61.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0		
FHMS K-F79	All Collat	0.0	5.88	72	10	12	37	93.8	0.0	75.5	63.5	0.0	0.0	0.0	0.0	12.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.6		
FHMS K-F80	All Collat	0.0	5.78	71	8	8	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.4		

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons												
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT									
FHMS K-F81	All Collat	0.0	5.80	71	7	7	42	0.0	0.0	0.0	0.0	71.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.4
FHMS K-F82	All Collat	0.0	5.72	70	10	10	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.4	
FHMS K-F83	All Collat	0.0	6.02	70	8	8	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	77.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.4	
FHMS K-F84	All Collat	0.0	5.88	69	2	2	36	0.0	0.0	95.3	0.0	0.0	0.0	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.1	39.2	33.4	35.4	35.4		
FHMS K-F85	All Collat	0.0	6.55	68	3	3	40	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.2		
FHMS K-F86	All Collat	0.0	6.06	69	2	2	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.1		
FHMS K-F87	All Collat	0.0	6.72	67	2	2	49	0.0	0.0	0.0	0.0	0.0	98.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	0.0	0.0	58.2	30.4	43.6	43.6			
FHMS K-F88	All Collat	0.0	6.33	67	6	6	23	0.0	0.0	0.0	80.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.5		
FHMS K-F89	All Collat	0.0	6.31	67	5	5	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.7		
FHMS K-F90	All Collat	0.0	6.16	66	6	6	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	74.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.1		
FHMS K-F91	All Collat	0.0	6.40	66	12	12	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	68.2	0.0	0.0	0.0	0.0	0.0	27.3		
FHMS K-F92	All Collat	0.0	6.21	65	5	5	45	0.0	0.0	0.0	0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	73.7	41.3	44.2	44.2			
FHMS K-F93	All Collat	0.0	6.40	66	6	8	43	77.9	0.0	95.1	0.0	0.0	0.0	92.5	0.0	0.0	0.0	0.0	0.0	0.0	69.4	0.0	0.0	0.0	0.0	0.0	0.0	79.4	50.3	47.3	44.0	44.0			
FHMS K-F94	All Collat	0.0	6.24	65	15	15	45	0.0	0.0	0.0	35.1	65.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.3		
FHMS K-F95	Group 1	0.0	6.37	65	11	11	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.6		
FHMS K-F95	Group 2	0.0	6.05	65	3	3	16	0.0	0.0	0.0	0.0	0.0	87.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.2		
FHMS K-F95	Total	0.0	6.18	65	14	14	38	0.0	0.0	0.0	0.0	0.0	72.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.2		
FHMS K-F96	Group 1	0.0	6.25	64	4	4	21	0.0	0.0	0.0	0.0	99.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.9		
FHMS K-F96	Group 2	0.0	6.36	64	3	3	28	0.0	0.0	0.0	0.0	98.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.0		
FHMS K-F96	Total	0.0	6.30	64	7	7	49	0.0	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7		
FHMS K-F97	Group 1				0	0	8																		100.0	0.0							52.3		
FHMS K-F97	Group 2	0.0	6.35	64	5	5	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.9		
FHMS K-F97	Total				0	0	37																		54.6	0.0							34.6		
FHMS K-F98	Group 1	0.0	6.32	63	2	2	6	0.0	0.0	91.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.1	33.6	17.8	16.1	16.1			
FHMS K-F98	Group 2	0.0	6.10	63	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.4		
FHMS K-F98	Total	0.0	6.14	63	11	11	31	0.0	0.0	33.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0	6.6	3.3	18.3	18.3			
FHMS K-F99	All Collat	0.0	6.00	63	5	5	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.5		
FHMS K-F100	Group 1	0.0	6.21	64	3	3	14	0.0	0.0	0.0	0.0	96.2	30.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.1		
FHMS K-F100	Group 2	0.0	6.16	64	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	89.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.6		
FHMS K-F100	Total	0.0	6.17	64	7	7	41	0.0	0.0	0.0	0.0	63.5	11.8	0.0	82.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	79.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.0		
FHMS K-F101	All Collat	0.0	6.16	63	10	10	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.2		
FHMS K-F102	All Collat	0.0	5.99	63	8	8	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.0	34.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.0		
FHMS K-F103	All Collat	0.0	6.03	62	10	10	31	0.0	0.0	66.5	0.0	0.0	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.3	37.7	22.8	23.5	23.5		
FHMS K-F104	All Collat	0.0	5.92	62	4	4	26	0.0	0.0	0.0	75.4	0.0	0.0	0.0	0.0	0.0	20.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.9		
FHMS K-F105	All Collat	0.0	6.10	62	5	6	29	59.5	0.0	0.0	0.0	0.0	0.0	77.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	73.3	0.0	0.0	0.0	0.0	0.0	25.4	13.6	27.2	30.8	30.8			
FHMS K-F106	All Collat	0.0	5.99	62	10	10	30	0.0	0.0	0.0	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.2		
FHMS K-F107	All Collat	0.0	5.77	62	7	8	30	26.8	0.0	0.0	0.0	32.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.8	8.2	9.8	11.2	5.7	22.7	22.7				
FHMS K-F108	All Collat	0.0	6.28	61	8	8	37	0.0	60.2	0.0	40.2	0.0	0.0	0.0	0.0	71.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.7	0.0	0.0	0.0	26.4	21.0	19.6	42.2	42.2			
FHMS K-F109	All Collat	0.0	6.21	61	9	9	40	0.0	0.0	81.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.2	0.0	0.0	44.7	24.4	12.7	33.3	33.3			
FHMS K-F110	All Collat	0.0	6.01	66	12	12	42	0.0	22.7	43.9	0.0	0.0	0.0	0.0	0.0	0.0	89.4	86.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.3	24.7	12.9	36.3	23.0	23.0				

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FHMS K-F111	All Collat	0.0	6.25	60	7	7	43	0.0	0.0	99.8	76.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	92.4	71.1	44.1	36.6
FHMS K-F112	All Collat	0.0	6.28	59	7	7	38	0.0	0.0	79.3	0.0	0.0	48.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.2	31.3	16.3	41.2
FHMS K-F113	All Collat	0.0	6.25	59	11	12	39	36.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.2	0.0	0.0	0.0	0.0	13.7	7.1	12.9	30.2	
FHMS K-F114	All Collat	4.9	6.34	59	19	19	44	0.0	0.0	55.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.5	0.0	0.0	0.0	23.9	12.4	8.3	25.7	
FHMS K-F115	All Collat	0.0	6.36	59	14	14	65	0.0	58.8	14.4	0.0	0.0	0.7	0.0	0.0	0.0	0.0	8.3	0.0	70.7	33.5	0.0	29.4	15.7	8.8	30.8	
FHMS K-F116	All Collat	0.0	6.25	57	12	13	37	34.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.4	0.0	0.0	0.0	0.0	0.0	0.0	12.9	6.7	5.1	22.0	
FHMS K-F117	All Collat	0.0	6.14	63	13	13	61	0.0	0.0	0.0	0.0	0.0	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	0.0	0.0	7.6	3.8	24.4	
FHMS K-F118	All Collat	0.0	6.05	56	13	13	42	0.0	0.0	0.0	0.0	0.0	33.1	0.0	64.5	85.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	25.1	25.0	
FHMS K-F119	All Collat	0.0	6.27	56	12	12	44	0.0	0.0	0.0	0.0	0.0	42.0	0.0	0.0	0.0	0.0	89.3	0.0	66.2	0.0	30.3	0.0	8.8	21.9	31.5	
FHMS K-F120	All Collat	0.0	6.28	56	19	19	46	0.0	19.2	0.0	0.0	0.0	0.0	63.9	55.9	0.0	17.1	0.0	0.0	0.0	0.0	0.0	6.8	3.5	17.2	24.8	
FHMS K-F121	All Collat	0.0	5.95	55	9	9	28	0.0	0.0	0.0	0.0	11.2	0.0	18.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	2.6	27.2	
FHMS K-F122	All Collat	0.0	6.09	54	11	11	37	0.0	0.0	0.0	0.0	35.4	0.0	57.3	8.3	0.0	0.0	0.0	0.0	38.9	0.0	49.6	0.0	7.1	10.8	26.9	
FHMS K-F123	All Collat	0.0	5.87	54	11	11	32	0.0	4.3	49.0	12.9	0.0	0.0	86.9	0.0	49.5	0.0	0.0	0.0	32.9	0.0	0.0	21.6	13.2	25.7	28.0	
FHMS K-F124	All Collat	0.0	6.10	54	16	16	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.2	
FHMS K-F125	All Collat	0.0	5.90	54	14	14	25	0.0	0.0	0.0	0.0	49.6	0.0	52.6	66.1	13.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.9	20.0	16.0	
FHMS K-F126	All Collat	0.0	6.17	53	15	15	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4	0.0	55.4	63.0	0.0	49.1	0.0	0.0	0.0	15.8	16.3	
FHMS K-F127	All Collat	0.0	6.05	52	23	23	34	0.0	0.0	0.0	0.0	91.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.9	18.0	18.7	
FHMS K-F128	All Collat	0.0	6.25	53	15	15	42	0.0	0.0	0.0	56.4	0.0	0.0	0.0	0.0	0.0	56.4	0.0	0.0	0.0	49.4	0.0	0.0	13.0	12.9	27.6	
FHMS K-F129	All Collat	0.0	6.03	51	23	23	36	0.0	0.0	0.0	98.8	0.0	0.0	0.0	39.9	0.0	0.0	54.3	0.0	0.0	0.0	22.7	0.0	52.7	36.2	21.4	
FHMS K-F130	All Collat	0.0	6.01	51	16	16	24	0.0	0.0	79.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.3	22.9	11.9	10.9	
FHMS K-F131	All Collat	0.0	6.29	51	29	30	48	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.7	0.3	7.7	
FHMS K-F132	All Collat	0.0	6.20	51	20	20	35	0.0	0.0	37.3	0.0	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.6	7.4	5.9	11.3	
FHMS K-F133	All Collat	0.0	6.06	50	20	20	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	50.5	4.8	0.0	0.0	0.0	1.3	5.0	
FHMS K-F134	All Collat	0.0	6.14	49	17	17	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.5	85.1	0.0	0.0	0.0	0.0	0.0	0.0	17.5	17.5	
FHMS K-F135	All Collat	0.0	6.09	49	19	20	30	32.3	0.0	0.0	0.0	0.0	0.0	73.6	0.0	0.0	17.6	0.0	0.0	0.0	0.0	49.5	12.1	6.2	14.7	10.5	
FHMS K-F136	All Collat	0.0	6.22	49	13	13	33	0.0	0.0	40.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.5	0.0	16.2	8.3	4.2	24.0	
FHMS K-F137	All Collat	0.0	6.12	48	15	15	32	0.0	0.0	0.0	86.5	0.0	0.0	0.0	68.6	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.7	28.2	21.9	
FHMS K-F138	All Collat	0.0	6.17	47	22	22	38	0.0	0.0	0.0	72.8	0.0	63.7	0.0	0.0	28.5	0.0	53.5	0.0	0.0	0.0	0.0	0.0	33.2	24.8	13.0	
FHMS K-F139	All Collat	0.0	5.95	46	23	23	43	0.0	23.5	0.0	0.0	0.0	40.3	19.7	0.0	51.8	0.0	0.0	19.7	0.0	0.0	48.0	8.6	12.4	15.2	16.3	
FHMS K-F140	All Collat	0.0	5.87	47	22	22	33	0.0	0.0	0.0	0.0	0.0	7.5	0.0	0.0	0.0	0.0	0.0	0.0	26.5	62.5	32.1	0.0	1.3	0.6	10.6	
FHMS K-F141	All Collat	0.0	5.84	44	28	28	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.2	0.0	0.0	0.0	0.0	23.0	0.0	0.0	2.5	21.4	
FHMS K-F142	All Collat	0.0	5.74	43	17	17	27	0.0	0.0	43.1	83.8	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	17.4	33.0	18.8	14.3	
FHMS K-F143	All Collat	0.0	5.63	45	16	17	21	28.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.0	0.0	0.0	0.0	0.0	46.6	0.0	10.5	5.4	10.1	9.6	
FHMS K-F144	All Collat	0.0	5.84	43	22	22	32	0.0	37.0	0.0	0.0	0.0	39.4	41.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.3	14.9	11.7	11.6	
FHMS K-F145	All Collat	0.0	5.73	42	22	22	30	0.0	0.0	0.0	70.9	0.0	0.0	0.0	50.8	0.0	0.0	0.0	30.1	0.0	0.0	0.0	0.0	18.7	17.4	14.7	
FHMS K-F146	All Collat	0.0	5.69	41	23	23	32	0.0	0.0	0.0	39.6	14.8	87.2	40.5	43.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	26.8	14.8	
FHMS K-F147	All Collat	0.0	5.65	41	24	25	29	25.3	0.0	0.0	31.5	0.0	40.8	0.0	40.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	18.0	13.1	6.3	
FHMS K-F148	All Collat	0.0	5.68	40	25	25	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	0.0	2.0	1.7	
FHMS K-F149	All Collat	0.0	5.75	40	21	21	31	0.0	0.0	0.0	80.4	0.0	66.5	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	37.9	21.3	16.8	
FHMS K-F150	All Collat	0.0	5.81	40	21	21	30	0.0	41.5	38.3	0.0	0.0	6.5	0.0	0.0	55.7	0.0	0.0	25.8	0.0	0.0	0.0	29.1	16.4	16.7	12.4	

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FHMS K-F151	All Collat	0.0	5.67	39	20	20	31	0.0	0.0	0.0	0.0	0.0	18.3	0.0	36.1	36.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	8.9	14.7
FHMS K-F152	All Collat	0.0	5.77	38	20	20	31	0.0	0.0	0.0	20.1	0.0	3.8	0.0	0.0	0.0	0.0	0.0	47.2	0.0	0.0	59.1	0.0	0.0	4.3	7.4	18.3		
FHMS K-F153	All Collat	0.0	5.86	38	16	16	22	0.0	0.0	0.0	0.0	0.0	17.7	0.0	0.0	0.0	0.0	53.6	32.1	0.0	0.0	0.0	0.0	0.0	3.2	11.0	12.8		
FHMS K-F154	All Collat	0.0	5.77	38	17	17	28	0.0	0.0	0.0	61.2	30.8	0.0	23.4	51.2	0.0	24.4	0.0	0.0	52.8	0.0	64.6	0.0	19.9	19.2	16.0			
FHMS K-F155	All Collat	0.0	5.71	42	14	15	28	43.6	85.5	6.8	0.0	0.0	45.4	0.0	0.0	75.0	67.2	0.0	0.0	0.0	10.3	57.0	39.9	36.7	16.7				
FHMS K-F156	All Collat	0.0	5.58	39	24	24	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	0.0	17.9	0.0	0.0	0.0	0.0	1.6	5.9				
FHMS K-F157	All Collat	0.0	5.70	37	16	16	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.0	0.0	0.0	0.0	10.7				
FHMS K-F158	All Collat	0.0	5.75	35	15	15	20	0.0	20.6	0.0	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	57.5	0.0	7.4	13.0	6.6	10.5				
FHMS K-F159	All Collat	0.0	5.62	36	10	10	12	0.0	0.0	0.0	0.0	0.0	28.2	0.0	0.0	0.0	85.9	0.0	0.0	0.0	0.0	0.0	0.0	18.4	9.9				
FHMS K-F160	All Collat	0.0	5.59	38	12	14	27	84.1	64.8	86.8	0.0	0.0	29.1	0.0	21.2	86.1	0.0	0.0	0.0	0.0	0.0	80.7	55.1	42.6	27.2				
FHMS K-F161	All Collat	0.0	5.73	32	12	13	20	30.7	0.0	0.0	0.0	0.0	0.0	66.8	0.0	73.6	0.0	0.0	11.7	0.0	0.0	11.4	5.9	21.9	20.3				
FHMS K-F162	All Collat	0.0	5.66	28	24	24	30	0.0	0.0	26.9	0.0	0.0	0.0	0.0	0.0	55.4	0.0	0.0	12.2	0.0	0.0	10.0	5.1	10.0	10.2				
FHMS K-F163	All Collat	0.0	5.68	26	23	23	27	0.0	0.0	23.4	35.1	0.0	0.0	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0	8.6	11.0	7.1	5.9				
FHMS K-F164	All Collat	0.0	5.46	20	20	20	27	0.0	74.7	9.3	0.0	0.0	13.9	0.0	0.0	0.0	92.7	0.0	0.0	0.0	0.0	38.9	23.3	23.5	23.1				
FHMS K-F165	All Collat	0.0	5.54	14	17	17	17	0.0	0.0	0.0	0.0											0.0	0.0	0.0	0.0				
FHMS K-F166	All Collat	0.0	5.63	14	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0						0.0	0.0	0.0	0.0				
FHMS K-F167	All Collat	0.0	5.61	15	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0						0.0	0.0		0.0				
FHMS K-F168	All Collat	0.0	5.38	8	29	29	29																						
FHMS K-F169	All Collat	0.0	5.52	6	24	24	24																						
FHMS K-F170	All Collat	0.0	5.60	4	28		28																						

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons														
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT											
FHMS K-F01	All Collat				0	0	80																														0.3
FHMS K-F02	All Collat				0	0	87																														0.0
FHMS K-F03	All Collat				0	0	85																														0.0
FHMS K-F04	All Collat				0	0	79																														0.0
FHMS K-F05	All Collat				0	0	88																														0.0
FHMS K-F06	All Collat				0	0	66																														0.0
FHMS K-F07	All Collat				0	0	40																														0.0
FHMS K-F08	All Collat				0	0	73																														0.0
FHMS K-F09	All Collat				0	0	80																														0.0
FHMS K-F10	All Collat				0	0	76																														0.0
FHMS K-F11	All Collat				0	0	78																														0.0
FHMS K-F12	All Collat	0.0	6.09	128	1	1	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F13	All Collat				0	0	48										0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F14	All Collat				0	0	83																														0.0
FHMS K-F15	All Collat				0	0	67																														0.0
FHMS K-F16	All Collat				0	0	69										0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F17	All Collat				0	0	56																														0.0
FHMS K-F18	All Collat	0.0	5.74	119	1	1	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F19	All Collat				0	0	66																														0.3
FHMS K-F20	All Collat				0	0	48																													0.0	
FHMS K-F21	All Collat				0	0	83			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9		
FHMS K-F22	All Collat				0	0	58																													0.0	
FHMS K-F23	All Collat				0	0	49																													0.0	
FHMS K-F24	All Collat				0	0	50												0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F25	All Collat	0.0	6.03	114	4	4	70	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F26	All Collat	0.0	4.79	113	1	1	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F27	All Collat				0	0	55																														0.0
FHMS K-F28	All Collat				0	0	61																													0.0	
FHMS K-F29	All Collat				0	0	54																													0.0	
FHMS K-F30	All Collat	0.0	6.24	112	2	2	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F31	All Collat	0.0	4.50	108	1	1	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F32	All Collat				0	0	58																														0.0
FHMS K-F33	All Collat	0.0	5.69	105	3	3	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F34	All Collat				0	0	48																														0.0
FHMS K-F35	All Collat				0	0	54																														0.0
FHMS K-F36	All Collat				0	0	50																														0.0
FHMS K-F37	All Collat	0.0	5.76	104	4	4	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F38	All Collat	0.0	6.48	103	1	1	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F39	All Collat				0	0	42																														0.0
FHMS K-F40	All Collat	0.0	6.05	101	3	3	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025										2024	Horizons								
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FHMS K-F41	All Collat	0.0	6.03	100	1	1	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F42	All Collat				0	0	58																						0.0
FHMS K-F43	All Collat	0.0	5.58	99	5	5	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F44	All Collat	0.0	6.40	98	1	1	74	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F45	All Collat	0.0	5.79	97	2	2	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F46	All Collat	0.0	6.11	98	2	2	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F47	All Collat				0	0	55																						0.0
FHMS K-F48	All Collat	0.0	5.29	94	4	4	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F49	All Collat				0	0	55		100.0																				0.1
FHMS K-F50	All Collat	0.0	5.41	93	6	6	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F51	All Collat				0	0	42																						0.0
FHMS K-F52	All Collat	0.0	5.56	91	2	2	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F53	All Collat	0.0	5.90	90	1	1	47	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F54	All Collat	0.0	5.49	89	6	6	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
FHMS K-F55	All Collat				0	0	40							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F56	All Collat	0.0	5.32	88	4	5	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F57	All Collat	0.0	5.36	88	4	5	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F58	All Collat				0	0	41						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F59	All Collat	0.0	5.34	86	7	7	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F60	All Collat	0.0	5.77	87	1	2	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F61	All Collat	0.0	5.36	85	7	7	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F62	All Collat	0.0	5.70	84	2	3	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
FHMS K-F63	All Collat	0.0	5.49	83	13	13	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F64	All Collat	0.0	5.25	82	2	3	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F65	All Collat	0.0	5.34	81	5	5	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F66	All Collat	0.0	5.31	80	4	4	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F67	All Collat	0.0	5.43	80	7	7	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F68	All Collat	0.0	5.25	81	4	4	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F69	All Collat	0.0	5.45	79	4	5	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F70	All Collat	0.0	5.53	79	4	4	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F71	All Collat	0.0	5.52	78	16	16	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F72	All Collat	0.0	5.64	84	1	1	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F73	All Collat	12.2	5.39	80	13	14	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F74	All Collat	0.0	5.84	74	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F75	All Collat	0.0	5.94	75	5	5	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F76	All Collat	0.0	5.77	75	8	9	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F77	All Collat	0.0	5.63	74	6	6	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6
FHMS K-F78	All Collat	0.0	5.64	74	8	8	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F79	All Collat	0.0	5.88	72	10	12	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F80	All Collat	0.0	5.78	71	8	8	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons							
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT				
FHMS K-F81	All Collat	0.0	5.80	71	7	7	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F82	All Collat	0.0	5.72	70	10	10	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F83	All Collat	0.0	6.02	70	8	8	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F84	All Collat	0.0	5.88	69	2	2	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F85	All Collat	0.0	6.55	68	3	3	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F86	All Collat	0.0	6.06	69	2	2	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F87	All Collat	0.0	6.72	67	2	2	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F88	All Collat	0.0	6.33	67	6	6	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F89	All Collat	0.0	6.31	67	5	5	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F90	All Collat	0.0	6.16	66	6	6	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F91	All Collat	0.0	6.40	66	12	12	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F92	All Collat	0.0	6.21	65	5	5	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F93	All Collat	0.0	6.40	66	6	8	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F94	All Collat	0.0	6.24	65	15	15	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F95	Group 1	0.0	6.37	65	11	11	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F95	Group 2	0.0	6.05	65	3	3	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F95	Total	0.0	6.18	65	14	14	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F96	Group 1	0.0	6.25	64	4	4	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F96	Group 2	0.0	6.36	64	3	3	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F96	Total	0.0	6.30	64	7	7	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F97	Group 1				0	0	8															0.0	0.0							0.0
FHMS K-F97	Group 2	0.0	6.35	64	5	5	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F97	Total				0	0	37															0.0	0.0							0.0
FHMS K-F98	Group 1	0.0	6.32	63	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F98	Group 2	0.0	6.10	63	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F98	Total	0.0	6.14	63	11	11	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F99	All Collat	0.0	6.00	63	5	5	28	0.0	37.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F100	Group 1	0.0	6.21	64	3	3	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F100	Group 2	0.0	6.16	64	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F100	Total	0.0	6.17	64	7	7	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F101	All Collat	0.0	6.16	63	10	10	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F102	All Collat	0.0	5.99	63	8	8	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F103	All Collat	0.0	6.03	62	10	10	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F104	All Collat	0.0	5.92	62	4	4	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F105	All Collat	0.0	6.10	62	5	6	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F106	All Collat	0.0	5.99	62	10	10	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F107	All Collat	0.0	5.77	62	7	8	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F108	All Collat	0.0	6.28	61	8	8	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F109	All Collat	0.0	6.21	61	9	9	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
FHMS K-F110	All Collat	0.0	6.01	66	12	12	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons								
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT					
FHMS K-F111	All Collat	0.0	6.25	60	7	7	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F112	All Collat	0.0	6.28	59	7	7	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F113	All Collat	0.0	6.25	59	11	12	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F114	All Collat	4.9	6.34	59	19	19	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F115	All Collat	0.0	6.36	59	14	14	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F116	All Collat	0.0	6.25	57	12	13	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F117	All Collat	0.0	6.14	63	13	13	61	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F118	All Collat	0.0	6.05	56	13	13	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F119	All Collat	0.0	6.27	56	12	12	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F120	All Collat	0.0	6.28	56	19	19	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F121	All Collat	0.0	5.95	55	9	9	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F122	All Collat	0.0	6.09	54	11	11	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F123	All Collat	0.0	5.87	54	11	11	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F124	All Collat	0.0	6.10	54	16	16	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F125	All Collat	0.0	5.90	54	14	14	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F126	All Collat	0.0	6.17	53	15	15	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.0	
FHMS K-F127	All Collat	0.0	6.05	52	23	23	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F128	All Collat	0.0	6.25	53	15	15	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F129	All Collat	0.0	6.03	51	23	23	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F130	All Collat	0.0	6.01	51	16	16	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F131	All Collat	0.0	6.29	51	29	30	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F132	All Collat	0.0	6.20	51	20	20	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F133	All Collat	0.0	6.06	50	20	20	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F134	All Collat	0.0	6.14	49	17	17	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F135	All Collat	0.0	6.09	49	19	20	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F136	All Collat	0.0	6.22	49	13	13	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F137	All Collat	0.0	6.12	48	15	15	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F138	All Collat	0.0	6.17	47	22	22	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F139	All Collat	0.0	5.95	46	23	23	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F140	All Collat	0.0	5.87	47	22	22	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F141	All Collat	0.0	5.84	44	28	28	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	0.4	0.0	
FHMS K-F142	All Collat	0.0	5.74	43	17	17	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F143	All Collat	0.0	5.63	45	16	17	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F144	All Collat	0.0	5.84	43	22	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F145	All Collat	0.0	5.73	42	22	22	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F146	All Collat	0.0	5.69	41	23	23	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F147	All Collat	0.0	5.65	41	24	25	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F148	All Collat	0.0	5.68	40	25	25	28	0.0	58.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	13.5	6.9	2.1
FHMS K-F149	All Collat	0.0	5.75	40	21	21	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F150	All Collat	0.0	5.81	40	21	21	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons											
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT								
FHMS K-F151	All Collat	0.0	5.67	39	20	20	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F152	All Collat	0.0	5.77	38	20	20	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F153	All Collat	0.0	5.86	38	16	16	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F154	All Collat	0.0	5.77	38	17	17	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F155	All Collat	0.0	5.71	42	14	15	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F156	All Collat	0.0	5.58	39	24	24	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F157	All Collat	0.0	5.70	37	16	16	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F158	All Collat	0.0	5.75	35	15	15	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F159	All Collat	0.0	5.62	36	10	10	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F160	All Collat	0.0	5.59	38	12	14	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F161	All Collat	0.0	5.73	32	12	13	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F162	All Collat	0.0	5.66	28	24	24	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F163	All Collat	0.0	5.68	26	23	23	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F164	All Collat	0.0	5.46	20	20	20	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F165	All Collat	0.0	5.54	14	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F166	All Collat	0.0	5.63	14	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F167	All Collat	0.0	5.61	15	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F168	All Collat	0.0	5.38	8	29	29	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F169	All Collat	0.0	5.52	6	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F170	All Collat	0.0	5.60	4	28	28	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—% Prepayment Premiums Waived

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FHMS K-F01	All Collat				0	0	80																						
FHMS K-F02	All Collat				0	0	87																						
FHMS K-F03	All Collat				0	0	85																						
FHMS K-F04	All Collat				0	0	79																						
FHMS K-F05	All Collat				0	0	88																						
FHMS K-F06	All Collat				0	0	66																						
FHMS K-F07	All Collat				0	0	40																						
FHMS K-F08	All Collat				0	0	73																						
FHMS K-F09	All Collat				0	0	80																						
FHMS K-F10	All Collat				0	0	76																						
FHMS K-F11	All Collat				0	0	78																						
FHMS K-F12	All Collat	0.0	6.09	128	1	1	79																						
FHMS K-F13	All Collat				0	0	48																						
FHMS K-F14	All Collat				0	0	83																						
FHMS K-F15	All Collat				0	0	67																						
FHMS K-F16	All Collat				0	0	69																						
FHMS K-F17	All Collat				0	0	56																						
FHMS K-F18	All Collat	0.0	5.74	119	1	1	41																						
FHMS K-F19	All Collat				0	0	66																						
FHMS K-F20	All Collat				0	0	48																						
FHMS K-F21	All Collat				0	0	83																						
FHMS K-F22	All Collat				0	0	58																						
FHMS K-F23	All Collat				0	0	49																						
FHMS K-F24	All Collat				0	0	50																						
FHMS K-F25	All Collat	0.0	6.03	114	4	4	70																						
FHMS K-F26	All Collat	0.0	4.79	113	1	1	21																						
FHMS K-F27	All Collat				0	0	55																						
FHMS K-F28	All Collat				0	0	61																						
FHMS K-F29	All Collat				0	0	54																						
FHMS K-F30	All Collat	0.0	6.24	112	2	2	56																						
FHMS K-F31	All Collat	0.0	4.50	108	1	1	45																						
FHMS K-F32	All Collat				0	0	58																						
FHMS K-F33	All Collat	0.0	5.69	105	3	3	58																						
FHMS K-F34	All Collat				0	0	48																						
FHMS K-F35	All Collat				0	0	54																						
FHMS K-F36	All Collat				0	0	50																						
FHMS K-F37	All Collat	0.0	5.76	104	4	4	41																						
FHMS K-F38	All Collat	0.0	6.48	103	1	1	49																						
FHMS K-F39	All Collat				0	0	42																						
FHMS K-F40	All Collat	0.0	6.05	101	3	3	46																						

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—% Prepayment Premiums Waived

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons											
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT								
FHMS K-F41	All Collat	0.0	6.03	100	1	1	23																											
FHMS K-F42	All Collat				0	0	58																											
FHMS K-F43	All Collat	0.0	5.58	99	5	5	42																											
FHMS K-F44	All Collat	0.0	6.40	98	1	1	74																											
FHMS K-F45	All Collat	0.0	5.79	97	2	2	65																											
FHMS K-F46	All Collat	0.0	6.11	98	2	2	51																											
FHMS K-F47	All Collat				0	0	55																											
FHMS K-F48	All Collat	0.0	5.29	94	4	4	43																											
FHMS K-F49	All Collat				0	0	55																											
FHMS K-F50	All Collat	0.0	5.41	93	6	6	49																											
FHMS K-F51	All Collat				0	0	42																											
FHMS K-F52	All Collat	0.0	5.56	91	2	2	36			0.0																								
FHMS K-F53	All Collat	0.0	5.90	90	1	1	47																											
FHMS K-F54	All Collat	0.0	5.49	89	6	6	41																											0.0
FHMS K-F55	All Collat				0	0	40																											
FHMS K-F56	All Collat	0.0	5.32	88	4	5	21		0.0																									
FHMS K-F57	All Collat	0.0	5.36	88	4	5	42		0.0																									100.0
FHMS K-F58	All Collat				0	0	41																											
FHMS K-F59	All Collat	0.0	5.34	86	7	7	40																											
FHMS K-F60	All Collat	0.0	5.77	87	1	2	45																											
FHMS K-F61	All Collat	0.0	5.36	85	7	7	33			0.0																								0.0
FHMS K-F62	All Collat	0.0	5.70	84	2	3	37																											
FHMS K-F63	All Collat	0.0	5.49	83	13	13	36																											
FHMS K-F64	All Collat	0.0	5.25	82	2	3	26																											
FHMS K-F65	All Collat	0.0	5.34	81	5	5	26																											
FHMS K-F66	All Collat	0.0	5.31	80	4	4	30			0.0																								0.0
FHMS K-F67	All Collat	0.0	5.43	80	7	7	21																											
FHMS K-F68	All Collat	0.0	5.25	81	4	4	29																											
FHMS K-F69	All Collat	0.0	5.45	79	4	5	33		0.0																									
FHMS K-F70	All Collat	0.0	5.53	79	4	4	32																											
FHMS K-F71	All Collat	0.0	5.52	78	16	16	34																											
FHMS K-F72	All Collat	0.0	5.64	84	1	1	27																											
FHMS K-F73	All Collat	12.2	5.39	80	13	14	38		0.0																									
FHMS K-F74	All Collat	0.0	5.84	74	1	1	19																											
FHMS K-F75	All Collat	0.0	5.94	75	5	5	32																											
FHMS K-F76	All Collat	0.0	5.77	75	8	9	39		0.0																									
FHMS K-F77	All Collat	0.0	5.63	74	6	6	24																											
FHMS K-F78	All Collat	0.0	5.64	74	8	8	33																											
FHMS K-F79	All Collat	0.0	5.88	72	10	12	37		0.0																									
FHMS K-F80	All Collat	0.0	5.78	71	8	8	41																											0.0

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—% Prepayment Premiums Waived

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FHMS K-F81	All Collat	0.0	5.80	71	7	7	42					0.0																	
FHMS K-F82	All Collat	0.0	5.72	70	10	10	28																					0.0	
FHMS K-F83	All Collat	0.0	6.02	70	8	8	35																					0.0	
FHMS K-F84	All Collat	0.0	5.88	69	2	2	36					0.0																	
FHMS K-F85	All Collat	0.0	6.55	68	3	3	40																						
FHMS K-F86	All Collat	0.0	6.06	69	2	2	33																						
FHMS K-F87	All Collat	0.0	6.72	67	2	2	49																						
FHMS K-F88	All Collat	0.0	6.33	67	6	6	23																						
FHMS K-F89	All Collat	0.0	6.31	67	5	5	35																						
FHMS K-F90	All Collat	0.0	6.16	66	6	6	37																						
FHMS K-F91	All Collat	0.0	6.40	66	12	12	41																						0.0
FHMS K-F92	All Collat	0.0	6.21	65	5	5	45						0.0																93.4
FHMS K-F93	All Collat	0.0	6.40	66	6	8	43	0.0																					
FHMS K-F94	All Collat	0.0	6.24	65	15	15	45																						
FHMS K-F95	Group 1	0.0	6.37	65	11	11	22																						
FHMS K-F95	Group 2	0.0	6.05	65	3	3	16																						
FHMS K-F95	Total	0.0	6.18	65	14	14	38																						
FHMS K-F96	Group 1	0.0	6.25	64	4	4	21																						
FHMS K-F96	Group 2	0.0	6.36	64	3	3	28																						
FHMS K-F96	Total	0.0	6.30	64	7	7	49																						
FHMS K-F97	Group 1				0	0	8																						0.0
FHMS K-F97	Group 2	0.0	6.35	64	5	5	29																						
FHMS K-F97	Total				0	0	37																						
FHMS K-F98	Group 1	0.0	6.32	63	2	2	6																						
FHMS K-F98	Group 2	0.0	6.10	63	9	9	25						0.0																
FHMS K-F98	Total	0.0	6.14	63	11	11	31																						
FHMS K-F99	All Collat	0.0	6.00	63	5	5	28																						
FHMS K-F100	Group 1	0.0	6.21	64	3	3	14																						
FHMS K-F100	Group 2	0.0	6.16	64	4	4	27																						
FHMS K-F100	Total	0.0	6.17	64	7	7	41																						
FHMS K-F101	All Collat	0.0	6.16	63	10	10	33																						
FHMS K-F102	All Collat	0.0	5.99	63	8	8	36																						
FHMS K-F103	All Collat	0.0	6.03	62	10	10	31																						
FHMS K-F104	All Collat	0.0	5.92	62	4	4	26																						
FHMS K-F105	All Collat	0.0	6.10	62	5	6	29	0.0																					
FHMS K-F106	All Collat	0.0	5.99	62	10	10	30																						
FHMS K-F107	All Collat	0.0	5.77	62	7	8	30	0.0																					
FHMS K-F108	All Collat	0.0	6.28	61	8	8	37																						
FHMS K-F109	All Collat	0.0	6.21	61	9	9	40																						
FHMS K-F110	All Collat	0.0	6.01	66	12	12	42																						

Source: Intex, Santander US Capital Markets

FHMS K-F Floater Deal Prepayments—% Prepayment Premiums Waived

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025											2024	Horizons									
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT					
FHMS K-F151	All Collat	0.0	5.67	39	20	20	31							100.0		0.0	0.0														
FHMS K-F152	All Collat	0.0	5.77	38	20	20	31					0.0		0.0									0.0								
FHMS K-F153	All Collat	0.0	5.86	38	16	16	22							0.0			0.0	0.0													
FHMS K-F154	All Collat	0.0	5.77	38	17	17	28					100.0	0.0		0.0	38.0		100.0					0.0								0.0
FHMS K-F155	All Collat	0.0	5.71	42	14	15	28	0.0	100.0		0.0			84.4			42.1	0.0													100.0
FHMS K-F156	All Collat	0.0	5.58	39	24	24	29											0.0					0.0								
FHMS K-F157	All Collat	0.0	5.70	37	16	16	20																								0.0
FHMS K-F158	All Collat	0.0	5.75	35	15	15	20							0.0											0.0						
FHMS K-F159	All Collat	0.0	5.62	36	10	10	12								0.0				0.0												
FHMS K-F160	All Collat	0.0	5.59	38	12	14	27	0.0	0.0		0.0			83.6		0.0	0.0														
FHMS K-F161	All Collat	0.0	5.73	32	12	13	20	0.0							0.0		100.0						0.0								
FHMS K-F162	All Collat	0.0	5.66	28	24	24	30				0.0						100.0						0.0								
FHMS K-F163	All Collat	0.0	5.68	26	23	23	27				0.0	0.0								0.0											
FHMS K-F164	All Collat	0.0	5.46	20	20	20	27				11.7			0.0			100.0			0.0											
FHMS K-F165	All Collat	0.0	5.54	14	17	17	17																								
FHMS K-F166	All Collat	0.0	5.63	14	17	17	17																								
FHMS K-F167	All Collat	0.0	5.61	15	23	23	23																								
FHMS K-F168	All Collat	0.0	5.38	8	29	29	29																								
FHMS K-F169	All Collat	0.0	5.52	6	24	24	24																								
FHMS K-F170	All Collat	0.0	5.60	4	28		28																								

Source: Intex, Santander US Capital Markets

FHMS K-F Floater: Prepayment Speed Ramp by Loan Vintage—CPR (Voluntary + Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	2.3	30.7	42.8	47.1	50.5	36.7	43.5	31.7	31.7	69.6	0.0	31.3
2018	2.8	22.0	31.5	39.3	36.1	17.9	37.9	48.5	0.0			24.3
2019	2.1	13.3	35.8	22.8	19.6	18.0	27.8	49.5				18.9
2020	5.5	34.1	32.6	20.7	14.0	17.1	9.4					22.3
2021	4.1	29.3	24.9	19.6	15.5	9.5						19.2
2022	1.4	10.6	13.4	14.5	0.0							9.7
2023	1.5	12.6	11.2	26.4								9.4
2024	4.8	15.7	0.0									9.7
2025	0.0	0.0										0.0
Average	3.0	25.3	31.3	29.8	28.6	23.0	36.7	38.5	30.8	69.6	0.0	22.5

FHMS K-F Floater: Prepayment Speed Ramp by Loan Vintage—CRR (Voluntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	14.7	33.9	44.0	47.4	50.9	36.8	43.4	31.2	31.7	39.0	0.0	39.7
2018	18.7	24.0	32.0	39.3	36.1	17.7	37.9	48.2	0.0			30.5
2019	12.7	16.8	36.5	22.9	19.6	18.0	27.8	49.5				24.1
2020	38.7	38.5	33.4	20.9	14.0	16.7	9.4					29.6
2021	34.1	33.8	25.5	19.6	15.5	9.5						26.2
2022	10.0	14.3	13.5	13.9	0.0							13.5
2023	8.9	13.3	11.2	26.4								12.6
2024	26.9	16.1	0.0									17.5
2025	0.0	0.0										0.0
Average	20.9	29.1	31.9	29.8	28.7	22.9	36.6	38.1	30.8	39.0	0.0	29.6

FHMS K-F Floater: Prepayment Speed Ramp by Loan Vintage—CDR (Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.7	0.0	48.6	0.0	0.1
2018	0.0	0.0	0.0	0.1	0.0	0.2	0.0	0.5	0.0			0.0
2019	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.1
2020	0.0	0.0	0.0	0.0	0.0	0.4	0.0					0.0
2021	0.0	0.2	0.0	0.0	0.0	0.0						0.1
2022	0.0	0.0	0.0	0.7	0.0							0.1
2023	0.0	0.0	0.0	0.0								0.0
2024	0.0	0.0	0.0									0.0
2025	0.0	0.0										0.0
Average	0.1	0.0	0.0	0.1	0.0	0.1	0.1	0.6	0.0	48.6	0.0	0.1

FHMS K-F Floater: Prepayment Speed Ramp by Loan Vintage—% Prepayment Premiums Waived

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	28.3	28.9	21.1	23.0	18.6	9.5	0.0	29.6	51.4	0.0		23.4
2018	31.4	17.0	24.6	3.1	8.3	29.5	21.8	0.0				15.3
2019	0.0	2.3	2.1	23.0	13.9	18.9	33.5					9.4
2020	4.6	1.7	20.3	39.2	29.5	8.1	0.0					13.5
2021	5.9	18.7	46.1	48.8	17.1	0.0						30.1
2022	12.0	27.4	42.9	22.7								32.0
2023	0.0	28.1	15.4	100.0								27.2
2024	0.0	0.0										0.0
2025												
Average	12.6	18.9	23.3	25.2	17.6	13.3	19.8	9.2	51.4	0.0		20.9



Santander US Capital Markets LLC

FHMS K-J Supplemental Deal Prepayments

FHMS K-J Supplemental Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FHMS K-J01	All Collat				0	0	42																				33.3
FHMS K-J02	All Collat				0	0	57																				32.0
FHMS K-J03	All Collat				0	0	43																				26.9
FHMS K-J04	All Collat				0	0	63																				30.7
FHMS K-J05	All Collat				0	0	58																				23.6
FHMS K-J06	All Collat				0	0	10																				23.2
FHMS K-J07	All Collat				0	0	38																				24.7
FHMS K-J08	All Collat				0	0	75																				23.3
FHMS K-J09	All Collat				0	0	58																				25.4
FHMS K-J10	All Collat	100.0	5.25	127	1	1	82	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.6
FHMS K-J11	All Collat				0	0	66																				22.6
FHMS K-J12	All Collat				0	0	65																				22.5
FHMS K-J13	All Collat				0	0	61																				24.5
FHMS K-J14	All Collat				0	0	53																				19.5
FHMS K-J15	Group 1				0	0	20																				44.0
FHMS K-J15	Group 2				0	0	35																				50.7
FHMS K-J15	Total				0	0	55																				47.6
FHMS K-J16	All Collat				0	0	28																				20.6
FHMS K-J17	All Collat	100.0	5.66	107	1	1	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	83.7	0.0	98.1	0.0	0.0	0.0	90.2	17.9	
FHMS K-J18	All Collat				0	0	46																				28.3
FHMS K-J19	Group 1				0	0	31																				32.0
FHMS K-J19	Group 2				0	0	29																				40.9
FHMS K-J19	Total				0	0	60																				35.4
FHMS K-J20	All Collat				0	0	58							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	42.8	0.0		17.1	
FHMS K-J21	All Collat	100.0	5.47	99	5	6	76	81.2	99.4	91.0	0.0	77.3	0.0	61.7	30.2	67.8	81.6	0.0	7.4	0.0	26.7	44.8	0.0	95.4	73.2	56.0	11.4
FHMS K-J22	Group 1				0	0	82																100.0				26.6
FHMS K-J22	Group 2				0	0	4																				54.5
FHMS K-J22	Total				0	0	86																				25.7
FHMS K-J23	All Collat				0	0	31																				35.2
FHMS K-J24	All Collat	100.0	5.65	91	20	21	70	47.9	58.5	0.0	0.0	41.5	0.0	16.8	28.3	0.0	69.1	78.0	0.0	49.6	0.0	9.2	39.4	28.4	36.2	15.2	
FHMS K-J25	All Collat	100.0	5.58	99	1	1	79	0.0	0.0	0.0	99.6	0.0	87.3	89.1	0.0	0.0	0.0	98.7	85.4	29.6	41.7	74.3	0.0	84.5	79.9	21.2	
FHMS K-J26	All Collat	100.0	5.32	82	13	16	62	16.5	75.0	37.3	0.0	0.0	72.0	0.0	66.7	0.0	90.6	23.9	0.0	0.0	0.0	31.5	49.7	42.5	45.0	15.5	
FHMS K-J27	All Collat				0	0	39													0.0	0.0	0.0				23.9	
FHMS K-J28	All Collat	100.0	4.70	78	20	21	72	51.4	0.0	25.9	0.0	73.1	18.1	0.0	68.1	0.0	0.0	22.3	12.5	0.0	0.0	0.0		28.5	34.7	28.0	13.2
FHMS K-J29	All Collat	100.0	5.10	78	15	16	52	0.0	0.0	0.0	19.3	23.7	94.6	48.1	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0		0.0	47.6	28.4	12.3
FHMS K-J30	All Collat	100.0	4.74	77	37	37	96	0.0	0.0	15.2	0.0	0.0	51.4	73.7	0.0	12.6	0.0	0.0	34.2	0.0	57.1	0.0	5.4	14.1	20.9	11.7	
FHMS K-J31	All Collat	100.0	4.24	71	18	19	54	48.0	0.0	83.3	0.0	0.0	0.0	24.9	28.2	0.0	0.0	0.0	0.0	0.0	0.0	14.0	56.9	32.5	20.8	9.3	
FHMS K-J32	Group 1	100.0	4.26	72	18	18	59	0.0	0.0	20.4	0.0	0.0	63.0	93.5	0.0	0.0	0.0	0.0	15.4	0.0	38.4	20.5	7.4	19.0	28.5	14.8	
FHMS K-J32	Group 2				0	0	16		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				44.5	
FHMS K-J32	Total				0	0	75		65.9	18.8	0.0	0.0	59.9	92.1	0.0	0.0	0.0	0.0	14.5	0.0	36.7	19.5				20.5	

Source: Intex, Santander US Capital Markets

FHMS K-J Supplemental Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons					
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FHMS K-J33	All Collat	100.0	4.05	64	20	20	69	0.0	0.0	0.0	70.6	60.5	44.9	18.9	0.0	69.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.2	28.8	14.1

Source: Intex, Santander US Capital Markets

FHMS K-J Supplemental Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025											2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT		
FHMS K-J33	All Collat	100.0	4.05	64	20	20	69	0.0	0.0	0.0	70.6	60.5	44.9	18.9	0.0	69.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.2	28.8	14.1

Source: Intex, Santander US Capital Markets

FHMS K-J Supplemental Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons				
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT	
FHMS K-J01	All Collat				0	0	42																				0.0
FHMS K-J02	All Collat				0	0	57																				0.0
FHMS K-J03	All Collat				0	0	43																				0.0
FHMS K-J04	All Collat				0	0	63																				0.0
FHMS K-J05	All Collat				0	0	58																				0.0
FHMS K-J06	All Collat				0	0	10																				0.0
FHMS K-J07	All Collat				0	0	38																				0.0
FHMS K-J08	All Collat				0	0	75																				0.0
FHMS K-J09	All Collat				0	0	58																				0.0
FHMS K-J10	All Collat	100.0	5.25	127	1	1	82	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J11	All Collat				0	0	66																				0.0
FHMS K-J12	All Collat				0	0	65																				0.0
FHMS K-J13	All Collat				0	0	61																				0.0
FHMS K-J14	All Collat				0	0	53																				0.0
FHMS K-J15	Group 1				0	0	20																				0.0
FHMS K-J15	Group 2				0	0	35																				0.0
FHMS K-J15	Total				0	0	55																				0.0
FHMS K-J16	All Collat				0	0	28																				0.0
FHMS K-J17	All Collat	100.0	5.66	107	1	1	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J18	All Collat				0	0	46																				0.5
FHMS K-J19	Group 1				0	0	31																				0.0
FHMS K-J19	Group 2				0	0	29																				0.0
FHMS K-J19	Total				0	0	60																				0.0
FHMS K-J20	All Collat				0	0	58					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J21	All Collat	100.0	5.47	99	5	6	76	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J22	Group 1				0	0	82																				0.0
FHMS K-J22	Group 2				0	0	4																				0.0
FHMS K-J22	Total				0	0	86																				0.0
FHMS K-J23	All Collat				0	0	31																				0.0
FHMS K-J24	All Collat	100.0	5.65	91	20	21	70	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
FHMS K-J25	All Collat	100.0	5.58	99	1	1	79	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	
FHMS K-J26	All Collat	100.0	5.32	82	13	16	62	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-J27	All Collat				0	0	39																				0.0
FHMS K-J28	All Collat	100.0	4.70	78	20	21	72	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-J29	All Collat	100.0	5.10	78	15	16	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-J30	All Collat	100.0	4.74	77	37	37	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-J31	All Collat	100.0	4.24	71	18	19	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-J32	Group 1	100.0	4.26	72	18	18	59	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
FHMS K-J32	Group 2				0	0	16		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-J32	Total				0	0	75		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	

Source: Intex, Santander US Capital Markets

FHMS K-J Supplemental Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons								
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT					
FHMS K-J33	All Collat	100.0	4.05	64	20	20	69	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FHMS K-J Supplemental Deal Prepayments—% Prepayment Premiums Waived

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons						
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT			
FHMS K-J01	All Collat				0	0	42																						
FHMS K-J02	All Collat				0	0	57																						
FHMS K-J03	All Collat				0	0	43																						
FHMS K-J04	All Collat				0	0	63																						
FHMS K-J05	All Collat				0	0	58																						
FHMS K-J06	All Collat				0	0	10																						
FHMS K-J07	All Collat				0	0	38																						
FHMS K-J08	All Collat				0	0	75																						
FHMS K-J09	All Collat				0	0	58																						
FHMS K-J10	All Collat	100.0	5.25	127	1	1	82																						
FHMS K-J11	All Collat				0	0	66																						
FHMS K-J12	All Collat				0	0	65																						
FHMS K-J13	All Collat				0	0	61																						
FHMS K-J14	All Collat				0	0	53																						
FHMS K-J15	Group 1				0	0	20																						
FHMS K-J15	Group 2				0	0	35																						
FHMS K-J15	Total				0	0	55																						
FHMS K-J16	All Collat				0	0	28																						
FHMS K-J17	All Collat	100.0	5.66	107	1	1	75																						
FHMS K-J18	All Collat				0	0	46																						
FHMS K-J19	Group 1				0	0	31																						
FHMS K-J19	Group 2				0	0	29																						
FHMS K-J19	Total				0	0	60																						
FHMS K-J20	All Collat				0	0	58																						
FHMS K-J21	All Collat	100.0	5.47	99	5	6	76									0.0							0.0		0.0				
FHMS K-J22	Group 1				0	0	82																						
FHMS K-J22	Group 2				0	0	4																						
FHMS K-J22	Total				0	0	86																						
FHMS K-J23	All Collat				0	0	31																						
FHMS K-J24	All Collat	100.0	5.65	91	20	21	70		0.0			0.0		0.0			0.0	0.0				0.0		0.0					
FHMS K-J25	All Collat	100.0	5.58	99	1	1	79																						
FHMS K-J26	All Collat	100.0	5.32	82	13	16	62							0.0											0.0				
FHMS K-J27	All Collat				0	0	39																						
FHMS K-J28	All Collat	100.0	4.70	78	20	21	72				0.0			0.0								0.0							
FHMS K-J29	All Collat	100.0	5.10	78	15	16	52						0.0											0.0					
FHMS K-J30	All Collat	100.0	4.74	77	37	37	96															0.0							
FHMS K-J31	All Collat	100.0	4.24	71	18	19	54	0.0			0.0			0.0	0.0											0.0			
FHMS K-J32	Group 1	100.0	4.26	72	18	18	59				0.0			0.0												0.0			
FHMS K-J32	Group 2				0	0	16																						
FHMS K-J32	Total				0	0	75																						

Source: Intex, Santander US Capital Markets

FHMS K-J Supplemental Deal Prepayments—% Prepayment Premiums Waived

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons							
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT				
FHMS K-J33	All Collat	100.0	4.05	64	20	20	69					0.0	0.0	0.0																

Source: Intex, Santander US Capital Markets

FHMS K-J Supplemental: Prepayment Speed Ramp by Loan Vintage—CPR (Voluntary + Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	1.7	9.6	21.7	24.9	32.3	33.0	39.3	55.8	67.4	0.0	0.0	24.4
2018	0.8	10.9	20.5	26.7	20.7	17.4	37.6	61.7	0.0			20.0
2019	6.9	4.4	18.2	20.9	11.5	25.0	27.4	79.4				14.9
2020	7.3	13.2	17.1	6.5	21.4	21.6	0.0					13.7
2021	23.0	0.0	0.0	0.0	22.2	0.0						9.8
Average	4.8	9.4	20.4	22.5	26.4	28.1	37.1	57.2	66.8	0.0	0.0	20.8

FHMS K-J Supplemental: Prepayment Speed Ramp by Loan Vintage—CRR (Voluntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	1.8	9.6	21.7	24.9	32.2	33.0	39.3	55.8	67.4	0.0	0.0	24.4
2018	0.8	10.9	20.5	26.7	20.7	17.4	37.6	61.7	0.0			20.0
2019	6.9	4.4	18.2	20.7	11.5	25.0	25.2	79.4				14.7
2020	7.4	13.2	16.9	6.5	21.4	21.6	0.0					13.7
2021	23.0	0.0	0.0	0.0	22.2	0.0						9.8
Average	4.8	9.4	20.4	22.5	26.4	28.1	36.8	57.2	66.8	0.0	0.0	20.8

FHMS K-J Supplemental: Prepayment Speed Ramp by Loan Vintage—CDR (Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2018	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0
2019	0.0	0.0	0.0	0.2	0.0	0.0	2.7	0.0				0.2
2020	0.0	0.0	0.1	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0	0.0	0.0						0.0
Average	0.0	0.0	0.0	0.0	0.1	0.0	0.4	0.0	0.0	0.0	0.0	0.0

FHMS K-J Supplemental: Prepayment Speed Ramp by Loan Vintage—% Prepayment Premiums Waived

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2017	0.0	0.0	5.3	5.9	1.4	2.5	0.0	0.0	0.0			3.3
2018	0.0	0.0	4.1	0.0	0.0	0.0	0.0	0.0				1.2
2019	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
2020	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0				0.0							0.0
Average	0.0	0.0	3.9	4.0	1.1	1.9	0.0	0.0	0.0			2.4

Source: Intex, Santander US Capital Markets



Santander US Capital Markets LLC

FHMS K-I Value Add Deal Prepayments

FHMS K-I Supplemental Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons														
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT											
FHMS K-I01	All Collat				0	0	21																														56.9
FHMS K-I02	All Collat				0	0	17																													57.1	
FHMS K-I03	All Collat				0	0	12																													61.5	
FHMS K-I04	All Collat				0	0	18																												37.1		
FHMS K-I05	All Collat				0	0	20																												44.8		
FHMS K-I06	All Collat				0	0	13																												54.4		
FHMS K-I07	All Collat	0.0	5.53	54	1	1	10	0.0	0.0	0.0	0.0	0.0	100.0	0.0	79.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3		
FHMS K-I08	All Collat				0	0	16							0.0	100.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.6		
FHMS K-I09	All Collat	0.0	6.25	47	5	5	13	0.0	0.0	0.0	0.0	0.0	99.9	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4			

Source: Intex, Santander US Capital Markets

FHMS K-I Supplemental Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons												
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT									
FHMS K-I01	All Collat				0	0	21																												56.9
FHMS K-I02	All Collat				0	0	17																											57.1	
FHMS K-I03	All Collat				0	0	12																											61.5	
FHMS K-I04	All Collat				0	0	18																											37.1	
FHMS K-I05	All Collat				0	0	20																											44.8	
FHMS K-I06	All Collat				0	0	13																											55.5	
FHMS K-I07	All Collat	0.0	5.53	54	1	1	10	0.0	0.0	0.0	0.0	0.0	100.0	0.0	79.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	
FHMS K-I08	All Collat				0	0	16							0.0	100.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.1	
FHMS K-I09	All Collat	0.0	6.25	47	5	5	13	0.0	0.0	0.0	0.0	0.0	99.9	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.0	

Source: Intex, Santander US Capital Markets

FHMS K-I Supplemental Deal Prepayments—% Prepayment Premiums Waived

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026		2025												2024	Horizons													
					Mar	Feb	Orig	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	3M	6M	12M	LT										
FHMS K-I01	All Collat				0	0	21																													
FHMS K-I02	All Collat				0	0	17																													
FHMS K-I03	All Collat				0	0	12																													
FHMS K-I04	All Collat				0	0	18																													
FHMS K-I05	All Collat				0	0	20																													
FHMS K-I06	All Collat				0	0	13																													
FHMS K-I07	All Collat	0.0	5.53	54	1	1	10																													
FHMS K-I08	All Collat				0	0	16																													
FHMS K-I09	All Collat	0.0	6.25	47	5	5	13																													

Source: Intex, Santander US Capital Markets

FHMS K-I Value Add: Prepayment Speed Ramp by Loan Vintage—CPR (Voluntary + Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2017	3.9	48.6	72.6	60.6	93.1	57.2
2018	0.0	33.2	79.0	77.3		50.5
2019	0.0	26.9	58.6	79.0	92.2	40.7
2020	0.0	65.7	11.4	28.2	55.5	39.7
2021	0.0	0.9	8.2	45.5	86.2	16.4
2022	0.0	15.3	11.8	57.0	0.0	17.4
Average	0.3	28.3	44.3	54.0	80.6	34.0

FHMS K-I Value Add: Prepayment Speed Ramp by Loan Vintage—CRR (Voluntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2017	3.9	48.6	72.6	60.6	93.1	57.2
2018	0.0	33.2	79.0	77.3		50.5
2019	0.0	26.9	58.6	79.0	92.2	40.7
2020	0.0	63.9	11.4	28.2	55.5	36.2
2021	0.0	3.0	8.2	45.5	86.2	25.6
2022	0.0	20.7	11.8	57.0	0.0	24.0
Average	0.7	33.8	44.3	54.0	80.6	40.1

FHMS K-I Value Add: Prepayment Speed Ramp by Loan Vintage—CDR (Involuntary)

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2017	0.0	0.0	0.0	0.0	0.0	0.0
2018	0.0	0.0	0.0	0.0		0.0
2019	0.0	0.0	0.0	0.0	0.0	0.0
2020	0.0	37.0	0.0	0.0	0.0	14.9
2021	0.0	0.0	0.0	0.0	0.0	0.0
2022	0.0	0.0	0.0	0.0	0.0	0.0
Average	0.0	2.3	0.0	0.0	0.0	0.9

FHMS K-I Value Add: Prepayment Speed Ramp by Loan Vintage—% Prepayment Premiums Waived

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2017						
2018						
2019						
2020						
2021						
2022						
Average						

Source: Intex, Santander US Capital Markets



Santander US Capital Markets LLC

Servicer Prepayment Rankings

Freddie Mac: FRESB Total

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PennyMac	14	5.54	105	555.2	61.8	13.2	PennyMac	14	5.54	104	338.8	46.2	12.9	PennyMac	13	5.45	101	169.8	25.4	10.2
2	Regions Bank	511	6.09	18	177.4	11.8	4.4	Regions Bank	450	6.10	16	199.7	9.8	3.4	Regions Bank	392	6.09	14	116.1	6.2	2.9
3	Lument Capital	729	6.05	17	128.8	10.6	4.8	Walker & Dunlop	1,240	4.73	34	140.8	11.5	4.9	Lument Capital	518	6.03	15	112.0	6.6	3.2
4	RED	230	5.16	96	81.7	36.8	22.2	Lument Capital	624	6.05	16	88.2	8.2	4.4	Walker & Dunlop	1,129	4.63	32	69.5	7.3	4.4
5	Hunt	1,157	4.96	90	74.5	25.7	15.6	Hunt	1,061	4.94	88	66.2	23.0	14.5	Hunt	1,052	4.90	86	40.3	16.8	12.3
6	Walker & Dunlop	1,399	4.76	35	71.4	7.6	4.5	RED	212	5.14	95	42.8	25.9	18.8	RED	212	5.08	92	23.5	19.3	15.9
7	Basis	492	4.39	46	63.6	9.3	5.8	Basis	432	4.34	45	26.7	9.8	7.8	Basis	391	4.24	45	13.0	7.6	6.7
8	Greystone	4,699	5.10	70	13.2	14.9	13.3	CPC	385	5.89	93	13.7	24.5	21.8	CBRE	5,210	4.56	55	8.6	7.7	7.1
9	Pinnacle	1,656	4.39	54	7.0	8.3	7.8	ReadyCap	2,216	4.47	54	2.8	7.3	7.1	Pinnacle	1,353	4.31	52	-0.4	6.9	6.9
10	Sabal	3,265	4.65	72	-3.4	10.5	10.8	CBRE	5,573	4.62	56	1.0	8.2	8.1	Capital One	1,202	4.66	63	-1.0	9.7	9.8
11	CPC	423	5.89	94	-5.7	27.5	28.9	Capital One	1,243	4.69	66	-3.8	9.9	10.3	Greystone	4,039	5.03	67	-3.7	11.1	11.6
12	Arbor	3,190	5.14	62	-11.0	14.1	15.8	Greystone	4,201	5.08	69	-5.6	12.2	12.9	ReadyCap	2,066	4.43	53	-7.4	5.8	6.2
13	ReadyCap	2,522	4.49	55	-18.3	6.3	7.6	Sabal	2,913	4.62	71	-15.9	10.3	12.1	Sabal	2,801	4.52	68	-10.8	10.8	12.0
14	CBRE	6,312	4.64	56	-25.7	6.2	8.3	Pinnacle	1,456	4.37	53	-18.3	6.1	7.5	Arbor	2,662	5.06	61	-13.1	10.7	12.2
15	Orix	1,758	3.83	58	-28.5	5.5	7.6	Orix	1,554	3.82	57	-21.3	6.5	8.2	Orix	1,471	3.79	54	-13.5	5.4	6.2
16	Capital One	1,395	4.71	67	-52.6	5.0	10.3	Arbor	2,831	5.13	62	-28.5	10.2	14.1	CPC	376	5.83	90	-18.4	14.5	17.5
17	CPC Mortgage	237	4.03	58	-77.3	3.1	13.1	Berkadia	1,433	4.71	32	-36.4	2.8	4.4	CPC Mortgage	199	3.93	53	-26.1	8.4	11.1
18	Berkadia	1,654	4.74	33	-78.5	0.9	4.0	CPC Mortgage	209	4.00	56	-74.5	3.2	12.1	Berkadia	1,242	4.60	32	-50.9	1.9	3.8

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Freddie Mac: FRESB A5F

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Regions Bank	235	6.13	19	303.6	24.0	6.5	Regions Bank	211	6.14	17	253.1	16.8	5.0	Regions Bank	184	6.14	15	111.1	9.4	4.5
2	Basis	82	4.76	35	220.6	38.2	13.8	Capital One	63	4.86	36	121.4	64.1	36.3	Walker & Dunlop	278	5.44	21	66.5	10.1	6.2
3	Walker & Dunlop	350	5.56	23	144.9	16.6	7.1	Walker & Dunlop	312	5.52	22	84.8	13.6	7.6	Capital One	73	4.50	37	61.3	35.0	23.3
4	ReadyCap	375	5.62	33	54.8	12.7	8.4	Basis	77	4.61	36	27.6	29.4	23.8	Orix	80	3.66	45	34.4	22.9	17.5
5	Lument Capital	348	6.14	18	54.5	12.3	8.2	ReadyCap	333	5.62	31	17.5	8.7	7.5	Basis	72	4.44	36	25.3	22.6	18.5
6	Greystone	430	5.32	31	42.0	14.9	10.7	Greystone	386	5.29	30	10.3	14.1	12.9	Lument Capital	251	6.14	15	25.0	5.5	4.4
7	Capital One	62	5.14	34	0.3	22.1	22.0	Sabal	155	4.23	43	8.8	30.0	27.9	Sabal	166	4.11	42	12.8	46.0	42.0
8	Sabal	165	4.26	44	-3.8	21.1	21.9	Lument Capital	302	6.14	16	3.1	6.4	6.2	CPC Mortgage	35	3.60	53	0.4	31.6	31.4
9	Orix	91	3.66	49	-24.0	19.3	24.6	Orix	82	3.66	48	0.2	22.4	22.4	Greystone	358	5.20	29	-12.1	10.2	11.5
10	Pinnacle	152	5.77	27	-29.3	12.7	17.5	Berkadia	340	5.53	23	-19.7	7.3	9.0	Pinnacle	126	5.52	27	-18.5	15.9	19.1
11	Arbor	591	5.49	26	-34.1	12.8	18.8	Arbor	523	5.47	25	-36.9	9.8	15.2	ReadyCap	300	5.57	30	-24.6	4.6	6.1
12	CBRE	718	5.74	24	-75.7	2.8	11.2	CBRE	633	5.73	22	-60.6	3.8	9.5	Arbor	457	5.37	25	-26.7	9.6	12.8
13	Berkadia	383	5.57	24	-80.6	1.7	8.3	Pinnacle	135	5.72	26	-66.0	6.4	17.9	CBRE	567	5.66	21	-36.5	4.6	7.1
14	CPC Mortgage	38	3.57	57	-100.0	0.0	39.0	CPC Mortgage	34	3.59	55	-73.3	10.0	32.9	Berkadia	294	5.46	22	-44.1	4.0	7.1
15	Hunt	5	4.09	88	-100.0	0.0	0.0	Hunt	4	4.09	86	-100.0	0.0	7.6	Hunt	4	4.09	83	-100.0	0.0	10.9

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Freddie Mac: FRESB A5H

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Lument Capital	22	5.76	30	1395.1	81.6	10.1	Lument Capital	24	5.79	28	477.7	74.7	20.3	Lument Capital	26	5.82	24	459.6	43.4	9.5
2	Pinnacle	75	3.55	53	181.5	26.3	10.2	Pinnacle	67	3.60	52	176.9	18.0	6.9	Pinnacle	65	3.57	49	126.2	15.5	7.2
3	Hunt	150	7.11	84	61.3	31.0	20.4	Hunt	143	6.96	83	169.8	41.4	17.8	Hunt	150	6.70	80	92.7	31.5	17.7
4	RED	30	7.82	93	50.4	38.1	27.1	Basis	69	3.91	47	130.9	15.5	7.0	Basis	66	3.92	44	51.4	9.3	6.2
5	Greystone	1,742	6.24	80	27.8	21.8	17.5	CBRE	946	4.80	61	29.6	14.9	11.7	CBRE	921	4.74	59	28.2	13.7	10.9
6	ReadyCap	205	4.99	60	18.0	15.9	13.7	RED	28	7.88	93	29.1	28.7	23.0	Orix	219	4.39	55	25.8	12.4	10.0
7	Sabal	974	5.70	72	15.4	15.5	13.6	Orix	227	4.63	58	18.6	13.7	11.7	Greystone	1,525	6.12	76	4.3	15.4	14.8
8	CBRE	1,061	4.84	62	3.7	14.3	13.8	ReadyCap	184	4.92	59	18.3	14.8	12.7	Capital One	437	5.54	66	4.0	13.1	12.6
9	Walker & Dunlop	268	3.98	46	-10.6	8.4	9.4	Greystone	1,565	6.22	78	2.8	16.2	15.8	ReadyCap	176	4.85	56	-9.4	9.7	10.7
10	CPC Mortgage	80	4.95	61	-30.8	9.0	12.7	Berkadia	190	3.70	43	-9.2	5.9	6.4	Sabal	827	5.33	67	-22.3	9.8	12.4
11	Orix	253	4.74	60	-31.0	10.0	14.3	Capital One	446	5.58	68	-9.6	11.6	12.8	Arbor	853	5.94	70	-27.9	9.8	13.3
12	Arbor	1,010	6.00	75	-38.0	9.8	15.4	CPC	298	6.30	93	-10.8	14.6	16.2	RED	27	7.92	90	-30.2	15.1	21.0
13	CPC	333	6.25	94	-38.9	14.8	23.1	Sabal	865	5.62	70	-33.4	10.2	14.9	CPC	284	6.28	90	-35.2	9.4	14.2
14	Capital One	500	5.62	69	-56.5	7.2	15.9	Walker & Dunlop	236	3.96	44	-39.5	4.3	7.0	Berkadia	179	3.69	40	-39.3	2.9	4.8
15	Basis	76	3.87	48	-100.0	0.0	9.5	Arbor	893	6.02	73	-51.3	7.2	14.3	Walker & Dunlop	221	3.94	41	-64.4	2.1	5.9
16	Berkadia	214	3.69	44	-100.0	0.0	10.0	CPC Mortgage	71	4.84	60	-62.0	4.5	11.5	CPC Mortgage	66	4.59	57	-78.5	2.3	10.2
17	Regions Bank	28	5.67	28	-100.0	0.0	17.5	Regions Bank	25	5.67	26	-100.0	0.0	9.1	Regions Bank	23	5.67	23	-100.0	0.0	7.4

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Freddie Mac: FRESB A7F

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Pinnacle	223	4.53	42	184.2	7.5	2.7	Walker & Dunlop	181	4.51	32	523.8	33.2	6.2	Lument Capital	104	5.88	14	513.2	5.4	0.9
2	Sabal	277	4.04	54	88.3	14.9	8.2	Hunt	14	4.64	76	245.0	83.7	39.3	Walker & Dunlop	176	4.37	31	280.5	19.4	5.5
3	Arbor	165	4.11	47	35.9	30.2	23.2	CBRE	669	4.83	33	78.5	10.1	5.8	RED	2	4.09	85	156.7	99.0	79.4
4	CBRE	760	4.84	34	35.8	4.8	3.6	Sabal	246	4.05	53	-21.2	8.6	10.7	Hunt	18	4.74	74	121.8	61.3	34.2
5	CPC	11	4.71	84	9.3	80.0	76.8	Arbor	148	4.12	47	-30.7	16.0	22.4	Capital One	116	3.76	47	47.3	12.4	8.6
6	Orix	293	3.74	57	-35.1	1.8	2.7	CPC	10	4.71	82	-32.2	54.0	68.7	CBRE	604	4.76	33	38.9	8.2	6.0
7	Greystone	300	4.17	47	-69.5	5.3	16.4	ReadyCap	347	4.75	34	-35.1	3.0	4.6	Arbor	152	4.10	48	24.5	28.8	23.8
8	Basis	54	4.00	40	-100.0	0.0	1.4	Pinnacle	197	4.53	41	-37.6	5.2	8.3	Basis	41	3.75	40	-8.4	4.3	4.7
9	Berkadia	424	5.14	25	-100.0	0.0	0.4	Capital One	117	3.75	50	-48.5	3.6	7.0	Pinnacle	181	4.45	41	-20.7	7.0	8.8
10	CPC Mortgage	14	3.86	58	-100.0	0.0	0.0	Greystone	266	4.16	46	-81.0	3.5	17.2	ReadyCap	324	4.71	33	-22.0	5.4	6.9
11	Capital One	132	3.74	50	-100.0	0.0	2.5	Orix	257	3.74	55	-90.3	0.9	8.8	Sabal	236	4.06	50	-33.5	7.1	10.5
12	Hunt	12	4.50	75	-100.0	0.0	5.8	Basis	46	3.94	40	-100.0	0.0	4.6	CPC	9	4.71	79	-55.3	31.6	58.0
13	Lument Capital	145	5.92	16	-100.0	0.0	0.0	Berkadia	366	5.13	24	-100.0	0.0	1.7	Berkadia	301	5.02	24	-57.7	1.0	2.4
14	ReadyCap	394	4.75	35	-100.0	0.0	3.0	CPC Mortgage	12	3.86	57	-100.0	0.0	9.3	Greystone	251	4.10	46	-69.1	6.0	18.3
15	Regions Bank	89	6.23	15	-100.0	0.0	0.0	Lument Capital	126	5.92	15	-100.0	0.0	0.4	Orix	241	3.75	52	-84.2	1.1	6.5
16	Walker & Dunlop	195	4.58	33	-100.0	0.0	0.5	Regions Bank	78	6.23	13	-100.0	0.0	0.0	CPC Mortgage	12	3.86	54	-100.0	0.0	8.9
17															Regions Bank	68	6.21	11	-100.0	0.0	0.0

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Freddie Mac: FRESB A7H

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Basis	17	3.76	66	384.0	39.5	9.7	Walker & Dunlop	52	3.55	46	551.0	21.5	3.6	Walker & Dunlop	51	3.55	43	465.7	15.2	2.9
2	RED	31	5.76	90	312.7	78.4	29.8	Basis	15	3.76	64	182.8	22.0	8.3	RED	34	5.36	86	141.4	45.9	22.2
3	CPC	22	5.19	86	94.4	45.1	26.3	PennyMac	5	7.32	104	179.0	37.7	15.4	PennyMac	5	7.03	102	111.6	19.8	9.8
4	Arbor	213	5.03	78	50.3	30.3	21.2	RED	30	5.67	89	175.1	58.1	26.6	Basis	14	3.70	61	79.3	11.6	6.6
5	ReadyCap	333	3.77	68	8.7	13.4	12.4	CPC	21	4.92	84	77.5	44.7	28.1	CBRE	504	4.01	58	41.4	10.8	7.7
6	CBRE	583	4.06	61	2.5	8.5	8.3	CBRE	522	4.04	60	48.3	13.4	9.2	Pinnacle	81	3.66	56	28.0	5.6	4.4
7	Orix	199	3.65	65	-1.9	18.9	19.2	ReadyCap	299	3.80	67	36.5	13.8	10.3	ReadyCap	286	3.83	64	18.4	9.4	8.0
8	Greystone	277	4.64	77	-31.5	13.6	19.3	Arbor	193	5.00	77	3.9	17.1	16.6	Greystone	241	4.42	73	8.5	15.0	13.9
9	Hunt	93	5.98	95	-54.8	19.6	38.5	Greystone	249	4.56	76	-9.5	16.4	18.0	CPC	21	4.69	81	-0.9	24.2	24.4
10	Sabal	220	4.56	76	-69.0	4.6	14.0	Orix	176	3.65	64	-49.9	9.8	18.7	Arbor	187	4.90	75	-5.9	13.3	14.1
11	Berkadia	98	3.67	46	-100.0	0.0	0.7	Hunt	83	5.86	93	-67.7	10.2	28.5	Orix	167	3.65	60	-31.9	7.3	10.5
12	Capital One	71	4.78	69	-100.0	0.0	8.5	Sabal	194	4.50	74	-72.1	4.3	14.6	Hunt	80	5.74	90	-39.2	14.0	22.0
13	Lument Capital	3	6.03	30	-100.0	0.0	0.0	Berkadia	86	3.67	45	-100.0	0.0	2.8	Sabal	182	4.35	71	-86.2	2.1	14.6
14	PennyMac	6	7.49	105	-100.0	0.0	14.7	Capital One	62	4.78	67	-100.0	0.0	7.6	Berkadia	80	3.67	42	-100.0	0.0	2.2
15	Pinnacle	96	3.66	60	-100.0	0.0	4.8	Lument Capital	3	6.03	28	-100.0	0.0	0.0	Capital One	58	4.76	64	-100.0	0.0	6.7
16	Walker & Dunlop	57	3.56	48	-100.0	0.0	0.7	Pinnacle	84	3.66	59	-100.0	0.0	4.7	Lument Capital	3	6.03	25	-100.0	0.0	0.0

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Freddie Mac: FRESB A10F

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Hunt	597	4.51	92	150.9	32.1	14.2	Regions Bank	128	6.05	14	252.7	5.7	1.7	Regions Bank	111	6.05	12	436.9	6.2	1.2
2	Walker & Dunlop	309	5.20	31	121.7	7.4	3.4	CPC	49	4.30	103	74.5	57.0	37.9	CPC	53	4.24	101	46.5	33.3	24.0
3	CPC	48	4.33	105	54.9	66.0	49.6	Hunt	551	4.50	91	70.5	23.0	14.2	CPC Mortgage	61	3.67	50	38.6	4.5	3.3
4	Greystone	1,293	4.31	74	26.2	12.1	9.7	Walker & Dunlop	271	5.19	30	48.0	3.7	2.5	Hunt	547	4.49	89	34.3	14.5	11.0
5	Pinnacle	842	4.36	59	-3.2	7.9	8.1	Orix	485	3.70	55	30.7	4.3	3.3	Greystone	1,118	4.29	72	12.2	9.2	8.2
6	Arbor	790	4.43	67	-5.0	13.2	13.9	Sabal	1,078	4.26	81	18.6	11.5	9.8	Sabal	1,035	4.26	78	7.7	8.2	7.7
7	Sabal	1,202	4.26	82	-16.8	7.5	9.0	Pinnacle	745	4.35	58	4.1	6.9	6.6	Pinnacle	692	4.31	57	3.4	5.4	5.2
8	CBRE	1,963	4.53	66	-31.8	5.7	8.3	Greystone	1,156	4.31	74	-2.6	10.1	10.3	Arbor	680	4.38	67	-2.1	9.7	9.9
9	RED	87	4.61	97	-46.0	8.6	15.4	Arbor	713	4.42	67	-9.3	12.3	13.5	ReadyCap	580	4.23	61	-5.3	5.5	5.8
10	ReadyCap	697	4.26	64	-70.0	2.6	8.3	ReadyCap	618	4.26	63	-14.7	6.6	7.7	Orix	458	3.70	52	-11.5	2.6	3.0
11	Basis	176	4.80	46	-100.0	0.0	2.8	CBRE	1,743	4.52	65	-25.6	6.4	8.5	Walker & Dunlop	232	5.08	29	-14.6	2.1	2.4
12	Berkadia	392	4.43	39	-100.0	0.0	2.1	RED	79	4.60	96	-36.3	11.4	17.3	CBRE	1,627	4.47	65	-15.0	5.9	6.9
13	CPC Mortgage	72	3.61	55	-100.0	0.0	4.2	Basis	153	4.79	45	-100.0	0.0	2.5	RED	78	4.58	94	-43.7	7.1	12.3
14	Capital One	506	4.15	72	-100.0	0.0	6.9	Berkadia	341	4.42	38	-100.0	0.0	2.7	Capital One	417	4.15	68	-60.9	2.5	6.3
15	Lument Capital	165	6.09	15	-100.0	0.0	2.1	CPC Mortgage	64	3.61	53	-100.0	0.0	5.2	Basis	133	4.70	45	-69.3	0.9	2.9
16	Orix	551	3.70	57	-100.0	0.0	2.9	Capital One	444	4.15	71	-100.0	0.0	6.2	Berkadia	297	4.29	38	-80.6	0.5	2.4
17	PennyMac	6	4.09	106	-100.0	0.0	11.3	Lument Capital	140	6.08	14	-100.0	0.0	1.7	Lument Capital	114	6.05	13	-100.0	0.0	1.4
18	Regions Bank	147	6.04	15	-100.0	0.0	1.3	PennyMac	5	4.09	104	-100.0	0.0	11.1	PennyMac	5	4.09	101	-100.0	0.0	9.0

Highlighted row is the servicer closest to their comparison speed
 Data is sorted on the contents of the highlighted column

Freddie Mac: FRESB A10H

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PennyMac	3	4.82	104	2426.5	98.9	14.0	PennyMac	3	4.83	103	1220.9	82.7	11.7	PennyMac	3	4.84	100	485.8	54.3	12.2
2	Berkadia	97	3.96	51	678.0	7.9	1.0	Berkadia	85	3.96	50	220.0	4.0	1.3	Hunt	253	4.48	82	30.9	8.5	6.5
3	Capital One	124	4.06	73	438.0	13.9	2.7	Capital One	109	4.06	72	106.6	7.2	3.5	Berkadia	80	3.95	47	23.5	2.0	1.6
4	RED	82	4.50	98	57.7	35.0	23.8	RED	75	4.47	97	43.2	21.4	15.4	CBRE	973	4.05	65	10.6	4.5	4.1
5	Hunt	300	4.48	87	48.4	11.7	8.0	Basis	66	3.72	58	28.5	3.5	2.7	Sabal	355	3.94	63	7.0	6.1	5.7
6	Arbor	386	4.23	75	24.1	12.8	10.4	Hunt	266	4.48	85	24.8	8.5	6.9	Capital One	102	4.06	69	4.4	3.6	3.5
7	Pinnacle	243	3.90	65	-6.3	5.5	5.9	Orix	327	3.61	57	14.0	2.4	2.1	ReadyCap	389	3.86	65	-6.6	2.9	3.1
8	Greystone	654	4.06	69	-10.2	5.4	6.0	Greystone	578	4.06	67	8.6	5.7	5.2	Pinnacle	202	3.91	61	-6.7	3.5	3.8
9	Orix	372	3.61	59	-17.1	1.5	1.8	Arbor	344	4.24	74	1.2	8.0	7.9	Arbor	324	4.24	71	-8.2	5.6	6.1
10	ReadyCap	470	3.87	69	-48.1	2.2	4.2	CBRE	1,028	4.05	68	-18.4	3.6	4.3	RED	72	4.45	94	-9.6	11.0	12.1
11	Sabal	427	3.94	68	-58.1	2.1	4.9	ReadyCap	413	3.86	68	-24.5	2.5	3.3	Greystone	545	4.05	64	-15.9	3.8	4.6
12	CBRE	1,167	4.05	69	-71.0	1.3	4.6	Pinnacle	214	3.90	63	-35.5	2.8	4.3	Basis	62	3.72	55	-21.9	1.7	2.2
13	Basis	75	3.72	60	-100.0	0.0	2.5	Sabal	375	3.94	66	-61.4	1.7	4.4	Orix	306	3.62	54	-43.3	1.2	2.1
14	CPC	9	4.74	86	-100.0	0.0	8.0	CPC	8	4.74	84	-100.0	0.0	6.0	CPC	8	4.74	81	-100.0	0.0	5.6
15	CPC Mortgage	32	3.32	55	-100.0	0.0	1.6	CPC Mortgage	28	3.32	53	-100.0	0.0	0.9	CPC Mortgage	26	3.32	50	-100.0	0.0	1.3
16	Lument Capital	14	5.34	32	-100.0	0.0	0.0	Lument Capital	13	5.34	31	-100.0	0.0	0.0	Lument Capital	12	5.34	28	-100.0	0.0	0.0
17	Regions Bank	5	5.70	29	-100.0	0.0	0.0	Regions Bank	5	5.70	28	-100.0	0.0	0.0	Regions Bank	4	5.70	25	-100.0	0.0	0.0
18	Walker & Dunlop	207	4.21	46	-100.0	0.0	0.2	Walker & Dunlop	181	4.20	44	-100.0	0.0	0.3	Walker & Dunlop	169	4.20	41	-100.0	0.0	1.2

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Freddie Mac: FRESB

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Arbor	35	6.00	3	-100.0	0.0	0.0	Arbor	17	6.00	3	-100.0	0.0	0.0	Arbor	9	6.00	3	-100.0	0.0	0.0
2	Basis	12	6.00	4	-100.0	0.0	0.0	Basis	6	6.00	4	-100.0	0.0	0.0	Basis	3	6.00	4	-100.0	0.0	0.0
3	Berkadia	46	5.79	3	-100.0	0.0	0.0	Berkadia	23	5.79	3	-100.0	0.0	0.0	Berkadia	12	5.79	3	-100.0	0.0	0.0
4	CBRE	60	6.12	3	-100.0	0.0	0.0	CBRE	30	6.12	3	-100.0	0.0	0.0	CBRE	15	6.12	3	-100.0	0.0	0.0
5	Greystone	3	6.70	4	-100.0	0.0	0.0	Greystone	2	6.70	4	-100.0	0.0	0.0	Greystone	1	6.70	4	-100.0	0.0	0.0
6	Lument Capital	32	6.02	3	-100.0	0.0	0.0	Lument Capital	16	6.02	3	-100.0	0.0	0.0	Lument Capital	8	6.02	3	-100.0	0.0	0.0
7	Pinnacle	26	6.03	3	-100.0	0.0	0.0	Pinnacle	13	6.03	3	-100.0	0.0	0.0	Pinnacle	6	6.03	3	-100.0	0.0	0.0
8	ReadyCap	47	5.85	4	-100.0	0.0	0.0	ReadyCap	23	5.85	4	-100.0	0.0	0.0	ReadyCap	12	5.85	4	-100.0	0.0	0.0
9	Regions Bank	7	6.40	3	-100.0	0.0	0.0	Regions Bank	4	6.40	3	-100.0	0.0	0.0	Regions Bank	2	6.40	3	-100.0	0.0	0.0
10	Walker & Dunlop	13	5.99	3	-100.0	0.0	0.0	Walker & Dunlop	6	5.99	3	-100.0	0.0	0.0	Walker & Dunlop	3	5.99	3	-100.0	0.0	0.0

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Freddie Mac: FHMS K-F Floater

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Truist Financial	60	6.59	69	1594.8	77.9	8.1	Truist Financial	55	6.76	67	655.8	51.8	9.0	Truist Financial	53	6.84	64	322.7	30.1	8.0
2	Arbor	408	6.19	40	503.5	45.9	9.5	Wells Fargo	3,007	6.32	42	126.3	27.9	13.4	Hunt	4	5.98	83	167.6	94.6	63.6
3	Suntrust	26	6.30	90	455.9	56.1	13.4	Arbor	371	6.37	39	96.5	29.3	16.1	Wells Fargo	2,661	6.43	44	147.6	30.4	13.5
4	Orix	117	6.63	56	422.6	58.7	15.1	Orix	108	6.79	55	73.5	40.3	25.5	Arbor	378	6.47	38	110.7	33.0	17.2
5	Wells Fargo	3,948	6.14	37	170.9	30.0	12.2	PGIM Real Estate Finance	1,585	6.28	42	58.2	27.1	18.0	PNC	653	6.39	55	77.7	28.7	17.3
6	PGIM Real Estate Finance	1,737	6.10	44	134.2	31.7	14.9	Capital One	5,300	6.45	49	47.6	24.8	17.5	Suntrust	103	6.38	75	68.7	81.8	62.4
7	Walker & Dunlop	5,212	6.10	51	109.0	33.3	17.5	Walker & Dunlop	4,729	6.29	50	45.9	28.7	20.6	PGIM Real Estate Finance	1,548	6.36	39	48.2	22.9	16.1
8	Greystone	1,687	6.47	51	85.6	25.0	14.3	KeyBank	2,445	6.42	57	31.0	40.6	32.7	Newpoint Real Estate Capital	580	6.37	35	33.9	16.3	12.4
9	M&T Realty	733	6.32	43	64.0	23.6	15.1	PNC	674	6.29	55	27.7	27.8	22.5	Walker & Dunlop	4,598	6.39	47	33.1	22.4	17.3
10	Regions Bank	562	6.08	33	50.6	29.3	20.4	Greystone	1,499	6.63	51	5.2	25.3	24.2	Orix	105	6.86	52	20.6	21.8	18.4
11	KeyBank	2,611	6.21	56	20.2	47.6	41.4	Pillar	32	6.03	110	-0.0	86.4	86.4	Jones Lang LaSalle	5,040	6.46	44	14.2	17.6	15.6
12	Holliday Fenoglio Fowler	837	6.15	78	19.2	30.2	26.0	Regions Bank	482	6.25	32	-0.9	16.3	16.4	Berkeley Point	4,178	6.48	49	4.8	16.8	16.1
13	CBRE	10,000	6.14	58	-22.9	12.6	16.0	Jones Lang LaSalle	5,112	6.37	48	-4.7	16.3	17.1	Pillar	37	6.55	107	-0.0	53.8	53.8
14	Berkeley Point	4,922	6.19	51	-32.9	12.2	17.7	Berkeley Point	4,361	6.37	50	-10.0	16.1	17.8	Grandbridge	993	6.52	41	-0.9	12.4	12.5
15	Berkadia	5,510	6.32	56	-42.7	10.5	17.6	Holliday Fenoglio Fowler	762	6.30	76	-12.7	27.5	30.8	KeyBank	2,384	6.53	55	-1.1	24.7	24.9
16	NorthMarq Capital	1,494	6.14	49	-44.2	8.5	14.8	CBRE	8,950	6.31	57	-24.7	18.5	23.9	Capital One	5,154	6.53	46	-2.7	15.7	16.1
17	Bellwether	1,070	6.26	46	-50.1	9.3	17.8	Suntrust	29	6.50	88	-27.4	77.0	87.5	Greystone	1,448	6.71	49	-6.1	19.2	20.3
18	.	2,365	5.99	25	-51.8	9.2	18.3	M&T Realty	650	6.48	42	-27.5	12.4	16.7	Berkadia	4,716	6.58	52	-11.8	15.3	17.2
19	Jones Lang LaSalle	5,701	6.19	49	-64.0	6.3	16.7	Berkadia	4,897	6.49	55	-36.6	13.1	19.9	CBRE	8,712	6.38	55	-26.3	15.9	21.0
20	Prudential	970	6.31	58	-71.2	4.6	15.2	.	2,103	6.17	24	-42.6	8.3	14.1	Holliday Fenoglio Fowler	749	6.38	74	-31.3	17.5	24.5
21	Capital One	5,775	6.26	50	-71.5	4.0	13.4	Grandbridge	1,061	6.42	43	-57.3	6.4	14.3	.	1,985	6.25	21	-42.4	8.5	14.3
22	Grandbridge	1,254	6.25	43	-77.7	2.2	9.4	Bellwether	945	6.43	45	-66.4	7.4	20.5	M&T Realty	599	6.56	39	-42.5	9.4	15.7
23	Barings	29	6.06	76	-100.0	0.0	18.6	NorthMarq Capital	1,313	6.31	48	-76.5	4.3	17.3	Regions Bank	442	6.33	30	-50.1	8.6	16.6
24	CPC Mortgage	41	6.64	59	-100.0	0.0	20.6	Prudential	851	6.47	57	-88.3	2.3	18.4	NorthMarq Capital	1,252	6.39	44	-52.2	7.7	15.5
25	Citibank	837	5.83	39	-100.0	0.0	10.4	Citibank	735	6.00	38	-89.6	2.6	22.3	Bellwether	849	6.53	44	-63.5	6.7	17.4
26	JPMorgan Chase	122	5.96	17	-100.0	0.0	0.5	Barings	26	6.23	74	-100.0	0.0	21.9	Prudential	799	6.56	54	-65.3	6.0	16.3
27	Newpoint Real Estate Capital	705	6.12	40	-100.0	0.0	10.0	CPC Mortgage	36	6.81	58	-100.0	0.0	18.7	Citibank	691	6.08	35	-80.5	4.0	19.1
28	PNC	755	6.12	53	-100.0	0.0	17.2	JPMorgan Chase	69	6.15	20	-100.0	0.0	2.1	Barings	24	6.31	71	-100.0	0.0	18.3
29	Pillar	21	6.03	112	-100.0	0.0	0.0	Newpoint Real Estate Capital	617	6.29	38	-100.0	0.0	10.4	CPC Mortgage	33	6.89	55	-100.0	0.0	16.6
30	RICHMAC	17	6.05	114	-100.0	0.0	95.9	RICHMAC	15	6.22	112	-100.0	0.0	77.4	JPMorgan Chase	43	6.36	21	-100.0	0.0	5.9
31	Sabal	44	6.44	43	-100.0	0.0	5.7	Sabal	39	6.61	41	-100.0	0.0	12.0	RICHMAC	14	6.30	109	-100.0	0.0	77.3
32															Sabal	36	6.69	38	-100.0	0.0	12.8

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Freddie Mac: FHMS K-J Supplemental

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Grandbridge	8	5.69	85	160.4	43.5	19.4	Greystone	1	4.17	58	362.8	100.0	94.6	Greystone	4	4.17	55	362.8	84.1	31.2
2	Jones Lang LaSalle	18	4.50	71	115.5	96.0	75.2	Jones Lang LaSalle	20	4.70	74	35.7	69.9	58.2	Jones Lang LaSalle	24	4.72	72	35.7	39.9	31.2
3	Berkadia	345	4.82	75	2.9	29.1	28.4	NorthMarq Capital	41	4.58	70	21.7	67.3	59.8	Walker & Dunlop	82	5.05	75	9.9	39.1	36.3
4	Capital One	62	5.05	79	-0.0	83.4	83.4	Grandbridge	7	5.69	84	4.8	24.5	23.5	Capital One	81	4.90	71	5.6	51.9	50.0
5	CBRE	189	4.91	73	-0.0	45.8	45.8	CBRE	170	4.95	72	2.4	27.6	27.1	Grandbridge	7	5.69	81	4.8	13.0	12.5
6	KeyBank	58	4.43	72	-0.0	14.2	14.2	Walker & Dunlop	66	5.08	77	1.3	34.8	34.4	NorthMarq Capital	55	4.75	68	4.3	44.9	43.5
7	Walker & Dunlop	69	5.02	78	-8.6	53.3	56.6	Capital One	68	4.84	74	-0.0	64.8	64.8	Holliday Fenoglio Fowler	180	4.82	72	0.1	51.0	51.0
8	Holliday Fenoglio Fowler	146	4.75	77	-62.2	7.1	17.8	Prudential	12	4.66	82	-0.0	51.0	51.0	Prudential	16	4.95	79	-0.0	47.6	47.6
9	Bellwether	38	4.91	77	-100.0	0.0	5.1	Berkadia	328	4.86	75	-2.6	34.1	34.8	Suntrust	6	4.73	69	-0.0	31.6	31.6
10	Berkeley Point	32	4.35	71	-100.0	0.0	0.0	KeyBank	55	4.45	70	-5.4	39.5	41.2	Berkeley Point	29	4.32	66	-0.0	25.9	25.9
11	Citibank	32	5.62	84	-100.0	0.0	0.0	Holliday Fenoglio Fowler	138	4.76	75	-7.9	48.5	51.4	Berkadia	351	4.89	73	-3.0	23.2	23.8
12	Hunt	2	5.66	105	-100.0	0.0	0.0	Bellwether	34	4.92	76	-49.7	6.3	12.2	KeyBank	58	4.46	67	-3.1	32.8	33.6
13	NorthMarq Capital	43	4.53	72	-100.0	0.0	0.0	Berkeley Point	28	4.35	70	-100.0	0.0	0.0	CBRE	173	5.02	69	-5.4	37.8	39.5
14	Orix	3	4.00	62	-100.0	0.0	50.4	Citibank	28	5.62	83	-100.0	0.0	0.0	PNC	25	4.63	69	-25.3	26.1	33.5
15	PNC	26	4.74	76	-100.0	0.0	16.7	Hunt	2	5.66	104	-100.0	0.0	0.0	Bellwether	34	4.96	73	-38.0	10.7	16.8
16	Prudential	12	4.60	84	-100.0	0.0	0.0	Orix	3	4.00	60	-100.0	0.0	29.2	Citibank	26	5.62	80	-100.0	0.0	0.0
17	Suntrust	6	4.69	74	-100.0	0.0	0.0	PNC	23	4.74	74	-100.0	0.0	21.5	Hunt	2	5.66	100	-100.0	0.0	0.0
18	Wells Fargo	60	3.91	69	-100.0	0.0	7.0	Suntrust	5	4.69	72	-100.0	0.0	0.0	Orix	3	4.00	57	-100.0	0.0	15.6
19								Wells Fargo	55	3.94	67	-100.0	0.0	10.2	Wells Fargo	57	4.12	65	-100.0	0.0	4.6

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Freddie Mac: FHMS K-I Value Add

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Berkeley Point	168	6.54	46	-100.0	0.0	0.0	PGIM Real Estate Finance	24	6.65	37	24.5	100.0	100.0	Berkadia	37	6.94	42	389.2	98.1	51.1
2	CBRE	36	7.13	43	-100.0	0.0	0.0	Walker & Dunlop	162	6.04	50	-0.0	86.2	86.2	PGIM Real Estate Finance	84	6.64	34	15.0	84.3	79.6
3	Greystone	47	6.25	42	-100.0	0.0	0.0	Berkeley Point	152	6.70	45	-100.0	0.0	0.0	Walker & Dunlop	384	6.29	46	-20.7	63.4	72.2
4	Walker & Dunlop	160	5.85	52	-100.0	0.0	0.0	CBRE	32	7.30	42	-100.0	0.0	0.0	Greystone	44	6.51	37	-59.5	26.7	54.2
5								Greystone	41	6.42	40	-100.0	0.0	82.2	Berkeley Point	146	6.79	43	-100.0	0.0	7.7
6														CBRE	29	7.38	38	-100.0	0.0	0.0	

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Glossary

Term	Definition
CPR	Voluntary and involuntary prepayments as a percentage of the total deal balance outstanding. This matches Intex's reported historical CPR.
CRR	Voluntary prepayments as a percentage of outstanding deal balance excluding loans in lockout or that are defeasable. This matches Intex's CPR when forecasting.
CDR	Involuntary prepayments as a percentage of the total deal balance outstanding.
% Prepayment Premiums Waived	The % of expected prepayment penalties or yield maintenance payments that were not received. Freddie Mac can waive penalties on some floating rate loans that refinance into Freddie Mac fixed rate loans.

Source: Intex, Santander US Capital Markets

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