



Santander US Capital Markets LLC

Freddie Mac CMBS Prepayment Report

June 2024 (May Speeds)

July 11, 2024

Agency MBS Strategy

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FRESB Deal Prepayments

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons										
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT		
FRESB 2016-SB11 ReadyCap	A5	0.0	7.69	104	2	2	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	18.4
	A7				0	0	4																					42.2
	A10	83.3	4.15	105	8	8	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	72.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.1
	Total	51.7	5.49	105	10	10	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.8	18.4
FRESB 2016-SB12 Hunt	A5				0	0	21																					22.7
	A7	0.0	8.30	105	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	96.9	0.0	0.0	0.0	6.1
	A10	100.0	4.26	103	16	16	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	8.9
	Total	79.8	5.08	103	19	19	67	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	53.7	0.0	0.0	3.8
FRESB 2016-SB13 Arbor, Greystone	A5F				0	0	4																					17.5
	A5H	0.0	7.66	101	18	18	63	0.0	0.0	0.0	0.0	0.0	0.0	70.6	0.0	0.0	69.1	45.1	0.0	0.0	0.0	0.0	0.0	62.8	0.0	19.2	22.7	13.8
	A7F				0	0	10																					17.6
	A7H				0	0	4																					17.7
	A10F	100.0	4.24	102	22	22	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	12.5
	A10H	0.0	4.26	103	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	13.0
Total	58.6	5.58	102	41	41	160	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.9	0.0	0.0	39.4	23.4	0.0	0.0	0.0	0.0	0.0	36.5	0.0	8.0	10.1	13.5
FRESB 2016-SB14 CBRE, Sabal	A5F				0	0	8																					21.7
	A5H	0.0	7.66	102	8	9	46	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	66.8	41.5	23.2	14.9
	A7F				0	0	4																					22.9
	A7H	0.0	7.20	101	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	12.1
	A10F	100.0	4.27	101	19	19	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	7.6
	A10H	0.0	5.04	101	1	1	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	13.8
Total	71.4	5.16	101	29	30	115	62.4	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	27.2	14.5	7.5	11.9
FRESB 2016-SB15 Arbor, Greystone	A5F				0	0	7																					19.5
	A5H	0.0	7.51	100	8	8	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	78.9	0.0	0.0	0.0	62.8	47.2	0.0	0.0	0.0	0.0	12.5	16.2
	A7F				0	0	4																					18.4
	A7H				0	0	2																					25.4
	A10F	100.0	4.25	100	11	11	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	71.7	0.0	0.0	0.0	0.0	0.0	0.0	47.7	0.0	0.0	0.0	10.3	13.0	
	A10H	0.0	4.87	101	4	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	7.0
Total	50.0	5.23	100	23	23	117	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.7	46.6	0.0	0.0	23.4	39.6	0.0	0.0	0.0	8.5	14.2	
FRESB 2016-SB16 CBRE, CPC, Grey- stone, RED	A5F				0	0	9																					13.1
	A5H	0.0	7.92	100	12	12	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	93.5	0.0	0.0	0.0	15.4	
	A7F				0	0	5																	0.0	0.0			13.4
	A7H				0	0	13							100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			19.2
	A10F	100.0	4.17	102	20	20	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	37.5	0.0	0.0	0.0	8.0	
	A10H	0.0	4.27	102	5	5	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	7.0
Total	57.2	5.27	101	37	37	154	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.8	0.0	0.0	3.2	1.6	12.6	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons											
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT			
FRESB 2016-SB17 Arbor, Hunt	A5F				0	0	20								100.0	0.0	0.0	0.0	0.0	0.0	0.0				22.6				
	A5H	0.0	8.05	98	7	7	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.6	19.1		
	A7F				0	0	14												0.0	0.0	98.8				18.0				
	A7H	0.0	7.36	97	2	2	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	17.8		
	A10F	100.0	4.31	98	17	17	37	0.0	71.2	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	33.9	18.2	9.4	10.7
	A10H	0.0	4.31	97	2	2	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	15.9	
	Total	65.3	5.31	98	28	28	165	0.0	56.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.8	0.0	59.2	0.0	0.0	18.1	24.1	12.6	18.5	16.9		
FRESB 2016-SB18 ReadyCap	A5F				0	0	5																			27.0			
	A5H	0.0	7.93	98	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	0.0	0.0	0.0	0.0	0.0	0.0	21.7		
	A7F				0	0	1																			13.8			
	A7H				0	0	2																			20.5			
	A10F	100.0	4.43	98	5	5	25	0.0	0.0	0.0	0.0	0.0	0.0	70.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.1	9.6	13.3
	A10H				0	0	1																			23.4			
	Total	84.4	4.97	98	7	7	58	0.0	0.0	0.0	0.0	0.0	0.0	64.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.4	8.2	18.1
FRESB 2016-SB19 First Foundation	A5H	0.0	7.26	102	5	5	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	24.1		
	A7H				0	0	21																			18.1			
	A10H				0	0	5																			19.6			
	Total				0	0	84																			22.4			
FRESB 2016-SB20 CBRE, Greystone	A5F				0	0	5																			32.4			
	A5H	0.0	7.88	96	29	29	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	8.6	
	A7F				0	0	7																			16.5			
	A7H	0.0	6.06	95	3	3	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	12.4		
	A10F	100.0	4.40	96	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	3.8		
	A10H	0.0	4.68	96	3	3	12	0.0	0.0	0.0	79.9	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	23.7	12.1	9.7	
	Total	33.9	6.42	96	52	52	118	0.0	0.0	0.0	8.9	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	1.5	0.8	9.1	
FRESB 2016-SB21 Capital One	A5F				0	0	4																			22.4			
	A5H	0.0	7.70	95	8	9	24	78.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.0	21.7	18.7	11.5		
	A7F				0	0	2								100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1			
	A7H	0.0	6.80	98	1	1	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	22.0		
	A10F	100.0	4.23	94	1	1	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		
	A10H	0.0	4.31	96	1	1	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	11.8		
	Total	4.8	7.21	95	11	12	37	72.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.2	55.5	0.0	0.0	0.0	0.0	0.0	0.0	33.8	18.4	20.0	13.5		
FRESB 2016-SB22 Sabal	A5F				0	0	11																			26.8			
	A5H	0.0	7.96	94	3	3	19	0.0	0.0	0.0	0.0	80.8	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	24.8	12.6	16.8	
	A7F				0	0	23									99.9	78.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5			
	A7H				0	0	4																			22.3			
	A10F	100.0	4.37	95	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	73.7	0.0	20.4	0.0	0.0	0.0	0.0	8.1			
	A10H	0.0	4.50	97	2	2	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	11.9		
	Total	76.7	4.96	95	20	20	94	0.0	0.0	0.0	0.0	24.5	0.0	0.0	0.0	0.0	50.4	19.0	58.2	0.0	13.1	0.0	0.0	0.0	4.6	10.2	14.1		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons												
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT				
FRESB 2016-SB23 Arbor, Pinnacle	A5F	100.0	3.66	96	1	1	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	17.0	
	A5H	0.0	8.17	96	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	18.3	
	A7F				0	0	14										100.0	0.0	100.0	99.2	99.5								20.8	
	A7H	0.0	6.23	93	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	5.6	
	A10F	100.0	4.54	96	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	17.5
	A10H	0.0	4.48	96	1	1	9	0.0	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	22.5
	Total		35.3	6.18	95	23	23	123	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.5	0.0	48.6	38.3	52.6								7.3	17.0
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																						26.3	
	A5H	0.0	7.92	94	8	8	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	15.4	
	A7F				0	0	11										0.0	99.6	0.0	0.0	0.0								21.5	
	A7H	0.0	5.81	95	2	2	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	3.5	
	A10F	100.0	4.47	93	16	16	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.3	0.0	0.0	0.0	66.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	
	A10H	0.0	4.28	93	7	8	15	42.5	0.0	0.0	0.0	0.0	0.0	0.0	94.7	0.0	0.0	79.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	
	Total		34.4	5.37	93	33	34	107	17.7	0.0	0.0	0.0	0.0	0.0	73.6	0.0	0.0	48.7	29.2	0.0	12.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.2	
FRESB 2016-SB25 CBRE, CPC, Grey- stone, Hunt	A5F	100.0	3.86	93	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	16.9	
	A5H	0.0	8.20	93	10	10	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	42.8	0.0	0.0	0.0	0.0	14.2	
	A7F				0	0	8												0.0	0.0	0.0	0.0	0.0						20.5	
	A7H	0.0	6.12	92	4	4	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	15.2	
	A10F	100.0	4.35	93	18	18	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	33.8	0.0	0.0	0.0	0.0	5.0	
	A10H	0.0	4.77	93	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	8.9	
	Total		48.5	5.78	93	37	37	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	17.4	16.0	0.0	0.0	0.0	11.9	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons													
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT					
FRESB 2018-SB45 Arbor, ReadyCap	A5H	0.0	7.72	81	12	12	66	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	78.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.6	18.5
	A10F	100.0	4.34	81	39	39	89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.6	17.1	24.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	12.3	
	Total	73.2	5.24	81	51	51	155	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.2	13.0	46.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	15.0	
FRESB 2018-SB46 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	45.7	5.49	79	62	62	102	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	
	A10F	100.0	4.26	79	41	41	67	0.0	27.5	0.0	0.0	0.0	0.0	11.2	0.0	46.2	0.0	0.0	27.3	0.0	0.0	0.0	0.0	10.2	7.1	10.9	9.3	0.0	9.3		
	Total	64.9	5.05	79	103	103	169	0.0	10.9	0.0	0.0	0.0	0.0	4.2	0.0	20.5	0.0	0.0	11.4	0.0	0.0	4.9	0.0	3.8	2.6	4.2	7.7	0.0	7.7		
FRESB 2018-SB47 Basis, CBRE, CPC, Greystone, Pinna- cle, RED, Sabal	A5H	11.2	6.72	78	23	23	78	0.0	0.0	0.0	0.0	40.8	31.1	0.0	57.8	22.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.7		
	A7F	100.0	4.26	77	7	7	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	13.7		
	A10F	100.0	4.31	78	63	63	113	0.0	0.0	0.0	0.0	0.0	14.3	6.7	0.0	0.0	26.7	0.0	0.0	0.0	0.0	9.2	0.0	2.6	4.4	8.1	0.0	8.1			
	Total	78.8	4.88	78	93	93	209	0.0	0.0	0.0	0.0	12.0	17.2	4.3	19.8	6.5	17.4	0.0	0.0	0.0	0.0	5.8	0.0	5.2	6.8	11.7	0.0	11.7			
FRESB 2018-SB48 CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5H	0.0	7.13	77	23	23	60	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	37.6	0.0	0.0	0.0	0.0	0.0	0.0	13.1			
	A10F	100.0	4.31	78	72	74	126	42.3	0.0	0.0	5.6	0.0	14.3	0.0	12.9	0.0	18.7	0.0	0.0	20.5	0.0	18.2	16.5	11.8	8.7	8.8	0.0	8.8			
	A10H	0.0	4.40	78	30	30	50	0.0	65.4	0.0	28.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	29.8	20.4	10.5	9.4	0.0	9.4				
	Total	61.3	4.87	78	125	127	236	28.8	19.0	0.0	10.0	0.0	9.0	0.0	8.2	0.0	33.3	0.0	0.0	13.0	8.8	18.3	16.6	11.6	9.7	10.0	0.0	10.0			
FRESB 2018-SB49 Arbor, PennyMac, Sabal	A5H	0.0	6.85	76	25	25	54	0.0	0.0	0.0	0.0	0.0	0.0	37.3	34.8	0.0	0.0	0.0	0.0	64.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.2			
	A7F	100.0	3.55	76	13	13	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	6.6			
	A7H	0.0	3.88	78	32	32	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	2.8			
	A10F	100.0	4.31	77	24	25	71	28.6	0.0	0.0	0.0	0.0	0.0	53.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.5	5.4	8.6	14.6	0.0	14.6			
	A10H	0.0	4.36	77	13	14	23	41.1	0.0	0.0	0.0	0.0	28.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.9	13.3	6.7	7.0	0.0	7.0			
	Total	42.0	4.56	77	107	109	208	13.6	0.0	0.0	0.0	0.0	4.0	24.4	8.1	0.0	0.0	0.0	0.0	19.3	0.0	0.0	4.7	3.0	4.5	10.0	0.0	10.0			
FRESB 2018-SB50 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5F	100.0	3.96	78	2	2	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.6	0.0	90.7	98.4	0.0	0.0	44.0	21.3	0.0	21.3			
	A5H	0.0	6.84	76	25	25	62	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.4	0.0	15.9	43.4	21.1	0.0	0.0	7.7	13.0	0.0	13.0				
	A7F	100.0	4.12	77	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	6.7			
	A10F	100.0	4.27	76	20	20	38	0.0	0.0	0.0	31.1	0.0	0.0	0.0	0.0	23.0	0.0	28.4	0.0	0.0	0.0	0.0	0.0	6.0	7.9	9.6	0.0	9.6			
	A10H	0.0	4.35	75	15	15	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	8.5			
	Total	54.5	4.95	76	78	78	180	0.0	0.0	0.0	10.5	0.0	0.0	0.0	0.0	7.6	22.7	20.5	4.7	21.1	21.2	0.0	1.8	5.6	11.6	0.0	11.6				
FRESB 2018-SB51 Basis, CBRE, Grey- stone, Hunt, Pinna- cle, RED	A5H	0.0	6.94	75	30	31	74	18.7	0.0	0.0	0.0	41.2	0.0	0.0	0.0	36.7	0.0	0.0	0.0	53.1	0.0	6.6	11.6	9.4	13.3	0.0	13.3				
	A7H	0.0	4.16	76	26	26	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	66.3	13.6	0.0	0.0	0.0	0.0	0.0	4.8				
	A10F	100.0	4.35	75	54	54	87	0.0	0.0	16.5	0.0	0.0	11.9	0.0	17.9	0.0	32.5	28.7	0.0	0.0	0.0	5.9	5.0	10.0	7.0	0.0	7.0				
	Total	47.4	4.97	75	110	111	197	5.3	0.0	8.2	0.0	13.1	5.8	0.0	8.9	11.6	17.1	15.1	0.0	0.0	38.0	3.8	4.5	5.5	7.3	8.7	0.0	8.7			
FRESB 2018-SB52 ReadyCap, Sabal	A5F	0.0	4.14	80	7	7	27	0.0	0.0	0.0	48.4	0.0	58.8	0.0	0.0	0.0	79.3	0.0	0.0	0.0	0.0	0.0	0.0	23.5	23.4	13.7	0.0	13.7			
	A5H	100.0	4.47	75	9	9	19	0.0	0.0	0.0	0.0	91.8	0.0	0.0	0.0	36.4	58.6	0.0	0.0	0.0	0.0	0.0	35.5	27.6	11.0	0.0	11.0				
	A7F	37.7	6.06	74	16	16	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	82.2	0.0	0.0	83.6	95.5	98.5	0.0	0.0	13.8	14.9	0.0	14.9				
	A7H	0.0	6.48	75	17	17	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.1	0.0	93.3	0.0	0.0	0.0	0.0	5.1	13.5	0.0	13.5				
	A10F	0.0	4.30	76	21	21	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.1	0.0	0.0	0.0	0.0	0.0	5.6	0.0	5.6				
	A10H	100.0	4.45	75	40	40	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.4	0.0	0.0	0.0	0.0	0.0	0.0	2.0	5.5	0.0	5.5				
	Total	49.9	4.90	75	110	110	217	0.0	0.0	0.0	5.0	23.1	6.9	0.0	0.0	20.7	17.2	23.5	0.0	53.3	40.5	57.2	0.0	6.3	8.7	10.5	0.0	10.5			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons										
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT		
FRESB 2018-SB53 Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5H	0.0	6.96	73	14	14	72	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.2	0.0	63.5	55.0	34.0	0.0	0.0	0.0	0.0	0.0	0.0	13.6	18.8
	A7F	100.0	3.36	73	16	16	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6	12.6	
	A10F	100.0	4.59	73	48	48	70	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.7	42.8	0.0	0.0	22.9	0.0	0.0	0.0	0.0	11.1	6.1	
	A10H	0.0	4.43	74	30	30	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.6	0.0	0.0	66.3	16.9	0.0	0.0	0.0	0.0	4.0	7.9	
	Total	61.9	4.69	73	108	108	226	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.7	5.5	0.0	13.7	28.2	33.5	11.9	27.2	14.8	0.0	0.0	8.5	12.0
FRESB 2018-SB54 Arbor	A5F	100.0	3.70	71	5	5	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.3	17.6	
	A5H	0.0	6.77	73	23	23	83	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.6	87.5	50.9	0.0	13.2	0.0	0.0	0.0	0.0	0.0	27.5	18.4	
	A7F	100.0	4.75	72	8	8	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	8.3	
	A7H	0.0	4.43	73	13	13	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	10.5	
	A10F	100.0	4.50	75	23	23	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.1	28.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.9	13.9	
	Total	51.4	5.27	73	72	72	182	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	28.6	30.8	53.5	24.5	34.7	5.3	0.0	0.0	0.0	0.0	18.1	15.4
FRESB 2018-SB55 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pinna- cle, RED	A5F	100.0	4.54	73	1	1	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	86.1	0.0	0.0	0.0	0.0	0.0	78.3	23.6	
	A5H	0.0	6.15	71	37	37	66	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.7	0.0	55.8	25.6	0.0	0.0	0.0	0.0	3.6	9.4	
	A7F	100.0	4.42	71	13	13	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	9.2	
	A7H	0.0	4.50	72	11	11	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	55.1	0.0	0.0	0.0	0.0	0.0	0.0	13.2	
	A10F	100.0	4.71	71	34	34	60	0.0	0.0	0.0	11.7	33.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	0.0	0.0	0.0	8.6	4.3	
	A10H	0.0	4.69	72	18	18	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	34.3	0.0	26.0	0.0	0.0	4.7	2.4	
	Total	44.7	5.08	71	114	114	222	0.0	0.0	0.0	4.0	12.9	3.9	0.0	0.0	0.0	0.0	12.8	11.8	13.7	27.2	15.1	0.0	0.0	0.0	3.6	4.0	
FRESB 2018-SB56 Arbor, ReadyCap, Sabal	A5F				0	0	11										100.0	0.0	0.0	98.2	0.0						33.7	
	A5H	0.0	6.26	70	11	11	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	21.2	
	A7F	100.0	4.79	70	6	6	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	7.4	
	A7H	0.0	4.50	71	5	5	9	0.0	98.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	79.4	0.0	0.0	0.0	0.0	76.2	48.2	26.9	
	A10F	100.0	4.69	72	81	81	140	0.0	0.0	0.0	17.5	0.0	8.9	37.1	0.0	10.7	0.0	0.0	0.0	0.0	0.0	25.9	0.0	0.0	0.0	4.7	6.9	
	A10H	0.0	4.47	72	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	26.8	0.0	0.0	0.0	0.0	0.0	2.6	
Total	69.4	4.79	72	120	120	226	0.0	25.7	0.0	11.4	0.0	5.8	25.6	0.0	7.1	0.0	15.3	0.0	12.0	10.5	17.1	9.4	7.6	8.1	11.3			
FRESB 2018-SB57 Arbor, Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED	A5H	0.0	6.21	70	23	23	77	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.8	48.2	67.6	0.0	16.3	0.0	0.0	0.0	0.0	0.0	21.4	15.2	
	A7F	100.0	4.85	70	12	12	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	13.6	
	A7H	0.0	4.70	71	18	18	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.8	0.0	0.0	33.6	0.0	0.0	0.0	0.0	0.0	9.4	13.1	
	A10F	100.0	4.68	71	39	39	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	6.0	
	A10H	0.0	4.83	70	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	33.9	0.0	0.0	0.0	0.0	0.0	7.3	
	Total	44.4	5.09	71	114	114	224	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.6	19.7	15.4	37.9	0.0	10.5	6.4	0.0	0.0	0.0	8.3	11.1	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons							
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M
FRESB 2019-SB58 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	6.51	68	41	41	83	0.0	14.0	0.0	40.7	0.0	0.0	0.0	0.0	54.7	0.0	0.0	21.1	8.8	0.0	4.9	10.6	11.6	11.7
	A7H	0.0	4.44	69	19	19	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	8.0
	A10F	100.0	4.89	69	51	51	96	0.0	0.0	0.0	11.3	0.0	24.3	0.0	19.4	33.2	0.0	0.0	24.6	0.0	0.0	0.0	6.5	8.2	10.8
	A10H	0.0	4.99	68	22	22	30	0.0	0.0	0.0	0.0	0.0	63.3	0.0	0.0	0.0	0.0	0.0	0.0	40.2	0.0	0.0	15.9	8.0	4.3
	Total	36.7	5.27	69	133	133	238	0.0	4.1	0.0	17.4	0.0	23.7	0.0	7.6	14.0	20.0	0.0	15.9	10.7	0.0	1.4	8.1	7.7	9.8
FRESB 2019-SB59 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	5.91	67	33	33	83	0.0	0.0	0.0	18.2	0.0	22.0	19.4	60.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3	12.5	13.1
	A7F	100.0	4.61	68	13	13	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	16.0
	A7H	0.0	4.63	67	18	18	23	0.0	0.0	39.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	8.0	4.0	4.4
	A10F	98.4	4.90	67	47	47	77	0.0	0.0	0.0	38.9	0.0	13.8	0.0	15.4	0.0	0.0	8.9	0.0	0.0	0.0	0.0	10.2	7.2	9.1
	A10H	0.0	4.75	67	26	26	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.1	0.0	0.0	0.0	0.0	0.0	3.1	4.5	
Total	40.5	5.06	67	137	137	244	0.0	0.0	8.4	19.4	0.0	10.7	5.3	26.0	0.0	0.0	8.6	0.0	0.0	0.0	0.0	2.9	6.7	6.9	9.8
FRESB 2019-SB60 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	5.18	65	34	34	74	0.0	0.0	0.0	0.0	0.0	22.8	0.0	11.2	0.0	0.0	34.9	0.0	0.0	0.0	0.0	4.3	6.6	13.0
	A7H	0.0	4.57	66	26	26	46	0.0	26.7	0.0	0.0	0.0	14.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.8	7.6	3.8	8.6
	A10F	100.0	4.75	67	18	18	47	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.5	0.0	0.0	22.4	0.0	0.0	0.0	0.0	10.8	14.3	
	A10H	0.0	4.79	66	34	35	59	16.7	0.0	0.0	0.0	0.0	0.0	0.0	38.5	0.0	91.7	0.0	0.0	13.3	0.0	5.9	3.0	24.4	8.6
	Total	19.1	4.86	66	112	113	226	4.3	7.1	0.0	0.0	0.0	11.8	0.0	30.7	0.0	47.3	16.7	0.0	3.8	0.0	3.7	3.8	4.0	11.5
FRESB 2019-SB61 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Orix, ReadyCap, RED, Sabal	A5F	100.0	4.14	65	3	3	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.9	98.6	97.8	0.0	0.0	0.0	57.1	0.0	0.0	59.8	18.4
	A5H	0.0	5.46	65	35	35	77	0.0	0.0	0.0	17.6	0.0	16.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.4	0.0	6.1	3.0	14.4
	A7F	100.0	4.71	66	11	11	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.8	0.0	0.0	0.0	8.9	17.2	
	A10F	100.0	4.47	66	37	37	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.5	0.0	12.6	0.0	0.0	0.0	0.9	7.8	
	A10H	0.0	4.82	65	25	25	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.2	0.0	0.0	0.0	0.0	0.0	55.2	0.0	1.8	4.2	
Total	50.7	4.84	65	111	111	223	0.0	0.0	0.0	5.5	0.0	5.2	0.0	7.6	22.9	32.2	3.3	11.6	4.0	14.2	13.5	0.0	1.8	8.2	12.2
FRESB 2019-SB62 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	5.21	65	30	31	47	48.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.9	0.0	0.0	77.9	0.0	19.6	10.2	9.4	8.7
	A7F	100.0	4.74	65	7	8	14	67.8	0.0	0.0	0.0	0.0	75.8	0.0	0.0	0.0	0.0	0.0	0.0	73.1	0.0	30.6	35.0	18.3	15.3
	A7H	0.0	4.50	64	18	18	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.6	0.0	0.0	0.0	33.8	0.0	3.2	7.0	
	A10F	100.0	4.84	65	48	49	71	28.5	0.0	0.0	15.5	0.0	0.0	0.0	0.0	17.7	0.0	0.0	15.6	0.0	0.0	10.5	8.0	5.6	6.7
	A10H	0.0	4.83	64	40	41	54	19.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.1	0.0	0.0	0.0	0.0	6.8	3.5	8.4	5.8
Total	39.1	4.87	65	143	147	210	31.5	0.0	0.0	5.5	0.0	7.8	0.0	0.0	6.4	22.9	11.0	0.0	5.5	38.2	0.0	11.7	8.2	7.6	7.6
FRESB 2019-SB63 , Arbor, Capital One, CBRE, CPC, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	5.14	65	37	37	58	0.0	0.0	0.0	0.0	23.0	21.1	0.0	0.0	0.0	0.0	0.0	50.1	0.0	0.0	0.0	8.1	4.0	5.9
	A7F	100.0	4.89	63	4	4	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	27.2
	A7H	0.0	4.56	64	16	16	24	0.0	0.0	0.0	24.6	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	9.3
	A10F	100.0	5.00	64	35	35	56	0.0	0.0	0.0	0.0	0.0	21.9	0.0	0.0	0.0	0.0	0.0	31.4	0.0	0.0	4.1	2.0	8.3	
	A10H	0.0	5.10	64	18	18	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	11.0
Total	30.6	5.00	64	110	110	187	0.0	0.0	0.0	4.5	10.1	15.0	0.0	0.0	0.0	0.0	0.0	0.0	32.3	0.0	0.0	0.0	5.2	2.6	9.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons								
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT
FRESB 2020-SB70 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	3.93	57	36	38	61	25.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.6	0.0	0.0	13.4	0.0	0.0	9.1	4.6	7.9	10.9
	A10F	100.0	4.37	56	53	53	63	0.0	14.1	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	4.9	4.2	2.1	4.8
	A10H	0.0	4.24	56	34	34	42	0.0	0.0	0.0	16.6	0.0	0.0	0.0	0.0	0.0	0.0	14.7	0.0	0.0	0.0	0.0	0.0	3.0	2.8	4.4
	Total	38.5	4.19	56	123	125	166	8.9	5.7	0.0	5.2	4.0	0.0	0.0	10.0	0.0	0.0	11.4	4.5	0.0	4.7	0.0	4.9	4.0	4.2	6.9
FRESB 2020-SB71 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	3.76	56	27	27	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	22.2	0.0	0.0	0.0	0.0	13.9
	A7F	100.0	3.89	56	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	0.5
	A10F	100.0	4.32	55	23	23	34	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	43.7	0.0	0.0	0.0	1.8	9.0
	A10H	0.0	4.17	55	29	29	35	0.0	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	4.4	2.2	1.1	3.4	
Total	46.7	4.01	56	101	101	145	0.0	0.0	3.2	0.0	0.0	0.0	0.0	4.6	0.0	0.0	0.0	0.0	0.0	12.2	0.0	7.0	1.1	0.5	0.7	7.9
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	3.74	54	34	34	58	0.0	0.0	0.0	33.7	0.0	0.0	83.7	67.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	24.5	12.1
	A7F	0.0	4.35	55	29	29	48	0.0	0.0	0.0	37.1	48.2	0.0	0.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	17.3	11.9	9.8
	A10F	100.0	4.24	54	26	27	33	19.1	0.0	57.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.4	16.0	8.2	5.2
	Total	31.1	4.10	54	89	90	139	6.4	0.0	24.1	25.5	19.7	0.0	48.0	35.4	0.0	0.0	0.0	0.0	11.9	0.0	0.0	10.8	13.3	15.8	9.5
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	3.63	53	16	16	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	74.0	0.0	0.0	0.0	0.0	0.0	17.5
	A7F	100.0	3.89	53	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	46.7	0.0	0.0	0.0	0.0	0.0	8.0
	A10F	100.0	4.12	52	25	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	4.0
	A10H	0.0	4.22	53	30	30	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.7	0.0	27.1	0.0	0.0	0.0	0.0	0.0	0.0	7.2	4.9
Total	51.1	4.02	53	88	88	120	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	10.1	0.0	12.6	20.2	0.0	0.0	0.0	2.4	8.1
FRESB 2020-SB74 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.70	53	18	18	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.6	21.1	0.0	0.0	0.0	0.0	0.0	7.0	8.0
	A5H	0.0	3.41	51	32	32	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	7.1
	A7H	0.0	3.85	52	24	24	30	0.0	0.0	23.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.1	33.9	0.0	0.0	8.4	4.3	2.1	4.6
	A10F	100.0	3.92	51	37	37	46	0.0	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	17.3	0.0	24.3	0.0	0.0	0.0	3.9	3.5	3.9
Total	49.7	3.72	52	111	111	147	0.0	0.0	5.4	0.0	0.0	0.0	7.4	0.0	0.0	7.3	0.0	6.1	13.4	25.3	8.6	0.0	1.8	2.2	3.4	5.8
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.32	51	21	21	25	0.0	0.0	0.0	0.0	49.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	0.0	10.8	5.4	3.5	
	A5H	0.0	3.30	51	42	42	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	5.0
	A10F	100.0	3.90	50	28	28	34	0.0	18.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.6	0.0	0.0	16.2	6.4	3.3	6.5	4.6	
	A10H	0.0	3.95	51	43	43	46	0.0	13.3	23.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.7	6.5	3.3	1.2	
Total	39.0	3.60	51	134	134	159	0.0	7.5	6.7	0.0	12.1	0.0	0.0	0.0	0.0	0.0	0.0	11.3	0.0	0.0	12.4	4.8	4.5	3.2	3.6	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons									
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	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	3.48	40	21	21	28	0.0	20.2	0.0	0.0	0.0	63.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	19.0	9.6	11.3
	A7F	100.0	3.49	39	21	21	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	9.0
	A10F	100.0	3.47	39	47	47	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	3.4
	A10H	0.0	3.40	39	48	48	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.9	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.4
	Total	53.3	3.45	39	137	137	155	0.0	3.4	0.0	0.0	0.0	15.0	0.0	3.7	0.0	0.0	0.0	4.8	0.0	0.0	0.0	1.2	3.3	2.3	4.9	
FRESB 2021-SB88 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.39	40	27	27	32	0.0	0.0	0.0	0.0	0.0	0.0	30.4	0.0	22.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	4.5
	A5H	0.0	3.42	38	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	2.1	
	A10F	100.0	3.53	38	66	66	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	1.3	
	A10H	0.0	3.36	38	37	37	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	3.9	
	Total	55.7	3.44	38	153	153	167	0.0	0.0	0.0	0.0	0.0	0.0	5.9	0.0	4.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	2.7	
FRESB 2021-SB89 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.32	37	25	25	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.7	0.0	0.0	0.0	19.0	44.9	0.0	0.0	0.0	2.1	9.1	
	A7F	100.0	3.32	37	33	33	34	0.0	0.0	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	4.9	1.7	
	A10F	100.0	3.44	37	48	48	52	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	3.6	1.8	0.9	2.1	
	A10H	0.0	3.37	37	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	23.8	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
	Total	58.2	3.37	37	143	143	155	0.0	3.5	0.0	0.0	0.0	0.0	0.0	0.0	4.2	0.0	14.5	0.0	9.7	9.8	0.0	1.2	0.6	2.0	3.0	
FRESB 2021-SB90 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.41	37	34	34	37	0.0	0.0	0.0	0.0	0.0	0.0	46.1	0.0	0.0	29.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	3.2	
	A7H	0.0	3.31	37	41	41	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	2.4	
	A10F	100.0	3.30	37	40	40	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	
	A10H	0.0	3.40	36	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	0.6	
	Total	54.0	3.34	37	146	146	153	0.0	0.0	0.0	0.0	0.0	0.0	14.7	0.0	0.0	9.0	8.4	0.0	0.0	0.0	0.0	0.0	0.0	2.8	1.7	
FRESB 2021-SB91 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.43	35	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.9	
	A7F	100.0	3.54	35	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	2.7	
	A10F	100.0	3.48	36	45	45	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	12.8	0.0	0.0	0.0	0.9	
	A10H	0.0	3.64	35	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	
	Total	53.9	3.52	35	146	146	151	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	4.1	0.0	0.0	0.6	1.1	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons															
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT							
FRESB 2022-SB94 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.24	32	30	30	33	0.0	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	18.6	9.6	4.9	3.5	
	A5H	0.0	3.13	32	47	47	49	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	0.0	17.6	0.0	0.0	0.0	0.0	0.0	0.0	7.8	4.0	2.0	1.5	
	A7H	0.0	3.37	32	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	9.3	4.2	0.0	0.0
	A10F	100.0	3.52	32	32	32	33	0.0	0.0	28.2	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	10.5	5.3	2.7	1.1
	Total	45.1	3.30	32	143	143	152	0.0	12.0	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	0.0	0.0	0.0	0.0	0.0	0.0	9.3	4.7	4.3	2.4	
FRESB 2022-SB95 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	Group 1	0.0	3.08	31	50	50	51	0.0	0.0	0.0	0.0	0.0	0.0	24.1	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	4.6	2.3	1.0	
	Group 2	100.0	3.30	32	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	34.4	0.0	0.0	0.0	0.0	3.6		
	Group 3	0.0	3.51	32	55	55	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	0.0	0.0	0.9	
	Total	21.4	3.29	32	139	139	145	0.0	0.0	0.0	0.0	0.0	0.0	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	8.6	0.0	1.8	0.9	1.5	
FRESB 2022-SB96 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	Group 1	0.0	3.19	31	50	50	52	0.0	0.0	24.2	15.6	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	8.9	7.2	3.6	1.6	
	Group 2	100.0	3.44	30	53	54	55	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6	1.8	4.2	1.9	
	Group 3	100.0	3.68	30	59	59	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	13.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	1.6	
	Total	67.6	3.44	30	162	163	169	3.8	0.0	8.6	5.4	0.0	0.0	0.0	0.0	0.0	13.3	0.0	4.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.2	3.0	3.1	1.7	
FRESB 2022-SB97 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	Group 1	100.0	3.29	29	43	43	44	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	0.0	4.6	2.3	1.2	0.5	
	Group 2	0.0	3.17	30	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	
	Group 3	100.0	3.35	29	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	
	Group 4	0.0	3.41	30	45	45	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	10.7	0.0	0.0	0.0	0.0	0.4		
	Total	49.7	3.31	30	158	158	160	0.0	3.7	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	3.0	1.2	0.6	0.3	0.3		
FRESB 2022-SB98 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	Group 1	0.0	3.17	27	50	50	51	0.0	0.0	12.3	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	4.3	2.2	1.1	0.5	
	Group 2	0.0	3.34	28	26	26	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	0.0	
	Group 3	100.0	3.66	28	63	63	64	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	0.0	0.0	21.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	1.2	
	Total	41.4	3.41	28	139	139	141	0.0	0.0	4.7	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	9.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	0.8	1.4	0.7	
FRESB 2022-SB99 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	Group 1	0.0	3.24	27	41	41	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	2.8	1.4	
	Group 2	100.0	3.44	27	55	55	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	0.0	0.0	0.0	
	Group 3	0.0	3.57	27	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	0.0	0.0	0.0	
	Total	35.8	3.43	27	153	153	154	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	0.4	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons												
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT				
FRESB 2016-SB23 Arbor, Pinnacle	A5F	100.0	3.66	96	1	1	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	17.0	
	A5H	0.0	8.17	96	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	18.3	
	A7F				0	0	14										100.0	0.0	100.0	99.2	99.5								20.8	
	A7H	0.0	6.23	93	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	5.6	
	A10F	100.0	4.54	96	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	17.5
	A10H	0.0	4.48	96	1	1	9	0.0	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	22.5
	Total		35.3	6.18	95	23	23	123	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.5	0.0	48.6	38.3	52.6									17.0
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																						26.3	
	A5H	0.0	7.92	94	8	8	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	15.4	
	A7F				0	0	11										0.0	99.6	0.0	0.0	0.0								21.5	
	A7H	0.0	5.81	95	2	2	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	3.5	
	A10F	100.0	4.47	93	16	16	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.3	0.0	0.0	0.0	66.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	
	A10H	0.0	4.28	93	7	8	15	42.5	0.0	0.0	0.0	0.0	0.0	0.0	94.7	0.0	0.0	79.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	
	Total		34.4	5.37	93	33	34	107	17.7	0.0	0.0	0.0	0.0	0.0	73.6	0.0	0.0	48.7	29.2	0.0	12.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.2
FRESB 2016-SB25 CBRE, CPC, Grey- stone, Hunt	A5F	100.0	3.86	93	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	12.8	
	A5H	0.0	8.20	93	10	10	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	14.2	
	A7F				0	0	8												0.0	0.0	0.0	0.0	0.0						20.5	
	A7H	0.0	6.12	92	4	4	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	15.2	
	A10F	100.0	4.35	93	18	18	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	5.0	
	A10H	0.0	4.77	93	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	8.9	
	Total		48.5	5.78	93	37	37	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	11.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons														
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT						
FRESB 2017-SB31 Capital One, CPC, Pinnacle	A5F				0	0	5																						9.3			
	A5H	0.0	7.82	89	6	6	41	0.0	0.0	55.9	0.0	0.0			0.0	0.0	44.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.4	12.7	10.8	18.2
	A7F				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			14.3	
	A7H	0.0	4.93	89	2	2	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	9.9	
	A10F	100.0	4.20	88	26	27	37	19.7	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	7.0	3.5	1.8	4.3
	A10H	0.0	3.96	89	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	13.4	
	Total		72.5	4.86	88	36	37	98	14.7	0.0	13.4	0.0	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	9.6	4.9	3.3	10.7
FRESB 2017-SB32 CBRE, Greystone	A5H	0.0	8.12	87	24	24	56	0.0	0.0	0.0	0.0	0.0		0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	15.2	0.0		0.0	0.0	2.1	11.1			
	A7F				0	0	11							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				19.4		
	A10F	100.0	4.20	87	30	30	50	0.0	0.0	0.0	23.8	0.0		0.0	0.0	0.0	0.0	0.0	37.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.4	6.1	6.7	
	A10H	0.0	4.17	87	18	18	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	5.6	
	Total		40.5	5.49	87	72	72	144	0.0	0.0	0.0	10.5	0.0		25.8	0.0	7.6	0.0	0.0	0.0	0.0	17.2	0.0	0.0	5.1	0.0	0.0	0.0	6.7	5.5	9.0	
FRESB 2017-SB33 ReadyCap	A5F				0	0	10																							26.8		
	A5H	0.0	8.31	91	4	5	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	96.8		87.8	63.3	38.7	16.7				
	A7F				0	0	8				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						9.6		
	A7H	0.0	5.43	91	4	4	9	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	88.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7	9.6	
	A10F	100.0	4.36	87	13	13	41	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	63.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.4	15.6		
	A10H	0.0	4.42	87	5	5	13	0.0	0.0	0.0	0.0	0.0		93.4	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	39.3	20.0	10.5	
	Total		44.5	5.07	89	26	27	108	67.3	0.0	0.0	0.0	0.0		37.9	0.0	0.0	0.0	49.7	56.7	0.0	0.0	0.0	40.6		30.3	22.8	22.7	14.6			
FRESB 2017-SB34 Arbor	A5F				0	0	10																							22.9		
	A5H	0.0	8.26	87	19	19	74	0.0	0.0	0.0	63.6	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	57.1	0.0	0.0	0.0	0.0	0.0	15.6	7.9	16.1	
	A7F				0	0	6																	100.0	0.0	0.0	0.0				31.3	
	A7H				0	0	4																								22.6	
	A10F	100.0	4.44	86	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	71.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.5	9.7	
	A10H	0.0	4.55	85	3	3	6	0.0	0.0	0.0	0.0	0.0		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	20.9	7.4		
	Total		39.9	6.48	86	34	34	125	0.0	0.0	0.0	42.2	0.0		0.0	0.0	0.0	0.0	17.7	0.0	55.9	0.0	35.4	0.0		0.0	8.8	12.5	15.4			
FRESB 2017-SB35 CBRE, Greystone, Sabal	A5F				0	0	3																							23.8		
	A5H	0.0	8.52	86	11	11	38	0.0	0.0	0.0	0.0	86.4		0.0	0.0	0.0	0.0	0.0	85.3	0.0	0.0	85.7	0.0	0.0	0.0	0.0	0.0	29.3	28.7	13.6		
	A7F	100.0	4.61	86	2	2	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	25.9		
	A7H				0	0	9																	100.0	0.0	0.0					24.4	
	A10F	100.0	4.42	85	20	20	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	11.3		
	A10H	0.0	4.50	86	8	8	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		
	Total		52.0	5.47	86	41	41	114	0.0	0.0	0.0	0.0	41.1		0.0	0.0	0.0	0.0	0.0	43.4	0.0	13.9	47.2	0.0		0.0	8.5	8.9	12.5			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons													
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT					
FRESB 2017-SB36 Capital One, CBRE, Greystone, RED	A5F				0	0	10																						22.9		
	A5H	5.4	8.14	85	13	13	46	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	12.5
	A7F	100.0	4.12	85	1	2	8	0.0	97.8	0.0	0.0	0.0																79.2	47.2	25.3	14.5
	A7H	0.0	4.40	84	3	3	13	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	13.1
	A10F	100.0	4.43	85	20	20	40	0.0	0.0	31.2	0.0	0.0																11.9	15.7	7.9	6.9
	A10H	0.0	4.46	84	10	10	14	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	4.3
	Total	52.8	5.39	85	47	48	131	0.0	14.8	16.7	0.0	0.0																10.9	10.5	5.3	10.3
FRESB 2017-SB37 CBRE, CPC, Grey- stone	A5F				0	0	6																							30.7	
	A5H	0.0	7.77	84	30	30	71	0.0	43.8	0.0	0.0	48.9																17.5	18.8	9.6	10.5
	A7F	100.0	4.59	83	1	1	5	0.0	100.0	0.0	0.0	99.9																93.9	91.3	59.6	14.3
	A7H	0.0	4.22	83	2	2	5	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	15.6
	A10F	100.0	4.44	84	26	26	41	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	5.9
	A10H	0.0	4.47	84	3	3	9	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	11.8
	Total	49.6	5.88	84	62	62	137	0.0	39.0	0.0	0.0	47.5																15.2	17.3	8.8	9.9
FRESB 2017-SB38 Hunt	A5F				0	0	4																								21.8
	A5H				0	0	33																								18.3
	A7F	100.0	4.58	82	1	1	7	0.0	0.0	0.0	100.0	99.2																0.0	97.7	68.6	15.7
	A7H	0.0	5.03	86	2	2	6	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	11.2
	A10F	100.0	4.57	84	25	25	38	0.0	0.0	0.0	0.0	0.0																0.0	0.0	9.8	6.5
	A10H	0.0	4.44	84	9	9	17	0.0	0.0	0.0	0.0	52.0																0.0	11.7	22.9	6.9
	Total	53.6	4.55	84	37	37	105	0.0	0.0	0.0	46.3	48.0																0.0	19.5	23.8	11.0
FRESB 2017-SB39 Arbor	A5F				0	0	7																								23.5
	A5H	0.0	7.87	83	13	13	43	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	15.3
	A7F				0	0	2																								44.9
	A7H				0	0	1																								22.7
	A10F	100.0	4.64	83	9	9	32	0.0	0.0	0.0	0.0	0.0																0.0	0.0	4.7	17.9
	A10H	0.0	4.21	82	4	4	10	0.0	0.0	0.0	0.0	0.0																0.0	0.0	10.3	13.9
	Total	32.5	6.24	83	26	26	95	0.0	0.0	0.0	0.0	0.0																0.0	0.0	3.3	17.0
FRESB 2017-SB40 CBRE, CPC, Grey- stone, RED	A5H	0.0	7.85	83	8	8	45	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	16.2
	A7H	0.0	3.99	82	5	5	8	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	3.9
	A10F	100.0	4.36	83	28	28	50	0.0	0.0	17.8	0.0	0.0																6.4	6.7	3.4	7.4
	A10H	0.0	4.33	82	5	5	16	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	10.3
	Total	50.8	4.98	83	46	46	119	0.0	0.0	9.5	0.0	0.0																3.3	3.5	1.7	10.5
FRESB 2017-SB41 CBRE, Greystone, Pinnacle, Sabal	A5H	0.0	7.99	82	13	13	48	0.0	0.0	0.0	32.3	0.0																0.0	6.3	3.2	20.1
	A7F	100.0	4.12	82	1	1	5	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	23.4
	A10F	100.0	4.40	83	23	23	50	0.0	0.0	0.0	0.0	17.8																0.0	3.2	4.4	10.3
	A10H	0.0	4.28	81	4	4	7	0.0	0.0	0.0	0.0	0.0																0.0	0.0	0.0	8.3
	Total	63.7	5.35	83	41	41	110	0.0	0.0	0.0	10.2	11.2																0.0	3.7	3.6	14.6

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons														
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT						
FRESB 2017-SB42 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	0.0	7.72	81	14	14	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	13.9	
	A10F	100.0	4.24	81	39	40	66	12.8	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	0.0	0.0	24.3	0.0	0.0	0.0	4.4	6.3	5.4	6.6
	Total	69.8	5.29	81	53	54	119	9.1	0.0	0.0	0.0	0.0	16.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.0	0.0	0.0	0.0	3.1	4.4	3.9	10.3
FRESB 2017-SB43 CBRE, Greystone, Sabal	A5F				0	0	6																								25.5	
	A5H	0.0	7.93	80	6	6	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	79.5	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	12.7	20.3
	A7H	0.0	3.93	80	3	3	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	1.9	
	A10F	100.0	4.18	80	32	32	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.7	0.0	0.0	0.0	6.4	6.0		
	A10H	0.0	4.38	80	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	9.1		
	Total	69.5	4.63	80	48	48	111	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.2	0.0	0.0	0.0	0.0	0.0	0.0	9.8	0.0	0.0	0.0	6.1	11.8		
FRESB 2017-SB44 Capital One, CBRE, CPC, Greystone, Pinnacle, RED	A5H	17.0	7.02	81	20	20	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	10.8	
	A10F	100.0	4.18	80	36	36	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	6.5		
	Total	65.6	5.35	80	56	56	109	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	8.4		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons													
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT					
FRESB 2018-SB45 Arbor, ReadyCap	A5H	0.0	7.72	81	12	12	66	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	78.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.6	17.8
	A10F	100.0	4.34	81	39	39	89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.6	17.1	24.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	12.3	
	Total	73.2	5.24	81	51	51	155	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.2	13.0	46.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	14.7	
FRESB 2018-SB46 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	45.7	5.49	79	62	62	102	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	
	A10F	100.0	4.26	79	41	41	67	0.0	27.5	0.0	0.0	0.0	0.0	11.2	0.0	46.2	0.0	0.0	27.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.2	7.1	10.9	9.3
	Total	64.9	5.05	79	103	103	169	0.0	10.9	0.0	0.0	0.0	0.0	4.2	0.0	20.5	0.0	0.0	11.4	0.0	0.0	4.9	0.0	0.0	0.0	0.0	0.0	3.8	2.6	4.2	7.7
FRESB 2018-SB47 Basis, CBRE, CPC, Greystone, Pinna- cle, RED, Sabal	A5H	11.2	6.72	78	23	23	78	0.0	0.0	0.0	0.0	40.8	31.1	0.0	57.8	22.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.2	15.5	15.4
	A7F	100.0	4.26	77	7	7	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	13.7	
	A10F	100.0	4.31	78	63	63	113	0.0	0.0	0.0	0.0	0.0	14.3	6.7	0.0	0.0	15.7	0.0	0.0	0.0	0.0	0.0	0.0	9.2	0.0	0.0	2.6	3.3	8.0		
	Total	78.8	4.88	78	93	93	209	0.0	0.0	0.0	0.0	12.0	17.2	4.3	19.8	6.5	10.0	0.0	0.0	0.0	0.0	0.0	0.0	5.8	0.0	0.0	0.0	5.2	6.1	11.5	
FRESB 2018-SB48 CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5H	0.0	7.13	77	23	23	60	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	37.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.2	12.2	
	A10F	100.0	4.31	78	72	74	126	42.3	0.0	0.0	5.6	0.0	14.3	0.0	12.9	0.0	18.7	0.0	0.0	20.5	0.0	18.2	0.0	0.0	0.0	0.0	16.5	11.8	8.7	8.4	
	A10H	0.0	4.40	78	30	30	50	0.0	65.4	0.0	28.7	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	29.8	20.4	10.5	8.9		
	Total	61.3	4.87	78	125	127	236	28.8	19.0	0.0	10.0	0.0	9.0	0.0	8.2	0.0	33.3	0.0	0.0	13.0	8.8	18.3	0.0	0.0	0.0	0.0	16.6	11.6	9.7	9.4	
FRESB 2018-SB49 Arbor, PennyMac, Sabal	A5H	0.0	6.85	76	25	25	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.8	0.0	0.0	0.0	0.0	64.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6	11.7	
	A7F	100.0	3.55	76	13	13	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	6.6	
	A7H	0.0	3.88	78	32	32	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	2.8	
	A10F	100.0	4.31	77	24	25	71	28.6	0.0	0.0	0.0	0.0	0.0	53.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.5	5.4	8.6	14.6		
	A10H	0.0	4.36	77	13	14	23	41.1	0.0	0.0	0.0	0.0	28.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.9	13.3	6.7	7.0		
	Total	42.0	4.56	77	107	109	208	13.6	0.0	0.0	0.0	0.0	4.0	17.3	8.1	0.0	0.0	0.0	0.0	19.3	0.0	0.0	0.0	0.0	0.0	0.0	4.7	3.0	3.7	9.9	
FRESB 2018-SB50 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5F	100.0	3.96	78	2	2	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	98.4	0.0	0.0	0.0	0.0	0.0	0.0	20.3		
	A5H	0.0	6.84	76	25	25	62	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.4	0.0	15.9	43.4	21.1	0.0	0.0	0.0	0.0	0.0	0.0	7.7	11.7		
	A7F	100.0	4.12	77	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	6.7	
	A10F	100.0	4.27	76	20	20	38	0.0	0.0	0.0	31.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	5.8	9.3	
	A10H	0.0	4.35	75	15	15	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	8.5	
	Total	54.5	4.95	76	78	78	180	0.0	0.0	0.0	10.5	0.0	0.0	0.0	0.0	0.0	0.0	22.7	9.5	4.7	15.0	21.2	0.0	0.0	0.0	0.0	0.0	1.8	3.9	11.0	
FRESB 2018-SB51 Basis, CBRE, Grey- stone, Hunt, Pinna- cle, RED	A5H	0.0	6.94	75	30	31	74	18.7	0.0	0.0	0.0	41.2	0.0	0.0	0.0	36.7	0.0	0.0	0.0	53.1	0.0	0.0	0.0	0.0	0.0	6.6	11.6	9.4	12.8		
	A7H	0.0	4.16	76	26	26	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	66.3	13.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8		
	A10F	100.0	4.35	75	54	54	87	0.0	0.0	16.5	0.0	0.0	11.9	0.0	17.9	0.0	32.5	28.7	0.0	0.0	0.0	0.0	0.0	0.0	5.9	5.0	10.0	7.0			
	Total	47.4	4.97	75	110	111	197	5.3	0.0	8.2	0.0	13.1	5.8	0.0	8.9	11.6	17.1	15.1	0.0	0.0	38.0	3.8	0.0	0.0	0.0	4.5	5.5	7.3	8.5		
FRESB 2018-SB52 ReadyCap, Sabal	A5F	0.0	4.14	80	7	7	27	0.0	0.0	0.0	48.4	0.0	58.8	0.0	0.0	0.0	79.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.5	23.4	12.3		
	A5H	100.0	4.47	75	9	9	19	0.0	0.0	0.0	0.0	91.8	0.0	0.0	0.0	36.4	58.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.5	27.6	11.0			
	A7F	37.7	6.06	74	16	16	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	82.2	0.0	0.0	83.6	95.5	98.5	0.0	0.0	0.0	0.0	0.0	0.0	13.8	14.9		
	A7H	0.0	6.48	75	17	17	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.1	0.0	93.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1	13.5			
	A10F	0.0	4.30	76	21	21	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.6			
	A10H	100.0	4.45	75	40	40	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	4.8			
	Total	49.9	4.90	75	110	110	217	0.0	0.0	0.0	5.0	23.1	6.9	0.0	0.0	20.7	17.2	23.5	0.0	53.3	40.5	57.2	0.0	0.0	0.0	0.0	0.0	6.3	8.7	10.1	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons										
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT		
FRESB 2018-SB53 Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5H	0.0	6.96	73	14	14	72	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.2	0.0	63.5	55.0	34.0	0.0	0.0	0.0	0.0	0.0	0.0	13.6	16.8
	A7F	100.0	3.36	73	16	16	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6	12.6	
	A10F	100.0	4.59	73	48	48	70	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.7	42.8	0.0	0.0	22.9	0.0	0.0	0.0	11.1	5.7		
	A10H	0.0	4.43	74	30	30	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.6	0.0	0.0	66.3	16.9	0.0	0.0	0.0	0.0	4.0	7.9		
	Total	61.9	4.69	73	108	108	226	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.7	5.5	0.0	13.7	28.2	33.5	11.9	27.2	14.8	0.0	0.0	8.5	11.1
FRESB 2018-SB54 Arbor	A5F	100.0	3.70	71	5	5	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.3	17.6	
	A5H	0.0	6.77	73	23	23	83	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.6	87.5	50.9	0.0	13.2	0.0	0.0	0.0	0.0	0.0	27.5	18.4	
	A7F	100.0	4.75	72	8	8	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	8.3	
	A7H	0.0	4.43	73	13	13	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	10.5	
	A10F	100.0	4.50	75	23	23	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.2	13.7	
	Total	51.4	5.27	73	72	72	182	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	28.6	22.5	53.5	24.5	34.7	5.3	0.0	0.0	0.0	0.0	17.3	15.3
FRESB 2018-SB55 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pinna- cle, RED	A5F	100.0	4.54	73	1	1	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.4	0.0	0.0	86.1	0.0	0.0	0.0	0.0	0.0	48.1	22.8	
	A5H	0.0	6.15	71	37	37	66	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.7	0.0	55.8	25.6	0.0	0.0	0.0	3.6	9.4		
	A7F	100.0	4.42	71	13	13	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	6.7	
	A7H	0.0	4.50	72	11	11	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	55.1	0.0	0.0	0.0	0.0	0.0	0.0	13.2	
	A10F	100.0	4.71	71	34	34	60	0.0	0.0	0.0	11.7	33.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.4	0.0	0.0	8.6	4.3	9.6	
	A10H	0.0	4.69	72	18	18	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.9	0.0	0.0	0.0	0.0	0.0	34.3	0.0	26.0	0.0	4.7	2.4	6.4
	Total	44.7	5.08	71	114	114	222	0.0	0.0	0.0	4.0	12.9	0.0	0.0	0.0	3.9	0.0	0.0	0.0	5.9	11.8	13.7	27.2	15.1	0.0	3.6	3.3	10.3
FRESB 2018-SB56 Arbor, ReadyCap, Sabal	A5F				0	0	11										100.0	0.0	0.0	98.2	0.0						30.1	
	A5H	0.0	6.26	70	11	11	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	21.2	
	A7F	100.0	4.79	70	6	6	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	7.4	
	A7H	0.0	4.50	71	5	5	9	0.0	98.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	79.4	0.0	0.0	0.0	0.0	76.2	48.2	26.9	8.0
	A10F	100.0	4.69	72	81	81	140	0.0	0.0	0.0	17.5	0.0	0.0	0.0	8.9	37.1	0.0	10.7	0.0	0.0	0.0	25.9	0.0	0.0	4.7	6.9	9.8	
	A10H	0.0	4.47	72	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	26.8	0.0	0.0	0.0	0.0	0.0	2.6	
Total	69.4	4.79	72	120	120	226	0.0	25.7	0.0	11.4	0.0	0.0	0.0	5.8	25.6	0.0	7.1	0.0	15.3	0.0	12.0	10.5	17.1	9.4	7.6	8.1	11.0	
FRESB 2018-SB57 Arbor, Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED	A5H	0.0	6.21	70	23	23	77	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.8	48.2	67.6	0.0	16.3	0.0	0.0	0.0	0.0	21.4	13.6	
	A7F	100.0	4.85	70	12	12	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	11.7	
	A7H	0.0	4.70	71	18	18	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.8	0.0	0.0	33.6	0.0	0.0	0.0	0.0	9.4	13.1	
	A10F	100.0	4.68	71	39	39	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	6.0	
	A10H	0.0	4.83	70	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	33.9	0.0	0.0	0.0	0.0	0.0	7.3	
	Total	44.4	5.09	71	114	114	224	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.6	19.7	15.4	37.9	0.0	10.5	6.4	0.0	0.0	0.0	8.3	10.4

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons							
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M
FRESB 2019-SB58 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	6.51	68	41	41	83	0.0	14.0	0.0	40.7	0.0	0.0	0.0	0.0	54.7	0.0	0.0	21.1	8.8	0.0	4.9	10.6	11.6	10.9
	A7H	0.0	4.44	69	19	19	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	8.0
	A10F	100.0	4.89	69	51	51	96	0.0	0.0	0.0	11.3	0.0	24.3	0.0	19.4	33.2	0.0	0.0	24.6	0.0	0.0	0.0	6.5	8.2	10.7
	A10H	0.0	4.99	68	22	22	30	0.0	0.0	0.0	0.0	0.0	63.3	0.0	0.0	0.0	0.0	0.0	0.0	40.2	0.0	0.0	15.9	8.0	4.3
	Total	36.7	5.27	69	133	133	238	0.0	4.1	0.0	17.4	0.0	23.7	0.0	7.6	14.0	20.0	0.0	15.9	10.7	0.0	1.4	8.1	7.7	9.5
FRESB 2019-SB59 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	5.91	67	33	33	83	0.0	0.0	0.0	18.2	0.0	22.0	19.4	60.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3	12.5	11.6
	A7F	100.0	4.61	68	13	13	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	16.0	
	A7H	0.0	4.63	67	18	18	23	0.0	0.0	39.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	8.0	4.0	3.3
	A10F	98.4	4.90	67	47	47	77	0.0	0.0	0.0	38.9	0.0	13.8	0.0	15.4	0.0	0.0	8.9	0.0	0.0	0.0	0.0	10.2	7.2	9.1
	A10H	0.0	4.75	67	26	26	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.1	0.0	0.0	0.0	0.0	0.0	3.1	4.5	
Total	40.5	5.06	67	137	137	244	0.0	0.0	8.4	19.4	0.0	10.7	5.3	26.0	0.0	0.0	8.6	0.0	0.0	0.0	0.0	2.9	6.7	6.9	9.2
FRESB 2019-SB60 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	5.18	65	34	34	74	0.0	0.0	0.0	0.0	0.0	22.8	0.0	11.2	0.0	0.0	34.9	0.0	0.0	0.0	0.0	4.3	6.6	13.0
	A7H	0.0	4.57	66	26	26	46	0.0	26.7	0.0	0.0	0.0	14.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.8	7.6	3.8	8.6
	A10F	100.0	4.75	67	18	18	47	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.5	0.0	0.0	22.4	0.0	0.0	0.0	0.0	10.8	14.3	
	A10H	0.0	4.79	66	34	35	59	16.7	0.0	0.0	0.0	0.0	0.0	0.0	38.5	0.0	0.0	0.0	13.3	0.0	0.0	5.9	3.0	5.1	5.7
	Total	19.1	4.86	66	112	113	226	4.3	7.1	0.0	0.0	0.0	11.8	0.0	30.7	0.0	0.0	16.7	0.0	3.8	0.0	3.7	3.8	4.0	6.4
FRESB 2019-SB61 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Orix, ReadyCap, RED, Sabal	A5F	100.0	4.14	65	3	3	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.6	97.8	0.0	0.0	0.0	57.1	0.0	0.0	57.8	17.2
	A5H	0.0	5.46	65	35	35	77	0.0	0.0	0.0	17.6	0.0	16.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.4	0.0	6.1	3.0	14.4
	A7F	100.0	4.71	66	11	11	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.8	0.0	0.0	0.0	0.0	8.9	17.2	
	A10F	100.0	4.47	66	37	37	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.5	0.0	12.6	0.0	0.0	0.0	0.9	7.8	
	A10H	0.0	4.82	65	25	25	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.2	0.0	0.0	0.0	0.0	55.2	0.0	1.8	4.2	
Total	50.7	4.84	65	111	111	223	0.0	0.0	0.0	5.5	0.0	5.2	0.0	4.2	22.9	32.2	3.3	11.6	4.0	14.2	13.5	0.0	1.8	7.9	12.1
FRESB 2019-SB62 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	5.21	65	30	31	47	48.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.9	0.0	0.0	77.9	0.0	19.6	10.2	9.4	8.7
	A7F	100.0	4.74	65	7	8	14	67.8	0.0	0.0	0.0	0.0	75.8	0.0	0.0	0.0	0.0	0.0	0.0	73.1	0.0	30.6	35.0	18.3	15.3
	A7H	0.0	4.50	64	18	18	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.6	0.0	0.0	33.8	0.0	0.0	0.0	3.2	7.0
	A10F	100.0	4.84	65	48	49	71	28.5	0.0	0.0	15.5	0.0	0.0	0.0	0.0	17.7	0.0	0.0	15.6	0.0	0.0	10.5	8.0	5.6	6.7
	A10H	0.0	4.83	64	40	41	54	19.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.1	0.0	0.0	0.0	0.0	0.0	6.8	3.5	8.4	5.2
Total	39.1	4.87	65	143	147	210	31.5	0.0	0.0	5.5	0.0	7.8	0.0	0.0	6.4	22.9	11.0	0.0	5.5	38.2	0.0	11.7	8.2	7.6	7.4
FRESB 2019-SB63 , Arbor, Capital One, CBRE, CPC, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	5.14	65	37	37	58	0.0	0.0	0.0	23.0	21.1	0.0	0.0	0.0	0.0	0.0	0.0	50.1	0.0	0.0	0.0	8.1	4.0	5.9
	A7F	100.0	4.89	63	4	4	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	26.2
	A7H	0.0	4.56	64	16	16	24	0.0	0.0	0.0	24.6	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	9.3
	A10F	100.0	5.00	64	35	35	56	0.0	0.0	0.0	0.0	0.0	21.9	0.0	0.0	0.0	0.0	0.0	31.4	0.0	0.0	0.0	4.1	2.0	8.3
	A10H	0.0	5.10	64	18	18	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	11.0
Total	30.6	5.00	64	110	110	187	0.0	0.0	0.0	4.5	10.1	15.0	0.0	0.0	0.0	0.0	0.0	0.0	32.3	0.0	0.0	0.0	5.2	2.6	9.6

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons											
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT			
FRESB 2019-SB64 Arbor, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.25	64	53	53	92	0.0	0.0	0.0	57.1	0.0	0.0	8.9	0.0	22.0	0.0	23.3	27.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	13.9	9.9
	A10F	100.0	4.94	62	44	44	71	0.0	10.1	0.0	12.9	20.6	0.0	0.0	38.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	7.6	7.6	10.0
	Total	44.6	5.11	63	97	97	163	0.0	4.6	0.0	41.4	9.6	0.0	5.1	19.1	12.9	0.0	13.8	16.8	0.0	0.0	0.0	0.0	0.0	0.0	1.6	10.8	11.2	10.0
FRESB 2019-SB65 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.48	64	5	5	28	0.0	0.0	89.7	0.0	0.0	0.0	0.0	75.9	0.0	57.6	0.0	0.0	68.3	0.0	0.0	0.0	0.0	0.0	55.4	28.8	30.2	18.4
	A5H	0.0	5.08	62	43	43	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	16.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.4
	A7H	0.0	4.56	63	16	16	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.4	11.9	
	A10F	100.0	4.60	61	25	25	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2	7.8	
	A10H	0.0	4.88	62	38	38	51	0.0	0.0	0.0	0.0	0.0	0.0	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	1.0	4.1	
	Total	24.1	4.84	62	127	127	217	0.0	0.0	9.1	0.0	0.0	0.0	0.0	29.5	0.0	10.0	0.0	0.0	14.0	0.0	0.0	0.0	0.0	0.0	3.1	1.6	4.5	9.6
FRESB 2019-SB66 Arbor, Basis, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.57	60	48	49	72	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	47.1	4.7	2.4	1.2	9.4	
	A7F	100.0	4.77	61	14	14	25	0.0	0.0	0.0	49.2	73.9	0.0	0.0	0.0	0.0	58.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.4	21.4	10.8	
	A7H	0.0	4.56	61	13	13	25	0.0	65.3	0.0	49.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	78.5	0.0	0.0	0.0	0.0	29.7	24.7	12.9	12.0	
	A10F	100.0	4.64	60	39	39	48	0.0	0.0	43.7	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	17.7	9.1	4.6	5.2
	A10H	0.0	4.60	61	33	33	49	0.0	0.0	32.2	0.0	0.0	0.0	0.0	0.0	0.0	38.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3	6.2	6.9	8.3
	Total	39.6	4.62	60	147	148	219	4.2	12.2	21.0	15.1	15.0	0.0	0.0	8.7	0.0	10.9	0.0	0.0	18.7	0.0	16.1	0.0	0.0	0.0	12.8	11.5	7.4	8.7
FRESB 2019-SB67 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.35	60	6	8	22	99.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.5	0.0	0.0	0.0	0.0	0.0	76.0	49.9	28.8	22.0
	A5H	0.0	3.28	59	49	49	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	7.0
	A7H	0.0	4.25	59	15	15	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2	10.2	
	A10F	100.0	4.56	59	36	36	43	0.0	0.0	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	9.6	4.9	2.4	4.0
	A10H	0.0	4.53	59	25	25	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	40.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.3
	Total	30.6	3.97	59	131	133	195	20.2	0.0	7.7	0.0	0.0	0.0	0.0	0.0	7.3	0.0	0.0	0.0	3.5	7.3	0.0	0.0	0.0	0.0	9.7	4.9	3.1	8.5
FRESB 2019-SB68 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.61	62	42	44	63	51.9	9.0	0.0	0.0	0.0	0.0	0.0	0.0	11.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.6	12.5	7.4	7.3
	A7F	100.0	4.66	59	24	24	37	0.0	0.0	30.9	0.0	0.0	0.0	0.0	20.1	48.6	0.0	0.0	52.8	0.0	0.0	0.0	0.0	0.0	0.0	11.7	5.9	15.8	8.9
	A7H	0.0	4.38	58	12	12	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	13.6
	A10F	100.0	4.58	58	28	28	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	5.1
	A10H	0.0	4.46	58	30	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	1.3
	Total	34.5	4.56	60	136	138	194	25.2	3.7	4.9	0.0	0.0	0.0	0.0	3.1	9.2	4.8	0.0	10.7	0.0	0.0	0.0	0.0	0.0	0.0	11.8	6.0	5.4	6.9
FRESB 2019-SB69 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.10	57	16	17	24	81.3	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	0.0	0.0	41.3	23.1	18.1	9.2
	A5H	0.0	3.98	57	55	55	81	0.0	0.0	0.0	19.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.6	0.0	3.5	1.7	10.2		
	A10F	100.0	4.51	58	31	31	41	0.0	0.0	0.0	0.0	25.7	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	4.9	4.3	7.8	
	A10H	0.0	4.34	57	24	25	33	72.2	0.0	0.0	0.0	0.0	0.0	16.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.7	20.9	10.9	4.5	
	Total	41.7	4.21	57	126	128	179	40.8	0.0	0.0	7.5	7.5	0.0	3.9	13.3	5.9	0.0	0.0	0.0	0.0	0.0	0.0	11.0	0.0	15.8	11.1	7.2	8.3	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons									
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT	
FRESB 2020-SB70 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	3.93	57	36	38	61	25.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.7	0.0	0.0	30.6	0.0	0.0	13.4	0.0	9.1	4.6	7.9	10.9
	A10F	100.0	4.37	56	53	53	63	0.0	14.1	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	4.9	4.2	2.1	4.8
	A10H	0.0	4.24	56	34	34	42	0.0	0.0	0.0	16.6	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	3.0	2.8	4.1
	Total	38.5	4.19	56	123	125	166	8.9	5.7	0.0	5.2	4.0	0.0	0.0	10.0	0.0	0.0	11.4	4.5	0.0	4.7	0.0	4.9	4.0	4.2	6.8	
FRESB 2020-SB71 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	3.76	56	27	27	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	22.2	0.0	0.0	0.0	13.9	
	A7F	100.0	3.89	56	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	0.5
	A10F	100.0	4.32	55	23	23	34	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	43.7	0.0	0.0	0.0	0.0	1.8	9.0
	A10H	0.0	4.17	55	29	29	35	0.0	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	4.4	2.2	1.1	3.4	
Total	46.7	4.01	56	101	101	145	0.0	0.0	3.2	0.0	0.0	0.0	0.0	4.6	0.0	0.0	0.0	0.0	0.0	12.2	0.0	7.0	1.1	0.5	0.7	7.9	
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	3.74	54	34	34	58	0.0	0.0	0.0	33.7	0.0	0.0	83.7	67.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	24.5	12.1
	A7F	0.0	4.35	55	29	29	48	0.0	0.0	0.0	37.1	48.2	0.0	0.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	0.0	17.3	11.9	9.8
	A10F	100.0	4.24	54	26	27	33	19.1	0.0	57.4	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	30.4	16.0	8.2	5.2
	Total	31.1	4.10	54	89	90	139	6.4	0.0	24.1	25.5	19.7	0.0	48.0	35.4	0.0	0.0	0.0	11.9	0.0	0.0	0.0	0.0	10.8	13.3	15.8	9.5
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	3.63	53	16	16	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	74.0	0.0	0.0	0.0	0.0	0.0	17.5
	A7F	100.0	3.89	53	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	46.7	0.0	0.0	0.0	0.0	0.0	0.0	8.0
	A10F	100.0	4.12	52	25	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	4.0
	A10H	0.0	4.22	53	30	30	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.7	0.0	27.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	4.9
Total	51.1	4.02	53	88	88	120	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	10.1	0.0	12.6	20.2	0.0	0.0	0.0	2.4	8.1	
FRESB 2020-SB74 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.70	53	18	18	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.6	21.1	0.0	0.0	0.0	0.0	0.0	7.0	8.0
	A5H	0.0	3.41	51	32	32	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	7.1
	A7H	0.0	3.85	52	24	24	30	0.0	0.0	23.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.1	33.9	0.0	0.0	8.4	4.3	2.1	4.6
	A10F	100.0	3.92	51	37	37	46	0.0	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	17.3	0.0	24.3	0.0	0.0	0.0	0.0	3.9	3.5	3.9
Total	49.7	3.72	52	111	111	147	0.0	0.0	5.4	0.0	0.0	0.0	7.4	0.0	0.0	7.3	0.0	6.1	13.4	25.3	8.6	0.0	1.8	2.2	3.4	5.8	
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.32	51	21	21	25	0.0	0.0	0.0	0.0	49.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	0.0	10.8	5.4	3.5	
	A5H	0.0	3.30	51	42	42	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	5.0
	A10F	100.0	3.90	50	28	28	34	0.0	18.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.6	0.0	0.0	16.2	6.4	3.3	6.5	4.6	
	A10H	0.0	3.95	51	43	43	46	0.0	13.3	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	12.7	6.5	3.3	1.2	
Total	39.0	3.60	51	134	134	159	0.0	7.5	6.7	0.0	12.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.3	0.0	0.0	12.4	4.8	4.5	3.2	3.6	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons									
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	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	3.48	40	21	21	28	0.0	20.2	0.0	0.0	0.0	63.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	19.0	9.6	11.3
	A7F	100.0	3.49	39	21	21	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	9.0
	A10F	100.0	3.47	39	47	47	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	3.4
	A10H	0.0	3.40	39	48	48	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	14.9	0.0	0.0	0.0	0.0	0.0	1.3	0.4
	Total	53.3	3.45	39	137	137	155	0.0	3.4	0.0	0.0	0.0	15.0	0.0	3.7	0.0	0.0	0.0	4.8	0.0	0.0	0.0	1.2	3.3	2.3	4.9	
FRESB 2021-SB88 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.39	40	27	27	32	0.0	0.0	0.0	0.0	0.0	0.0	30.4	0.0	22.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	4.5
	A5H	0.0	3.42	38	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	2.1	
	A10F	100.0	3.53	38	66	66	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	1.3	
	A10H	0.0	3.36	38	37	37	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	3.9	
	Total	55.7	3.44	38	153	153	167	0.0	0.0	0.0	0.0	0.0	0.0	5.9	0.0	4.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	2.7	
FRESB 2021-SB89 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.32	37	25	25	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.7	0.0	0.0	0.0	19.0	44.9	0.0	0.0	0.0	2.1	9.1	
	A7F	100.0	3.32	37	33	33	34	0.0	0.0	0.0	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	4.9	1.7	
	A10F	100.0	3.44	37	48	48	52	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	3.6	1.8	0.9	2.1	
	A10H	0.0	3.37	37	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	23.8	0.0	0.0	0.0	0.0	0.0	0.8	
	Total	58.2	3.37	37	143	143	155	0.0	3.5	0.0	0.0	0.0	0.0	0.0	0.0	4.2	0.0	14.5	0.0	9.7	9.8	0.0	1.2	0.6	2.0	3.0	
FRESB 2021-SB90 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.41	37	34	34	37	0.0	0.0	0.0	0.0	0.0	0.0	46.1	0.0	0.0	29.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	3.2	
	A7H	0.0	3.31	37	41	41	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.8	0.0	0.0	0.0	0.0	0.0	0.0	2.5	2.4	
	A10F	100.0	3.30	37	40	40	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	
	A10H	0.0	3.40	36	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	0.6	
	Total	54.0	3.34	37	146	146	153	0.0	0.0	0.0	0.0	0.0	0.0	14.7	0.0	0.0	9.0	8.4	0.0	0.0	0.0	0.0	0.0	0.0	2.8	1.7	
FRESB 2021-SB91 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.43	35	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.9	
	A7F	100.0	3.54	35	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	2.7	
	A10F	100.0	3.48	36	45	45	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	12.8	0.0	0.0	0.0	0.9	
	A10H	0.0	3.64	35	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	
	Total	53.9	3.52	35	146	146	151	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	4.1	0.0	0.0	0.6	1.1		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons														
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT						
FRESB 2015-SB1 Greystone	A	37.0	6.12	110	13	13	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
FRESB 2015-SB2 Arbor	A5				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	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	7.24	115	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	9																									0.0
	A10				0	0	4																									0.0
	Total				0	0	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
FRESB 2015-SB4 Greystone	A5	0.0	7.36	106	7	7	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	89.4	3.82	106	11	11	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	57.0	5.11	106	18	18	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	7.73	106	4	4	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	0.3
	A7	0.0	8.51	109	1	1	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
	A10	70.8	4.38	105	5	5	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	1.2	
	Total	40.3	5.87	106	10	10	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	0.7	
FRESB 2015-SB6 Arbor	A5	0.0	7.46	105	2	2	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
	A7	0.0	8.06	107	2	2	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
	A10	100.0	4.18	106	7	7	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
	Total	68.1	5.37	106	11	11	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
FRESB 2015-SB7 Sabal	A5	0.0	8.08	113	3	3	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
	A7				0	0	7																									0.0
	A10	100.0	4.02	106	4	4	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
	Total	48.1	6.13	110	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
FRESB 2015-SB8 First Foundation	A5	0.0	7.65	132	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
	A7				0	0	12																									0.0
	A10	0.0	4.62	116	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	0.0
	Total	0.0	6.71	127	3	3	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	0.0	0.0	0.0
FRESB 2015-SB9 Arbor, Greystone	A5	0.0	8.08	104	25	25	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	92.6	4.18	104	21	21	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	0.0	0.0
	Total	36.8	6.53	104	46	46	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 2015-SB10 CBRE	A5				0	0	19																									0.0
	A7				0	0	5																									0.0
	A10	96.1	4.42	104	14	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	0.0	0.0	0.0	0.0	0.0	0.0
	Total				0	0	60																									0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons										
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT		
FRESB 2016-SB11 ReadyCap	A5	0.0	7.69	104	2	2	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
	A7				0	0	4																					0.0
	A10	83.3	4.15	105	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
	Total	51.7	5.49	105	10	10	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
FRESB 2016-SB12 Hunt	A5				0	0	21																					0.8
	A7	0.0	8.30	105	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	0.9
	A10	100.0	4.26	103	16	16	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
	Total	79.8	5.08	103	19	19	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	0.3
FRESB 2016-SB13 Arbor, Greystone	A5F				0	0	4																					0.0
	A5H	0.0	7.66	101	18	18	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
	A7F				0	0	10																					0.0
	A7H				0	0	4																					0.0
	A10F	100.0	4.24	102	22	22	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
	A10H	0.0	4.26	103	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
Total	58.6	5.58	102	41	41	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	
FRESB 2016-SB14 CBRE, Sabal	A5F				0	0	8																					3.9
	A5H	0.0	7.66	102	8	9	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
	A7F				0	0	4																					0.0
	A7H	0.0	7.20	101	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
	A10F	100.0	4.27	101	19	19	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
	A10H	0.0	5.04	101	1	1	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
Total	71.4	5.16	101	29	30	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	0.1	
FRESB 2016-SB15 Arbor, Greystone	A5F				0	0	7																					0.0
	A5H	0.0	7.51	100	8	8	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
	A7F				0	0	4																					0.0
	A7H				0	0	2																					0.0
	A10F	100.0	4.25	100	11	11	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
	A10H	0.0	4.87	101	4	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
Total	50.0	5.23	100	23	23	117	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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-SB16 CBRE, CPC, Grey- stone, RED	A5F				0	0	9																					0.0
	A5H	0.0	7.92	100	12	12	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	0.5
	A7F				0	0	5																					0.0
	A7H				0	0	13																					0.0
	A10F	100.0	4.17	102	20	20	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
	A10H	0.0	4.27	102	5	5	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
Total	57.2	5.27	101	37	37	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	0.2	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons							
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M
FRESB 2016-SB17 Arbor, Hunt	A5F				0	0	20								100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
	A5H	0.0	8.05	98	7	7	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	0.2
	A7F				0	0	14														0.0	0.0	0.0		0.0
	A7H	0.0	7.36	97	2	2	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
	A10F	100.0	4.31	98	17	17	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
	A10H	0.0	4.31	97	2	2	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	3.6
	Total	65.3	5.31	98	28	28	165	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7
FRESB 2016-SB18 ReadyCap	A5F				0	0	5																		0.0
	A5H	0.0	7.93	98	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	0.0	0.0	0.0	0.0	0.0
	A7F				0	0	1																		0.0
	A7H				0	0	2																		0.0
	A10F	100.0	4.43	98	5	5	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
	A10H				0	0	1																		0.0
Total	84.4	4.97	98	7	7	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	
FRESB 2016-SB19 First Foundation	A5H	0.0	7.26	102	5	5	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
	A7H				0	0	21																		0.0
	A10H				0	0	5																		0.0
	Total				0	0	84																		0.0
FRESB 2016-SB20 CBRE, Greystone	A5F				0	0	5																		0.0
	A5H	0.0	7.88	96	29	29	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	0.2
	A7F				0	0	7															0.0			0.0
	A7H	0.0	6.06	95	3	3	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
	A10F	100.0	4.40	96	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
	A10H	0.0	4.68	96	3	3	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	1.0
Total	33.9	6.42	96	52	52	118	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 2016-SB21 Capital One	A5F				0	0	4																		0.0
	A5H	0.0	7.70	95	8	9	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
	A7F				0	0	2								100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1
	A7H	0.0	6.80	98	1	1	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	4.23	94	1	1	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
	A10H	0.0	4.31	96	1	1	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
Total	4.8	7.21	95	11	12	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
FRESB 2016-SB22 Sabal	A5F				0	0	11																		0.0
	A5H	0.0	7.96	94	3	3	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
	A7F				0	0	23																		0.0
	A7H				0	0	4																		0.0
	A10F	100.0	4.37	95	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	0.4
	A10H	0.0	4.50	97	2	2	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
Total	76.7	4.96	95	20	20	94	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons														
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT						
FRESB 2016-SB23 Arbor, Pinnacle	A5F	100.0	3.66	96	1	1	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	
	A5H	0.0	8.17	96	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	
	A7F				0	0	14																								0.0	
	A7H	0.0	6.23	93	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	
	A10F	100.0	4.54	96	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	0.0	0.0	0.0
	A10H	0.0	4.48	96	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
	Total		35.3	6.18	95	23	23	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
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																								0.0	
	A5H	0.0	7.92	94	8	8	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	
	A7F				0	0	11																								0.0	
	A7H	0.0	5.81	95	2	2	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	
	A10F	100.0	4.47	93	16	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	0.0
	A10H	0.0	4.28	93	7	8	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
	Total		34.4	5.37	93	33	34	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
FRESB 2016-SB25 CBRE, CPC, Grey- stone, Hunt	A5F	100.0	3.86	93	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	4.6	
	A5H	0.0	8.20	93	10	10	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	
	A7F				0	0	8																								0.0	
	A7H	0.0	6.12	92	4	4	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	
	A10F	100.0	4.35	93	18	18	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	
	A10H	0.0	4.77	93	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	
	Total		48.5	5.78	93	37	37	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	0.3	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons											
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT			
FRESB 2018-SB45 Arbor, ReadyCap	A5H	0.0	7.72	81	12	12	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	0.8
	A10F	100.0	4.34	81	39	39	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
	Total	73.2	5.24	81	51	51	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	0.4
FRESB 2018-SB46 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	45.7	5.49	79	62	62	102	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	4.26	79	41	41	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
	Total	64.9	5.05	79	103	103	169	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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-SB47 Basis, CBRE, CPC, Greystone, Pinna- cle, RED, Sabal	A5H	11.2	6.72	78	23	23	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	0.3
	A7F	100.0	4.26	77	7	7	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
	A10F	100.0	4.31	78	63	63	113	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.8	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	
	Total	78.8	4.88	78	93	93	209	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.2	
FRESB 2018-SB48 CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5H	0.0	7.13	77	23	23	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	1.0
	A10F	100.0	4.31	78	72	74	126	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	
	A10H	0.0	4.40	78	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	0.6	
	Total	61.3	4.87	78	125	127	236	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	
FRESB 2018-SB49 Arbor, PennyMac, Sabal	A5H	0.0	6.85	76	25	25	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
	A7F	100.0	3.55	76	13	13	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
	A7H	0.0	3.88	78	32	32	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
	A10F	100.0	4.31	77	24	25	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
	A10H	0.0	4.36	77	13	14	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
	Total	42.0	4.56	77	107	109	208	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7
FRESB 2018-SB50 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5F	100.0	3.96	78	2	2	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	99.6	0.0	90.7	0.0	0.0	0.0	0.0	0.0	0.0	1.3
	A5H	0.0	6.84	76	25	25	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	1.5
	A7F	100.0	4.12	77	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
	A10F	100.0	4.27	76	20	20	38	0.0	0.0	0.0	0.0	0.0	0.0	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	2.2	0.3	
	A10H	0.0	4.35	75	15	15	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
	Total	54.5	4.95	76	78	78	180	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	0.0	12.1	0.0	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	0.7	
FRESB 2018-SB51 Basis, CBRE, Grey- stone, Hunt, Pinna- cle, RED	A5H	0.0	6.94	75	30	31	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	0.7
	A7H	0.0	4.16	76	26	26	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
	A10F	100.0	4.35	75	54	54	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
	Total	47.4	4.97	75	110	111	197	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 2018-SB52 ReadyCap, Sabal	A5F	0.0	4.14	80	7	7	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	1.5	
	A5H	100.0	4.47	75	9	9	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
	A7F	37.7	6.06	74	16	16	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	6.48	75	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
	A10F	0.0	4.30	76	21	21	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
	A10H	100.0	4.45	75	40	40	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	0.7	
	Total	49.9	4.90	75	110	110	217	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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			2024					2023					Horizons															
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT							
FRESB 2021-SB92 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Hunt, Orix, Pin- nacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.44	34	22	22	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	0.0	
	A5H	0.0	3.09	34	33	33	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	
	A7H	0.0	3.49	35	29	29	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
	A10F	100.0	3.60	36	38	39	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
	Total	50.1	3.41	35	122	123	135	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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-SB93 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	33	50	50	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	0.0	0.0	0.0	
	A7F	100.0	3.33	33	30	30	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	3.70	34	66	67	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	0.0	0.0	0.0	0.0
	Total	61.9	3.36	33	146	147	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	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	Life
≤2015	1.1	5.7	12.4	13.8	20.8	34.2	29.2	12.8	7.4	19.5	14.0
2016	0.4	7.9	12.2	16.9	21.2	30.8	21.6	10.2	13.4		13.7
2017	1.4	5.6	11.8	12.7	25.8	22.0	6.0	9.0			11.8
2018	0.8	7.1	11.9	19.2	17.1	8.3	3.9				10.8
2019	1.4	5.7	18.0	10.2	6.8	3.2					8.7
2020	2.3	8.2	5.3	2.8	2.9						4.9
2021	1.5	4.3	2.8	0.2							2.9
2022	0.0	0.6	1.3								0.5
Average	1.3	6.1	10.8	12.7	17.9	19.8	14.2	11.0	8.7	19.5	9.8

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	Life
≤2015	1.1	5.7	12.4	13.7	20.8	34.2	29.1	12.4	6.3	19.5	13.9
2016	0.4	7.8	12.2	16.9	21.0	30.3	21.6	9.9	13.4		13.6
2017	1.4	5.6	11.8	12.6	25.6	21.2	5.8	9.0			11.6
2018	0.8	7.0	11.5	18.5	16.4	8.0	3.9				10.4
2019	1.2	5.7	17.8	10.2	6.3	3.2					8.5
2020	2.3	8.2	5.3	2.8	2.9						4.9
2021	1.5	4.3	2.7	0.2							2.9
2022	0.0	0.6	1.3								0.5
Average	1.2	6.1	10.7	12.4	17.6	19.4	14.0	10.7	7.8	19.5	9.6

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	Life
≤2015	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.4	1.2	0.0	0.1
2016	0.0	0.1	0.0	0.0	0.3	0.7	0.0	0.3	0.0		0.1
2017	0.0	0.0	0.1	0.2	0.3	1.0	0.3	0.0			0.2
2018	0.0	0.1	0.5	0.9	0.8	0.3	0.0				0.4
2019	0.2	0.0	0.2	0.0	0.5	0.0					0.2
2020	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0	0.0	0.1	0.0							0.0
2022	0.0	0.0	0.0								0.0
Average	0.0	0.0	0.2	0.3	0.5	0.5	0.2	0.3	0.9	0.0	0.2

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	Life
≤2015	0.0	10.4	0.0	29.1	23.3	0.0					12.9
2016	0.5	15.2	23.9	21.6	51.1	86.3	0.0	26.0			21.9
2017	0.0	7.0	20.9	9.7	59.6	33.2	0.0				19.2
2018	5.9	16.2	14.3	26.7	48.0	58.3	45.8				21.7
2019	1.3	11.5	27.3	16.0	24.8	0.0					15.8
2020	1.2	7.8	5.1	2.1	0.0						4.3
2021	3.7	1.8	7.8	0.0							4.2
Average	2.3	9.7	14.7	14.4	43.7	57.3	5.3	26.0			14.2

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	2.4	7.9	16.9	11.1	27.0	57.1	27.8	24.1	16.3	0.0	18.9
2016	0.6	9.3	11.3	19.4	26.7	41.6	17.1	8.6	27.4		15.3
2017	2.6	5.2	13.7	13.6	29.7	37.9	7.3	9.5			14.3
2018	0.7	8.8	12.4	25.8	29.9	13.8	1.4				14.3
2019	2.0	7.3	18.9	12.5	6.0	2.6					9.6
2020	6.2	10.3	5.3	2.8	0.0						6.2
2021	1.6	9.3	3.4	1.3							5.1
Average	2.2	7.9	12.6	15.3	23.0	30.5	11.1	10.9	23.2	0.0	12.4

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	10.4	0.0	29.1	23.3	0.0					12.9
2016	0.5	15.2	23.9	21.6	51.1	75.7	0.0	0.0			21.3
2017	0.0	7.0	20.9	9.7	59.6	33.2	0.0				19.2
2018	5.9	16.2	13.1	23.4	48.0	43.3	45.8				20.3
2019	1.3	11.5	27.3	16.0	24.8	0.0					15.8
2020	1.2	7.8	5.1	2.1	0.0						4.3
2021	3.7	1.8	6.4	0.0							3.7
Average	2.3	9.7	14.3	13.6	43.7	46.8	5.3	0.0			13.8

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	2.4	7.9	16.9	11.1	27.0	57.1	27.8	24.1	16.3	0.0	18.9
2016	0.6	9.3	11.3	19.4	26.2	41.5	17.1	8.6	27.4		15.2
2017	2.6	5.2	13.7	13.3	29.4	37.2	6.5	9.5			14.0
2018	0.7	8.7	11.4	24.6	27.9	13.8	1.4				13.6
2019	1.5	7.3	18.9	12.5	6.0	2.6					9.6
2020	6.2	10.3	5.3	2.8	0.0						6.2
2021	1.6	9.3	3.4	1.3							5.1
Average	2.1	7.8	12.4	15.0	22.4	30.2	10.7	10.9	23.2	0.0	12.2

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2016	0.0	0.0	0.0	0.0	0.0	39.6	0.0	26.0			0.8
2017	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
2018	0.0	0.0	1.3	4.2	0.0	25.3	0.0				1.7
2019	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
2021	0.0	0.0	1.5	0.0							0.5
Average	0.0	0.0	0.5	0.9	0.0	18.9	0.0	26.0			0.5

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2016	0.0	0.0	0.0	0.0	0.7	0.3	0.0	0.0	0.0		0.1
2017	0.0	0.0	0.0	0.3	0.4	1.0	0.9	0.0			0.2
2018	0.0	0.2	1.1	1.5	2.6	0.0	0.0				0.8
2019	0.5	0.0	0.0	0.0	0.0	0.0					0.1
2020	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0	0.0	0.0	0.0							0.0
Average	0.1	0.0	0.2	0.4	0.8	0.5	0.5	0.0	0.0	0.0	0.3

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	Life
≤2015	0.0	0.0	21.2	5.9	13.4	40.6	93.3	100.0			18.7
2016	0.6	5.6	13.9	19.5	22.9	25.2	67.2	97.7			17.4
2017	2.0	7.3	24.4	25.4	37.4	27.4	35.9	0.0			19.2
2018	0.4	6.7	16.0	20.8	15.4	5.0	0.0				10.9
2019	3.6	8.8	21.5	8.5	12.1	10.4					11.2
2020	2.0	12.6	17.1	4.3	4.9						9.5
2021	0.4	7.4	2.3	0.0							3.6
Average	1.4	7.6	16.2	16.6	19.0	15.3	46.4	96.2			12.5

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	0.0	0.0	7.9	14.6	43.1	73.8	69.8	100.0		17.8
2016	0.0	9.1	10.8	13.8	18.1	39.4	25.5	23.0	0.0		14.6
2017	1.1	5.3	10.7	12.7	21.5	5.0	1.4	36.1			9.3
2018	0.0	10.8	11.9	13.0	9.9	6.3	0.0				9.0
2019	0.8	10.6	21.3	4.6	8.2	0.0					9.6
2020	0.5	7.4	3.7	2.8	2.7						3.9
2021	2.2	2.0	3.5	0.0							2.4
Average	0.7	8.0	10.2	8.6	12.3	14.4	16.6	28.6	59.0		8.6

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	0.0	21.2	5.9	13.4	40.6	93.3	100.0			18.7
2016	0.6	5.6	13.9	19.5	22.9	25.2	67.2	94.5			17.3
2017	2.0	7.3	24.4	25.4	37.4	27.4	35.9	0.0			19.2
2018	0.4	6.7	16.0	18.8	15.4	5.0	0.0				10.6
2019	3.6	8.8	21.1	8.5	12.1	10.4					11.1
2020	2.0	12.6	17.1	4.3	4.9						9.5
2021	0.4	7.4	2.3	0.0							3.6
Average	1.4	7.6	16.1	15.8	19.0	15.3	46.4	93.3			12.3

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	0.0	0.0	7.9	14.6	43.1	73.8	69.8	100.0		17.8
2016	0.0	9.1	10.8	13.8	18.1	39.4	25.5	23.0	0.0		14.6
2017	1.1	5.3	10.7	12.7	21.5	5.0	1.4	36.1			9.3
2018	0.0	10.8	11.4	12.9	9.9	6.3	0.0				8.9
2019	0.8	10.6	21.3	4.6	8.2	0.0					9.6
2020	0.5	7.4	3.7	2.8	2.7						3.9
2021	2.2	2.0	3.5	0.0							2.4
Average	0.7	8.0	10.1	8.6	12.3	14.4	16.6	28.6	59.0		8.5

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0
2016	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.4			0.1
2017	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0
2018	0.0	0.0	0.0	2.5	0.0	0.0	0.0				0.4
2019	0.0	0.0	0.6	0.0	0.0	0.0					0.1
2020	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0	0.0	0.0	0.0							0.0
Average	0.0	0.0	0.1	0.9	0.0	0.0	0.0	36.6			0.2

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0
2016	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0
2017	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				0.1
2019	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
2021	0.0	0.0	0.0	0.0							0.0
Average	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0		0.0

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	Life
≤2015	4.0	3.7	4.1	6.7	30.6	28.3	25.4	2.4	0.0		11.8
2016	0.3	5.6	9.8	15.5	11.9	16.7	16.5	5.4	6.9		9.9
2017	0.5	6.2	8.4	11.5	21.5	13.2	4.0	8.0			9.4
2018	0.6	4.9	10.3	17.3	10.9	6.6	3.5				8.6
2019	0.8	2.8	16.2	10.4	3.8	6.2					7.2
2020	1.0	4.9	5.2	2.9	6.6						3.7
2021	1.6	2.6	2.3	0.0							2.1
Average	0.8	4.7	8.7	11.8	14.3	11.9	8.5	5.5	3.9		7.9

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	0.0	3.1	0.0	0.0	27.0	61.6	35.0	0.0		12.8
2016	0.2	3.5	13.9	6.9	11.0	29.9	12.4	18.3	0.0		10.8
2017	0.0	2.5	10.5	9.2	13.5	12.5	5.2	0.0			7.5
2018	0.6	1.8	11.2	10.2	6.0	4.4	12.8				6.1
2019	0.2	1.2	13.9	7.3	6.6	1.9					6.0
2020	0.0	10.9	3.8	2.5	2.2						4.8
2021	1.5	4.9	1.7	0.0							2.6
Average	0.5	4.1	8.7	6.7	7.9	11.5	11.5	15.0	0.0		6.0

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	4.0	3.7	4.1	6.7	30.6	28.3	25.4	2.4	0.0		11.8
2016	0.3	5.6	9.8	15.5	11.9	16.4	16.5	5.4	6.9		9.8
2017	0.5	6.2	8.3	11.4	21.3	12.1	4.0	8.0			9.2
2018	0.6	4.9	10.1	17.3	10.6	6.3	3.5				8.5
2019	0.8	2.8	15.9	10.4	3.6	6.2					7.1
2020	1.0	4.9	5.1	2.9	6.6						3.7
2021	1.6	2.6	2.3	0.0							2.1
Average	0.8	4.7	8.6	11.7	14.2	11.3	8.5	5.5	3.9		7.8

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	0.0	3.1	0.0	0.0	27.0	61.6	35.0	0.0		12.8
2016	0.2	2.5	13.9	6.9	11.0	29.3	12.4	18.3	0.0		10.5
2017	0.0	2.5	10.5	9.2	13.0	12.5	5.2	0.0			7.5
2018	0.6	1.8	11.2	9.6	5.6	4.4	12.8				5.9
2019	0.2	1.2	13.4	7.3	4.1	1.9					5.5
2020	0.0	10.9	3.8	2.5	2.2						4.8
2021	1.5	4.9	1.7	0.0							2.6
Average	0.5	4.0	8.5	6.6	6.8	11.4	11.5	15.0	0.0		5.8

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Life
≤2015	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0
2016	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0		0.0
2017	0.0	0.0	0.1	0.1	0.2	1.2	0.0	0.0			0.2
2018	0.0	0.0	0.2	0.0	0.2	0.3	0.0				0.1
2019	0.0	0.0	0.3	0.0	0.2	0.0					0.1
2020	0.0	0.0	0.2	0.0	0.0						0.0
2021	0.0	0.0	0.0	0.0							0.0
Average	0.0	0.0	0.1	0.1	0.2	0.7	0.0	0.0	0.0		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	Life
≤2015	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0
2016	0.0	1.0	0.0	0.0	0.0	0.8	0.0	0.0	0.0		0.3
2017	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0			0.1
2018	0.0	0.0	0.0	0.7	0.5	0.0	0.0				0.2
2019	0.0	0.0	0.6	0.0	2.5	0.0					0.5
2020	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0	0.0	0.0	0.0							0.0
Average	0.0	0.1	0.1	0.1	1.2	0.1	0.0	0.0	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			2024					2023					Horizons											
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT			
FHMS K-F40	All Collat	0.0	7.75	80	4	4	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	27.1
FHMS K-F41	All Collat	0.0	7.68	79	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	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.8	29.1
FHMS K-F42	All Collat	0.0	7.40	78	3	4	58	94.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.7	35.1	22.8	25.4
FHMS K-F43	All Collat	0.0	7.30	78	6	6	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	24.7
FHMS K-F44	All Collat	0.0	7.44	77	10	10	74	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	89.1	0.0	0.0	19.2	10.0	5.1	28.9	
FHMS K-F45	All Collat	0.0	7.43	76	10	10	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.8	0.0	0.0	0.0	90.3	17.7	0.0	0.0	23.6	0.0	0.0	40.5	26.0	
FHMS K-F46	All Collat	0.0	7.34	76	3	3	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	26.6
FHMS K-F47	All Collat	0.0	7.47	74	4	4	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.6	4.3	27.9
FHMS K-F48	All Collat	0.0	6.94	73	5	5	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	22.1
FHMS K-F49	All Collat	0.0	6.90	72	8	8	55	0.0	0.0	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	65.9	0.0	0.0	46.8	24.1	24.9	
FHMS K-F50	All Collat	0.0	6.95	72	7	7	49	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	0.0	0.0	0.0	0.0	0.0	0.0	7.7	21.9	
FHMS K-F51	All Collat	0.0	7.24	76	4	4	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	57.3	0.0	0.0	0.0	0.0	30.0	
FHMS K-F52	All Collat	0.0	7.03	71	4	4	36	0.0	0.0	0.0	0.0	62.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.7	0.0	0.0	0.0	0.0	15.4	9.8	26.3	
FHMS K-F53	All Collat	0.0	7.28	69	10	10	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	22.1	
FHMS K-F54	All Collat	0.0	7.16	68	11	11	41	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	4.8	22.9	19.3	
FHMS K-F55	All Collat	0.0	6.91	68	12	12	40	0.0	58.8	0.0	0.0	0.0	0.0	0.0	62.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	27.2	14.0	18.6	
FHMS K-F56	All Collat	0.0	7.03	67	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	35.1	17.0	
FHMS K-F57	All Collat	0.0	7.02	66	9	9	42	0.0	0.0	0.0	0.0	50.3	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	11.2	7.0	19.6	
FHMS K-F58	All Collat	0.0	7.06	66	6	6	41	0.0	17.4	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	6.2	3.1	1.6	21.2	
FHMS K-F59	All Collat	0.0	6.99	65	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	45.4	65.6	80.9	26.4	0.0	0.0	5.0	16.1	
FHMS K-F60	All Collat	0.0	6.83	65	13	13	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.0	0.0	57.6	0.0	0.0	0.0	0.0	0.0	33.8	32.4	0.0	6.1	9.8	19.3	
FHMS K-F61	All Collat	0.0	7.07	64	12	12	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	14.0	
FHMS K-F62	All Collat	0.0	6.97	63	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	61.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	23.2	
FHMS K-F63	All Collat	0.0	7.13	62	17	17	36	0.0	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.2	27.8	0.0	0.0	0.0	78.3	5.0	2.5	5.5	11.6	
FHMS K-F64	All Collat	0.0	6.89	61	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	27.1	
FHMS K-F65	All Collat	0.0	6.98	60	6	6	26	0.0	77.3	0.0	0.0	92.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.9	50.4	27.2	17.7	
FHMS K-F66	All Collat	0.0	7.09	59	7	8	30	76.3	0.0	0.0	98.3	81.8	0.0	7.2	88.7	10.7	0.0	0.0	0.0	0.0	0.0	90.0	0.0	0.0	36.9	70.0	50.3	19.6	
FHMS K-F67	All Collat	0.0	7.11	59	9	9	21	0.0	0.0	76.4	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	39.4	21.2	11.0	10.5	
FHMS K-F68	All Collat	0.0	6.91	62	8	8	29	0.0	85.7	44.6	39.8	0.0	0.0	0.0	0.0	0.0	85.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	57.6	38.5	32.0	20.3	
FHMS K-F69	All Collat	0.0	7.19	58	6	6	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	69.9	0.0	93.8	0.0	0.0	0.0	24.6	
FHMS K-F70	All Collat	0.0	7.15	58	8	9	32	83.7	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	81.3	0.0	43.7	24.7	13.2	23.6	
FHMS K-F71	All Collat	0.0	7.13	57	22	22	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.7	0.0	0.0	49.2	0.0	0.0	0.0	0.0	0.0	2.6	9.9	
FHMS K-F72	All Collat	0.0	6.97	57	5	5	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.5	34.9	0.0	0.0	0.0	79.8	0.0	0.0	10.9	18.3		
FHMS K-F73	All Collat	0.0	7.20	58	20	20	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.6	52.0	90.0	0.0	0.0	0.0	0.0	0.0	21.7	0.0	0.0	7.9	25.9	11.6	
FHMS K-F74	All Collat	0.0	7.16	55	2	2	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	94.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.0	55.8	31.0	
FHMS K-F75	All Collat	0.0	7.57	54	6	6	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.0	0.0	86.6	0.0	0.0	0.0	0.0	0.0	57.7	0.0	0.0	5.6	18.1	23.3	
FHMS K-F76	All Collat	0.0	7.43	54	14	14	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.3	0.0	0.0	58.8	63.8	0.0	0.0	0.0	59.1	0.0	0.0	14.7	21.6	17.0	
FHMS K-F77	All Collat	0.0	7.28	53	6	6	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	24.6	
FHMS K-F78	All Collat	0.0	7.33	53	14	14	33	0.0	13.3	0.0	0.0	0.0	0.0	0.0	0.0	12.6	0.0	0.0	0.0	0.0	0.0	64.1	0.0	60.3	19.5	4.7	2.4	10.6	12.4

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons									
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT	
FHMS K-F79	All Collat	0.0	7.48	51	18	18	37	0.0	0.0	0.0	56.0	0.0	0.0	0.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	37.3	0.0	12.9	10.4	11.9	
FHMS K-F80	All Collat	0.0	7.48	49	13	13	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.5	0.0	0.0	0.0	0.0	5.9	0.0	74.1	23.1	0.0	0.0	4.5	18.1
FHMS K-F81	All Collat	0.0	7.51	49	9	9	42	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	31.2	0.0	0.0	0.0	73.3	20.7	56.1	89.2	59.3	35.6	31.1	
FHMS K-F82	All Collat	0.0	7.39	49	12	13	28	49.4	0.0	0.0	0.0	0.0	0.0	0.0	50.5	0.0	0.0	0.0	61.4	63.3	0.0	0.0	20.0	10.5	17.9	13.2	
FHMS K-F83	All Collat	0.0	7.70	49	9	9	35	0.0	0.0	0.0	0.0	60.3	0.0	0.0	0.0	0.0	0.0	0.0	77.4	86.2	95.1	16.1	0.0	14.5	19.0	29.4	
FHMS K-F84	All Collat	0.0	7.63	49	5	5	36	0.0	0.0	0.0	0.0	93.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	83.2	34.1	68.9	0.0	37.5	19.4	29.7	
FHMS K-F85	All Collat	0.0	7.51	59	5	5	40	0.0	0.0	0.0	0.0	0.0	90.7	0.0	0.0	0.0	0.0	0.0	96.8	0.0	0.0	0.0	0.0	34.9	42.4	44.4	
FHMS K-F86	All Collat	0.0	7.72	48	3	3	33	0.0	0.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	47.3	0.0	84.4	0.0	0.0	0.0	0.0	8.5	41.6	
FHMS K-F87	All Collat	0.0	8.30	46	4	5	49	17.0	39.5	0.0	0.0	77.7	0.0	0.0	62.7	0.0	0.0	81.4	89.0	80.5	81.5	0.0	20.4	30.9	48.2	34.2	
FHMS K-F88	All Collat	0.0	8.01	46	9	9	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	18.4	0.0	0.0	0.0	24.4	
FHMS K-F89	All Collat	0.0	7.95	46	5	5	35	0.0	0.0	0.0	0.0	26.4	0.0	0.0	0.0	0.0	0.0	65.4	0.0	87.7	0.0	35.3	0.0	5.0	11.1	21.7	
FHMS K-F90	All Collat	0.0	7.92	45	9	11	37	72.8	0.0	0.0	0.0	67.6	0.0	0.0	0.0	0.0	0.0	53.0	37.2	19.1	0.0	0.0	34.2	32.7	25.8	21.5	
FHMS K-F91	All Collat	0.0	8.06	45	13	13	41	0.0	0.0	36.0	0.0	0.0	0.0	69.6	0.0	0.0	62.8	60.1	81.7	0.0	48.9	0.0	14.0	7.2	38.7	24.4	
FHMS K-F92	All Collat	0.0	8.03	44	12	14	45	29.2	0.0	0.0	0.0	71.7	0.0	87.0	20.3	39.2	48.4	0.0	0.0	49.1	0.0	56.8	10.8	23.8	34.3	25.6	
FHMS K-F93	All Collat	0.0	7.95	45	13	13	43	0.0	23.4	0.0	0.0	0.0	0.0	0.0	56.0	63.9	0.0	0.0	0.0	95.0	0.0	0.0	8.5	4.3	16.4	33.1	
FHMS K-F94	All Collat	0.0	7.94	44	18	19	45	14.3	72.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.3	0.0	44.9	40.3	38.2	20.9	19.7	23.0	
FHMS K-F95	Group 1	0.0	8.08	44	13	13	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.9	0.0	22.3	0.0	0.0	0.0	0.0	0.0	0.0	26.8	17.5	
FHMS K-F95	Group 2	0.0	7.81	44	6	6	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	93.4	0.0	0.0	0.0	0.0	0.0	19.9	
FHMS K-F95	Total	0.0	7.94	44	19	19	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.9	0.0	13.4	71.1	0.0	0.0	0.0	0.0	14.9	18.7	
FHMS K-F96	Group 1	0.0	8.03	43	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	99.6	0.0	0.0	0.0	0.0	28.3	
FHMS K-F96	Group 2	0.0	7.79	43	6	6	28	0.0	0.0	0.0	0.0	0.0	86.8	0.0	0.0	88.9	39.1	0.0	0.0	34.4	0.0	0.0	0.0	30.4	33.5	28.7	
FHMS K-F96	Total	0.0	7.89	43	12	12	49	0.0	0.0	0.0	0.0	0.0	71.5	0.0	0.0	76.6	28.8	0.0	0.0	25.3	0.0	85.3	0.0	19.6	22.9	28.6	
FHMS K-F97	Group 1	0.0	8.12	43	2	2	8	0.0	0.0	0.0	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	43.4	33.7	
FHMS K-F97	Group 2	0.0	7.94	43	10	10	29	0.0	0.0	81.5	60.9	0.0	74.8	0.0	0.0	0.0	0.0	51.2	0.0	15.4	0.0	0.0	44.5	50.1	31.4	20.6	
FHMS K-F97	Total	0.0	7.95	43	12	12	37	0.0	0.0	79.6	58.9	0.0	73.1	0.0	32.8	0.0	0.0	48.4	0.0	14.4	0.0	0.0	42.5	48.1	32.2	22.1	
FHMS K-F98	Group 1	0.0	8.04	42	3	3	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	14.0	
FHMS K-F98	Group 2	0.0	7.75	42	10	10	25	0.0	0.0	81.4	0.0	0.0	0.0	76.3	0.0	0.0	34.3	0.0	89.4	0.0	0.0	0.0	44.5	24.2	40.1	17.6	
FHMS K-F98	Total	0.0	7.79	42	13	13	31	0.0	0.0	75.9	0.0	0.0	0.0	71.0	0.0	0.0	30.7	0.0	86.1	0.0	0.0	0.0	38.9	20.9	35.7	17.1	
FHMS K-F99	All Collat	0.0	7.66	42	6	6	28	0.0	0.0	50.5	0.0	14.9	76.5	82.5	25.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.3	33.3	29.9	17.5	
FHMS K-F100	Group 1	0.0	7.82	43	5	5	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	97.5	0.0	0.0	0.0	0.0	34.6	
FHMS K-F100	Group 2	0.0	7.82	43	8	8	27	0.0	0.0	85.4	0.0	0.0	0.0	0.0	0.0	0.0	84.5	0.0	0.0	0.0	0.0	0.0	49.2	27.1	27.3	29.0	
FHMS K-F100	Total	0.0	7.82	43	13	13	41	0.0	0.0	77.3	0.0	0.0	0.0	0.0	0.0	0.0	77.4	0.0	0.0	54.7	0.0	0.0	40.3	21.7	22.1	30.4	
FHMS K-F101	All Collat	0.0	7.68	42	11	12	33	64.9	0.0	0.0	0.0	0.0	0.0	19.6	0.0	0.0	0.0	55.7	0.0	23.0	0.0	0.0	28.7	15.5	15.7	25.6	
FHMS K-F102	All Collat	0.0	7.69	42	12	13	36	28.2	0.0	0.0	0.0	0.0	28.4	62.3	0.0	0.0	0.0	22.5	0.0	45.6	0.0	0.0	10.4	10.5	14.6	18.1	
FHMS K-F103	All Collat	0.0	7.71	41	13	13	31	0.0	33.7	65.6	0.0	0.0	48.5	0.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	39.8	30.2	15.7	19.0		
FHMS K-F104	All Collat	0.0	7.63	41	6	7	26	74.5	0.0	0.0	0.0	0.0	44.6	0.0	0.0	0.0	0.0	31.2	0.0	13.9	54.1	0.0	35.5	27.2	17.0	24.1	
FHMS K-F105	All Collat	0.0	7.77	41	9	11	29	98.2	0.0	0.0	0.0	0.0	92.3	65.5	35.5	0.0	0.0	0.0	0.0	11.5	34.2	20.3	69.7	65.0	43.9	24.1	
FHMS K-F106	All Collat	0.0	7.60	41	13	17	30	96.3	0.0	0.0	0.0	0.0	0.0	28.4	0.0	0.0	0.0	27.8	0.0	29.4	12.2	0.0	63.2	38.7	25.5	14.7	
FHMS K-F107	All Collat	0.0	7.50	40	12	12	30	0.0	0.0	0.0	0.0	29.2	0.0	0.0	0.0	22.4	63.8	0.0	0.0	0.0	0.0	0.0	0.0	5.6	12.9	15.9	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons									
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT	
FHMS K-F108	All Collat	0.0	7.95	40	12	12	37	0.0	0.0	0.0	92.1	0.0	91.8	78.8	0.0	0.0	0.0	0.0	0.0	83.0	81.8	67.9	0.0	0.0	60.7	50.6	31.2
FHMS K-F109	All Collat	0.0	7.82	40	12	12	40	0.0	0.0	0.0	0.0	72.9	36.5	79.8	67.3	0.0	0.0	0.0	0.0	27.4	26.7	0.0	0.0	0.0	26.4	31.0	26.8
FHMS K-F110	All Collat	0.0	7.74	43	20	20	42	0.0	0.0	0.0	0.0	27.7	67.7	0.0	0.0	0.0	43.6	0.0	0.0	97.1	0.0	0.0	0.0	22.4	15.6	15.7	
FHMS K-F111	All Collat	0.0	7.87	39	16	16	43	0.0	0.0	0.0	0.0	91.8	0.0	0.0	0.0	0.0	57.6	5.5	0.0	0.0	45.1	16.3	0.0	35.5	24.7	24.4	
FHMS K-F112	All Collat	0.0	7.95	38	12	12	38	0.0	0.0	0.0	0.0	79.1	0.0	33.9	78.5	0.0	41.6	75.1	0.0	81.0	0.0	0.0	0.0	23.6	38.1	29.1	
FHMS K-F113	All Collat	0.0	7.89	38	19	19	39	0.0	33.5	14.3	0.0	25.3	0.0	0.0	51.7	0.0	59.3	75.7	0.0	0.0	48.5	0.0	17.2	13.2	29.0	22.4	
FHMS K-F114	All Collat	0.0	8.05	38	22	22	44	0.0	52.3	0.0	0.0	23.7	54.8	76.7	0.0	0.0	31.9	21.7	0.0	0.0	38.3	0.0	21.9	26.4	27.5	21.2	
FHMS K-F115	All Collat	0.0	8.01	38	29	29	65	0.0	51.9	67.3	52.0	0.0	0.0	30.1	31.2	0.0	6.1	78.0	46.6	0.0	21.4	0.0	47.0	34.4	37.3	26.1	
FHMS K-F116	All Collat	0.0	7.88	37	14	14	37	0.0	80.1	6.2	0.0	74.6	17.0	0.0	3.7	30.4	0.0	0.0	67.8	0.0	7.8	68.4	42.9	41.7	32.4	20.0	
FHMS K-F117	All Collat	0.0	7.83	41	18	19	61	32.0	43.9	0.0	0.0	0.0	0.0	62.9	34.0	67.3	6.8	0.0	0.0	13.2	69.4	43.3	27.3	14.5	25.6	22.0	
FHMS K-F118	All Collat	0.0	7.75	35	22	24	42	23.4	35.3	0.0	26.1	0.0	0.0	0.0	13.0	28.7	0.0	0.0	78.0	31.7	0.0	0.0	20.7	15.2	22.8	15.4	
FHMS K-F119	All Collat	0.0	7.94	36	17	17	44	0.0	0.0	0.0	0.0	0.0	81.5	48.6	0.0	0.0	0.0	34.2	71.8	94.2	35.6	0.0	0.0	25.8	30.0	24.1	
FHMS K-F120	All Collat	0.0	7.90	35	30	30	46	0.0	0.0	50.6	0.0	0.0	93.3	0.0	0.0	0.0	0.0	16.7	76.5	16.9	0.0	0.0	21.3	46.2	35.2	17.8	
FHMS K-F121	All Collat	0.0	7.61	34	16	17	28	27.1	0.0	0.0	0.0	0.0	51.0	29.7	0.0	0.0	0.0	0.0	93.1	0.0	0.0	61.0	9.9	16.0	31.0	19.3	
FHMS K-F122	All Collat	0.0	7.77	34	23	24	37	40.2	0.0	19.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	71.2	25.0	17.4	48.1	12.8	21.6	11.3	17.6	16.0	
FHMS K-F123	All Collat	0.0	7.56	33	21	21	32	0.0	0.0	0.0	0.0	0.0	0.0	16.8	0.0	0.0	0.0	0.0	0.0	45.1	69.4	36.3	0.0	0.0	1.5	13.9	
FHMS K-F124	All Collat	0.0	7.76	33	24	24	35	0.0	0.0	0.0	0.0	0.0	35.1	68.7	0.0	53.8	0.0	0.0	0.0	60.2	0.0	0.0	0.0	7.1	18.1	14.1	
FHMS K-F125	All Collat	0.0	7.60	33	20	20	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	43.7	67.1	0.0	0.0	0.0	0.0	0.0	0.0	14.7	7.2	
FHMS K-F126	All Collat	0.0	7.83	32	24	24	35	0.0	0.0	0.0	17.9	0.0	0.0	0.0	15.2	0.0	61.4	0.0	59.3	11.0	0.0	0.0	0.0	3.2	17.7	10.3	
FHMS K-F127	All Collat	0.0	7.73	31	26	26	34	0.0	0.0	38.8	50.0	0.0	0.0	0.0	0.0	0.0	79.5	0.0	0.0	0.0	16.1	11.8	15.3	17.9	20.9	11.4	
FHMS K-F128	All Collat	0.0	7.94	31	25	25	42	0.0	0.0	0.0	0.0	0.0	19.3	0.0	0.0	0.0	68.4	0.0	0.0	82.6	30.0	80.3	0.0	3.5	11.0	18.9	
FHMS K-F129	All Collat	0.0	7.77	30	32	32	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	9.3	
FHMS K-F130	All Collat	0.0	7.66	30	20	20	24	0.0	0.0	0.0	16.6	0.0	0.0	0.0	0.0	0.0	17.9	0.0	4.7	0.0	71.7	0.0	0.0	3.0	3.1	5.8	
FHMS K-F131	All Collat	0.0	7.94	30	32	32	48	0.0	28.3	0.0	31.9	23.7	0.0	0.0	0.0	0.0	32.5	33.8	0.0	0.0	24.1	24.4	10.5	15.2	13.9	8.5	
FHMS K-F132	All Collat	0.0	7.84	30	28	28	35	0.0	54.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.4	26.8	0.0	0.0	0.0	0.0	22.9	12.0	10.2	4.9	
FHMS K-F133	All Collat	0.0	7.72	29	26	26	29	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	12.4	0.0	0.0	0.0	0.0	0.0	2.0	1.0	1.6	1.9	
FHMS K-F134	All Collat	0.0	7.77	28	23	23	29	0.0	14.8	0.0	0.0	16.8	0.0	0.0	0.0	65.1	0.0	0.0	0.0	27.0	0.0	47.0	5.2	5.6	11.1	8.4	
FHMS K-F135	All Collat	0.0	7.76	28	26	28	30	38.8	0.0	0.0	0.0	0.0	0.0	0.0	14.7	0.0	0.0	0.0	56.0	0.0	0.0	0.0	14.9	7.7	11.7	5.6	
FHMS K-F136	All Collat	0.0	7.83	28	18	18	33	0.0	20.7	0.0	0.0	0.0	37.4	0.0	18.6	0.0	31.1	54.7	31.0	32.5	57.9	29.8	7.4	11.1	19.1	15.0	
FHMS K-F137	All Collat	0.0	7.72	28	23	25	32	36.0	0.0	0.0	0.0	0.0	0.0	0.0	21.4	0.0	0.0	0.0	37.8	21.7	0.0	79.9	13.7	7.1	9.3	11.7	
FHMS K-F138	All Collat	0.0	7.79	26	32	32	38	0.0	21.1	30.8	0.0	28.6	0.0	0.0	0.0	45.4	0.0	0.0	0.0	0.0	0.0	0.0	18.4	14.5	12.0	6.0	
FHMS K-F139	All Collat	0.0	7.64	26	29	30	43	28.2	12.3	53.0	0.0	8.9	0.0	0.0	0.0	0.0	0.0	0.0	18.3	55.7	31.3	0.0	33.7	19.3	11.5	10.7	
FHMS K-F140	All Collat	0.0	7.55	26	28	28	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9	0.0	58.8	11.8	19.6	0.0	0.0	0.0	0.0	7.7	5.4	
FHMS K-F141	All Collat	0.0	7.58	23	35	35	44	0.0	0.0	0.0	14.8	33.7	38.3	0.0	0.0	70.3	13.7	0.0	78.5	0.0	0.0	0.0	0.0	16.5	29.9	15.9	
FHMS K-F142	All Collat	0.0	7.45	23	27	27	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	
FHMS K-F143	All Collat	0.0	7.32	24	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	
FHMS K-F144	All Collat	0.0	7.48	22	30	30	32	0.0	0.0	0.0	0.0	54.7	19.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.8	8.0	4.8	
FHMS K-F145	All Collat	0.0	7.40	21	27	27	30	0.0	0.0	0.0	0.0	18.9	0.0	52.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	7.6	4.8	
FHMS K-F146	All Collat	0.0	7.34	20	30	31	32	11.2	0.0	0.0	0.0	0.0	0.0	34.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9	2.0	4.4	2.8	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons															
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT							
FHMS K-F147	All Collat	0.0	7.33	20	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	
FHMS K-F148	All Collat	0.0	7.36	19	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	
FHMS K-F149	All Collat	0.0	7.41	19	29	31	31	56.2	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	0.0
FHMS K-F150	All Collat	0.0	7.46	19	29	30	30	30.6	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
FHMS K-F151	All Collat	0.0	7.35	18	24	28	31	86.2	0.0	0.0	9.4	6.6	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
FHMS K-F152	All Collat	0.0	7.44	17	26	29	31	87.9	0.0	19.6	0.0	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
FHMS K-F153	All Collat	0.0	7.53	17	21	21	22	0.0	0.0	0.0	0.0	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
FHMS K-F154	All Collat	0.0	7.39	17	27	27	28	0.0	10.8	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
FHMS K-F155	All Collat	0.0	7.35	20	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
FHMS K-F156	All Collat	0.0	7.25	18	28	28	29	0.0	0.0	0.0	37.9	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
FHMS K-F157	All Collat	0.0	7.37	16	19	20	20	62.5	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
FHMS K-F158	All Collat	0.0	7.42	14	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F159	All Collat	0.0	7.24	16	12	12	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	7.31	18	25	25	27	0.0	0.0	0.0	45.0	0.0	40.7	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
FHMS K-F161	All Collat	0.0	7.43	11	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F162	All Collat	0.0	7.32	7	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	0.0	0.0

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons												
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT				
FHMS K-F40	All Collat	0.0	7.75	80	4	4	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.3	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	3.8	34.2
FHMS K-F41	All Collat	0.0	7.68	79	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	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.8	38.2
FHMS K-F42	All Collat	0.0	7.40	78	3	4	58	94.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.7	35.1	22.8	33.4
FHMS K-F43	All Collat	0.0	7.30	78	6	6	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	31.5
FHMS K-F44	All Collat	0.0	7.44	77	10	10	74	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	89.1	0.0	0.0	0.0	19.2	10.0	5.1	39.5	
FHMS K-F45	All Collat	0.0	7.43	76	10	10	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.8	0.0	0.0	0.0	90.3	17.7	0.0	0.0	23.6	0.0	0.0	40.5	32.5		
FHMS K-F46	All Collat	0.0	7.34	76	3	3	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	34.7	
FHMS K-F47	All Collat	0.0	7.47	74	4	4	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.6	4.3	36.7	
FHMS K-F48	All Collat	0.0	6.94	73	5	5	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	28.2	
FHMS K-F49	All Collat	0.0	6.90	72	8	8	55	0.0	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	65.9	0.0	0.0	0.0	46.8	24.1	31.4		
FHMS K-F50	All Collat	0.0	6.95	72	7	7	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.7	27.3		
FHMS K-F51	All Collat	0.0	7.24	76	4	4	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	57.3	0.0	0.0	0.0	0.0	0.0	0.0	40.3	
FHMS K-F52	All Collat	0.0	7.03	71	4	4	36	0.0	0.0	0.0	0.0	62.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.7	0.0	0.0	0.0	0.0	0.0	15.4	9.8	33.4		
FHMS K-F53	All Collat	0.0	7.28	69	10	10	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	29.0	
FHMS K-F54	All Collat	0.0	7.16	68	11	11	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	92.1	0.0	0.0	0.0	0.0	0.0	0.0	21.0	24.0	
FHMS K-F55	All Collat	0.0	6.91	68	12	12	40	0.0	58.8	0.0	0.0	0.0	0.0	62.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	27.2	14.0	23.7		
FHMS K-F56	All Collat	0.0	7.03	67	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	98.7	0.0	0.0	0.0	0.0	0.0	35.1	22.2		
FHMS K-F57	All Collat	0.0	7.02	66	9	9	42	0.0	0.0	0.0	0.0	50.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	0.0	0.0	76.3	0.0	11.2	7.0	25.1		
FHMS K-F58	All Collat	0.0	7.06	66	6	6	41	0.0	17.4	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	6.2	3.1	1.6	25.6		
FHMS K-F59	All Collat	0.0	6.99	65	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	45.4	65.6	80.9	26.4	0.0	0.0	5.0	20.4			
FHMS K-F60	All Collat	0.0	6.83	65	13	13	45	0.0	0.0	0.0	0.0	0.0	0.0	31.0	0.0	57.6	0.0	0.0	0.0	0.0	33.8	32.4	0.0	0.0	0.0	6.1	9.8	26.2		
FHMS K-F61	All Collat	0.0	7.07	64	12	12	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	18.6		
FHMS K-F62	All Collat	0.0	6.97	63	8	8	37	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	0.0	0.0	0.0	0.0	0.0	0.0	7.8	33.0		
FHMS K-F63	All Collat	0.0	7.13	62	17	17	36	0.0	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	17.2	27.8	0.0	0.0	0.0	0.0	0.0	78.3	5.0	2.5	5.5	15.1		
FHMS K-F64	All Collat	0.0	6.89	61	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	39.8	
FHMS K-F65	All Collat	0.0	6.98	60	6	6	26	0.0	77.3	0.0	0.0	92.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.9	50.4	27.2	23.7		
FHMS K-F66	All Collat	0.0	7.09	59	7	8	30	76.3	0.0	0.0	98.3	81.8	0.0	7.2	88.7	10.7	0.0	0.0	0.0	0.0	90.0	0.0	0.0	0.0	36.9	70.0	50.3	29.1		
FHMS K-F67	All Collat	0.0	7.11	59	9	9	21	0.0	0.0	76.4	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	39.4	21.2	11.0	13.7		
FHMS K-F68	All Collat	0.0	6.91	62	8	8	29	0.0	85.7	44.6	39.8	0.0	0.0	0.0	0.0	85.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	57.6	38.5	32.0	25.5		
FHMS K-F69	All Collat	0.0	7.19	58	6	6	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	69.9	0.0	93.8	0.0	0.0	0.0	0.0	32.9		
FHMS K-F70	All Collat	0.0	7.15	58	8	9	32	83.7	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	81.3	0.0	43.7	24.7	13.2	32.2			
FHMS K-F71	All Collat	0.0	7.13	57	22	22	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.7	0.0	0.0	49.2	0.0	0.0	0.0	0.0	0.0	0.0	2.6	12.6		
FHMS K-F72	All Collat	0.0	6.97	57	5	5	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.5	34.9	0.0	0.0	0.0	0.0	79.8	0.0	0.0	0.0	10.9	23.2			
FHMS K-F73	All Collat	0.0	7.20	58	20	20	38	0.0	0.0	0.0	0.0	0.0	0.0	38.6	52.0	90.0	0.0	0.0	0.0	0.0	21.7	0.0	0.0	0.0	7.9	25.9	15.3			
FHMS K-F74	All Collat	0.0	7.16	55	2	2	19	0.0	0.0	0.0	0.0	0.0	0.0	100.0	94.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.0	55.8	43.6		
FHMS K-F75	All Collat	0.0	7.57	54	6	6	32	0.0	0.0	0.0	0.0	0.0	0.0	29.0	0.0	86.6	0.0	0.0	0.0	0.0	0.0	57.7	0.0	0.0	5.6	18.1	33.3			
FHMS K-F76	All Collat	0.0	7.43	54	14	14	39	0.0	0.0	0.0	0.0	0.0	0.0	60.3	0.0	0.0	58.8	63.8	0.0	0.0	0.0	59.1	0.0	0.0	14.7	21.6	24.7			
FHMS K-F77	All Collat	0.0	7.28	53	6	6	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	33.8		
FHMS K-F78	All Collat	0.0	7.33	53	14	14	33	0.0	13.3	0.0	0.0	0.0	0.0	0.0	12.6	0.0	0.0	0.0	0.0	64.1	0.0	60.3	19.5	4.7	2.4	10.6	16.8			

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons								
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT
FHMS K-F79	All Collat	0.0	7.48	51	18	18	37	0.0	0.0	0.0	56.0	0.0	0.0	0.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	37.3	0.0	12.9	10.4	16.6
FHMS K-F80	All Collat	0.0	7.48	49	13	13	41	0.0	0.0	0.0	0.0	0.0	0.0	38.5	0.0	0.0	0.0	0.0	5.9	0.0	78.6	25.7	0.0	0.0	4.5	29.3
FHMS K-F81	All Collat	0.0	7.51	49	9	9	42	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	31.2	0.0	0.0	0.0	73.3	20.7	56.1	89.2	59.3	35.6	42.1
FHMS K-F82	All Collat	0.0	7.39	49	12	13	28	49.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.4	63.3	0.0	0.0	20.0	10.5	17.9	17.3	
FHMS K-F83	All Collat	0.0	7.70	49	9	9	35	0.0	0.0	0.0	0.0	60.3	0.0	0.0	0.0	0.0	0.0	77.4	86.2	95.1	16.1	0.0	14.5	19.0	41.3	
FHMS K-F84	All Collat	0.0	7.63	49	5	5	36	0.0	0.0	0.0	0.0	93.1	0.0	0.0	0.0	0.0	0.0	0.0	83.2	34.1	68.9	0.0	37.5	19.4	38.4	
FHMS K-F85	All Collat	0.0	7.51	59	5	5	40	0.0	0.0	0.0	0.0	0.0	90.7	0.0	0.0	0.0	0.0	0.0	96.8	0.0	0.0	0.0	0.0	34.9	42.4	65.4
FHMS K-F86	All Collat	0.0	7.72	48	3	3	33	0.0	0.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	47.3	0.0	84.4	0.0	0.0	0.0	0.0	8.5	54.0
FHMS K-F87	All Collat	0.0	8.30	46	4	5	49	17.0	39.5	0.0	0.0	77.7	0.0	0.0	62.7	0.0	0.0	81.4	89.0	80.5	81.5	0.0	20.4	30.9	48.2	47.0
FHMS K-F88	All Collat	0.0	8.01	46	9	9	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	18.4	0.0	0.0	0.0	34.1	
FHMS K-F89	All Collat	0.0	7.95	46	5	5	35	0.0	0.0	0.0	0.0	26.4	0.0	0.0	0.0	0.0	65.4	0.0	87.7	0.0	35.3	0.0	5.0	11.1	29.4	
FHMS K-F90	All Collat	0.0	7.92	45	9	11	37	72.8	0.0	0.0	0.0	67.6	0.0	0.0	0.0	0.0	53.0	37.2	19.1	0.0	0.0	34.2	32.7	25.8	31.2	
FHMS K-F91	All Collat	0.0	8.06	45	13	13	41	0.0	0.0	36.0	0.0	0.0	0.0	69.6	0.0	0.0	62.8	60.1	81.7	0.0	48.9	0.0	14.0	7.2	38.7	33.2
FHMS K-F92	All Collat	0.0	8.03	44	12	14	45	40.5	0.0	0.0	0.0	84.1	0.0	94.0	26.0	48.1	57.6	0.0	0.0	57.8	0.0	65.2	15.7	33.0	44.0	41.6
FHMS K-F93	All Collat	0.0	7.95	45	13	13	43	0.0	23.4	0.0	0.0	0.0	0.0	0.0	56.0	63.9	0.0	0.0	0.0	95.0	0.0	0.0	8.5	4.3	16.4	46.9
FHMS K-F94	All Collat	0.0	7.94	44	18	19	45	14.3	72.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.3	0.0	44.9	40.3	38.2	20.9	19.7	34.0	
FHMS K-F95	Group 1	0.0	8.08	44	13	13	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.9	0.0	22.3	0.0	0.0	0.0	0.0	0.0	0.0	26.8	23.9
FHMS K-F95	Group 2	0.0	7.81	44	6	6	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	96.2	0.0	0.0	0.0	0.0	0.0	30.3
FHMS K-F95	Total	0.0	7.94	44	19	19	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.9	0.0	13.4	71.1	0.0	0.0	0.0	0.0	0.0	14.1	25.5
FHMS K-F96	Group 1	0.0	8.03	43	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	99.6	0.0	0.0	0.0	43.6	
FHMS K-F96	Group 2	0.0	7.79	43	6	6	28	0.0	0.0	0.0	0.0	0.0	86.8	0.0	0.0	88.9	39.1	0.0	0.0	34.4	0.0	0.0	0.0	30.4	33.5	46.6
FHMS K-F96	Total	0.0	7.89	43	12	12	49	0.0	0.0	0.0	0.0	0.0	71.5	0.0	0.0	76.6	28.8	0.0	0.0	25.3	0.0	85.3	0.0	19.6	22.9	39.0
FHMS K-F97	Group 1	0.0	8.12	43	2	2	8	0.0	0.0	0.0	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	43.4	48.0
FHMS K-F97	Group 2	0.0	7.94	43	10	10	29	0.0	0.0	81.5	60.9	0.0	74.8	0.0	0.0	0.0	0.0	51.2	0.0	15.4	0.0	0.0	44.5	50.1	31.4	29.7
FHMS K-F97	Total	0.0	7.95	43	12	12	37	0.0	0.0	79.6	58.9	0.0	73.1	0.0	32.8	0.0	0.0	48.4	0.0	14.4	0.0	0.0	42.5	48.1	32.2	29.2
FHMS K-F98	Group 1	0.0	8.04	42	3	3	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	19.2
FHMS K-F98	Group 2	0.0	7.75	42	10	10	25	0.0	0.0	81.4	0.0	0.0	0.0	76.3	0.0	0.0	34.3	0.0	89.4	0.0	0.0	44.5	24.2	40.1	24.4	
FHMS K-F98	Total	0.0	7.79	42	13	13	31	0.0	0.0	75.9	0.0	0.0	0.0	71.0	0.0	0.0	30.7	0.0	86.1	0.0	0.0	38.9	20.9	35.7	22.9	
FHMS K-F99	All Collat	0.0	7.66	42	6	6	28	0.0	0.0	50.5	0.0	14.9	76.5	82.5	25.3	0.0	0.0	0.0	0.0	0.0	0.0	21.3	33.3	29.9	26.9	
FHMS K-F100	Group 1	0.0	7.82	43	5	5	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	97.5	0.0	0.0	0.0	0.0	43.2	
FHMS K-F100	Group 2	0.0	7.82	43	8	8	27	0.0	0.0	85.4	0.0	0.0	0.0	0.0	0.0	0.0	84.5	0.0	0.0	0.0	0.0	49.2	27.1	27.3	39.3	
FHMS K-F100	Total	0.0	7.82	43	13	13	41	0.0	0.0	77.3	0.0	0.0	0.0	0.0	0.0	0.0	77.4	0.0	0.0	54.7	0.0	40.3	21.7	22.1	39.5	
FHMS K-F101	All Collat	0.0	7.68	42	11	12	33	64.9	0.0	0.0	0.0	0.0	0.0	19.6	0.0	0.0	0.0	58.5	0.0	24.5	0.0	28.7	15.5	16.2	35.2	
FHMS K-F102	All Collat	0.0	7.69	42	12	13	36	28.2	0.0	0.0	0.0	0.0	28.4	62.3	0.0	0.0	0.0	22.5	0.0	45.6	0.0	10.4	10.5	14.6	24.2	
FHMS K-F103	All Collat	0.0	7.71	41	13	13	31	0.0	33.7	65.6	0.0	0.0	48.5	0.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	39.8	30.2	15.7	28.5	
FHMS K-F104	All Collat	0.0	7.63	41	6	7	26	74.5	0.0	0.0	0.0	0.0	44.6	0.0	0.0	0.0	0.0	31.2	0.0	13.9	54.1	35.5	27.2	17.0	34.4	
FHMS K-F105	All Collat	0.0	7.77	41	9	11	29	98.2	0.0	0.0	0.0	0.0	92.3	65.5	35.5	0.0	0.0	0.0	11.5	34.2	20.3	69.7	65.0	43.9	33.4	
FHMS K-F106	All Collat	0.0	7.60	41	13	17	30	96.3	0.0	0.0	0.0	0.0	0.0	28.4	0.0	0.0	0.0	27.8	0.0	29.4	12.2	63.2	38.7	25.5	21.7	
FHMS K-F107	All Collat	0.0	7.50	40	12	12	30	0.0	0.0	0.0	0.0	29.2	0.0	0.0	0.0	25.8	69.4	0.0	0.0	0.0	0.0	0.0	5.8	14.0	29.9	

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Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons									
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FHMS K-F108	All Collat	0.0	7.95	40	12	12	37	0.0	0.0	0.0	92.1	0.0	91.8	78.8	0.0	0.0	0.0	0.0	0.0	83.0	81.8	67.9	0.0	0.0	60.7	50.6	49.2
FHMS K-F109	All Collat	0.0	7.82	40	12	12	40	0.0	0.0	0.0	0.0	72.9	39.0	82.2	64.8	0.0	0.0	0.0	0.0	29.3	28.5	0.0	0.0	0.0	26.7	31.3	40.6
FHMS K-F110	All Collat	0.0	7.74	43	20	20	42	0.0	0.0	0.0	0.0	27.7	67.7	0.0	0.0	0.0	43.6	0.0	0.0	97.1	0.0	0.0	0.0	22.4	15.6	23.1	
FHMS K-F111	All Collat	0.0	7.87	39	16	16	43	0.0	0.0	0.0	0.0	94.0	0.0	0.0	0.0	0.0	61.3	6.0	0.0	0.0	48.3	17.7	0.0	36.7	26.3	37.2	
FHMS K-F112	All Collat	0.0	7.95	38	12	12	38	0.0	0.0	0.0	0.0	81.9	0.0	36.1	80.9	0.0	43.7	77.2	0.0	82.6	0.0	0.0	0.0	24.5	39.8	47.4	
FHMS K-F113	All Collat	0.0	7.89	38	19	19	39	0.0	33.5	14.3	0.0	25.3	0.0	0.0	51.7	0.0	59.3	75.7	0.0	0.0	48.5	0.0	17.2	13.2	29.0	31.9	
FHMS K-F114	All Collat	0.0	8.05	38	22	22	44	0.0	52.3	0.0	0.0	28.3	62.0	82.5	0.0	0.0	36.4	25.0	0.0	0.0	43.1	0.0	21.9	28.7	30.8	34.0	
FHMS K-F115	All Collat	0.0	8.01	38	29	29	65	0.0	51.9	67.3	52.0	0.0	0.0	30.1	31.2	0.0	6.1	78.0	46.6	0.0	21.4	0.0	47.0	34.4	37.3	35.5	
FHMS K-F116	All Collat	0.0	7.88	37	14	14	37	0.0	80.1	6.2	0.0	74.6	17.0	0.0	3.7	30.4	0.0	0.0	67.8	0.0	7.8	68.4	42.9	41.7	32.4	28.7	
FHMS K-F117	All Collat	0.0	7.83	41	18	19	61	32.0	43.9	0.0	0.0	0.0	0.0	62.9	34.0	67.3	6.8	0.0	0.0	13.7	70.6	45.4	27.3	14.5	25.6	31.0	
FHMS K-F118	All Collat	0.0	7.75	35	22	24	42	23.4	35.3	0.0	26.1	0.0	0.0	0.0	13.0	28.7	0.0	0.0	78.0	38.3	0.0	0.0	20.7	15.2	22.8	24.9	
FHMS K-F119	All Collat	0.0	7.94	36	17	17	44	0.0	0.0	0.0	0.0	0.0	84.4	51.6	0.0	0.0	0.0	36.5	74.5	95.6	38.6	0.0	0.0	27.7	32.1	37.2	
FHMS K-F120	All Collat	0.0	7.90	35	30	30	46	0.0	0.0	50.6	0.0	0.0	93.3	0.0	0.0	0.0	0.0	16.7	78.9	18.0	0.0	0.0	21.3	46.2	35.4	25.8	
FHMS K-F121	All Collat	0.0	7.61	34	16	17	28	27.1	0.0	0.0	0.0	0.0	51.0	29.7	0.0	0.0	0.0	0.0	93.1	0.0	0.0	63.0	9.9	16.0	31.0	30.1	
FHMS K-F122	All Collat	0.0	7.77	34	23	24	37	40.2	0.0	19.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	86.0	37.4	27.7	66.3	19.9	21.6	11.3	18.8	29.3	
FHMS K-F123	All Collat	0.0	7.56	33	21	21	32	0.0	0.0	0.0	0.0	0.0	0.0	16.8	0.0	0.0	0.0	0.0	0.0	58.2	81.2	46.2	0.0	0.0	1.6	23.4	
FHMS K-F124	All Collat	0.0	7.76	33	24	24	35	0.0	0.0	0.0	0.0	0.0	35.9	69.7	0.0	54.7	0.0	0.0	0.0	66.0	0.0	0.0	0.0	7.3	19.0	22.7	
FHMS K-F125	All Collat	0.0	7.60	33	20	20	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.9	56.3	78.9	0.0	0.0	0.0	0.0	0.0	0.0	15.4	12.2	
FHMS K-F126	All Collat	0.0	7.83	32	24	24	35	0.0	0.0	0.0	19.3	0.0	0.0	0.0	16.4	0.0	39.5	0.0	72.2	15.0	0.0	0.0	0.0	3.5	15.4	15.8	
FHMS K-F127	All Collat	0.0	7.73	31	26	26	34	0.0	0.0	38.8	50.0	0.0	0.0	0.0	0.0	0.0	82.8	0.0	0.0	0.0	17.6	12.9	15.3	17.9	21.4	18.1	
FHMS K-F128	All Collat	0.0	7.94	31	25	25	42	0.0	0.0	0.0	0.0	0.0	19.3	0.0	0.0	0.0	74.5	0.0	0.0	86.9	33.5	84.1	0.0	3.5	11.7	31.0	
FHMS K-F129	All Collat	0.0	7.77	30	32	32	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	14.4	
FHMS K-F130	All Collat	0.0	7.66	30	20	20	24	0.0	0.0	0.0	16.6	0.0	0.0	0.0	0.0	0.0	22.7	0.0	6.1	0.0	80.1	0.0	3.0	3.5	9.9		
FHMS K-F131	All Collat	0.0	7.94	30	32	32	48	0.0	31.1	0.0	34.8	26.0	0.0	0.0	0.0	0.0	38.9	40.1	0.0	0.0	28.9	29.1	11.7	16.8	16.2	15.2	
FHMS K-F132	All Collat	0.0	7.84	30	28	28	35	0.0	54.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.5	27.1	0.0	0.0	0.0	0.0	22.9	12.0	10.2	7.2	
FHMS K-F133	All Collat	0.0	7.72	29	26	26	29	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0	2.0	1.0	1.8	3.2	
FHMS K-F134	All Collat	0.0	7.77	28	23	23	29	0.0	14.8	0.0	0.0	18.9	0.0	0.0	0.0	78.0	0.0	0.0	0.0	35.8	0.0	58.4	5.2	6.0	13.6	15.7	
FHMS K-F135	All Collat	0.0	7.76	28	26	28	30	38.8	0.0	0.0	0.0	0.0	0.0	0.0	15.8	0.0	0.0	0.0	58.7	0.0	0.0	0.0	14.9	7.7	12.1	8.3	
FHMS K-F136	All Collat	0.0	7.83	28	18	18	33	0.0	20.7	0.0	0.0	0.0	39.4	0.0	23.6	0.0	38.4	63.7	37.4	38.8	65.8	35.1	7.4	11.3	21.5	26.0	
FHMS K-F137	All Collat	0.0	7.72	28	23	25	32	36.0	0.0	0.0	0.0	0.0	0.0	0.0	25.4	0.0	0.0	0.0	43.7	25.5	0.0	85.1	13.7	7.1	10.1	17.6	
FHMS K-F138	All Collat	0.0	7.79	26	32	32	38	0.0	21.1	30.8	0.0	28.6	0.0	0.0	0.0	45.4	0.0	0.0	0.0	0.0	0.0	0.0	18.4	14.5	12.0	8.8	
FHMS K-F139	All Collat	0.0	7.64	26	29	30	43	28.4	12.8	70.0	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	26.9	70.9	51.8	0.0	38.1	25.0	16.2	24.2	
FHMS K-F140	All Collat	0.0	7.55	26	28	28	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.2	0.0	83.7	22.8	40.4	0.0	0.0	0.0	0.0	12.0	13.0	
FHMS K-F141	All Collat	0.0	7.58	23	35	35	44	0.0	0.0	0.0	20.6	44.4	49.3	0.0	0.0	81.0	17.9	0.0	86.7	0.0	0.0	0.0	0.0	22.8	39.0	36.1	
FHMS K-F142	All Collat	0.0	7.45	23	27	27	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	
FHMS K-F143	All Collat	0.0	7.32	24	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	
FHMS K-F144	All Collat	0.0	7.48	22	30	30	32	0.0	0.0	0.0	0.0	61.6	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.8	10.2	9.2	
FHMS K-F145	All Collat	0.0	7.40	21	27	27	30	0.0	0.0	0.0	0.0	28.8	0.0	69.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	13.8	13.8	
FHMS K-F146	All Collat	0.0	7.34	20	30	31	32	17.6	0.0	0.0	0.0	0.0	0.0	51.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	3.3	9.4	9.4	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons																	
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT									
FHMS K-F40	All Collat	0.0	7.75	80	4	4	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
FHMS K-F41	All Collat	0.0	7.68	79	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F42	All Collat	0.0	7.40	78	3	4	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
FHMS K-F43	All Collat	0.0	7.30	78	6	6	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F44	All Collat	0.0	7.44	77	10	10	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F45	All Collat	0.0	7.43	76	10	10	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F46	All Collat	0.0	7.34	76	3	3	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F47	All Collat	0.0	7.47	74	4	4	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F48	All Collat	0.0	6.94	73	5	5	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	0.0	0.0
FHMS K-F49	All Collat	0.0	6.90	72	8	8	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F50	All Collat	0.0	6.95	72	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F51	All Collat	0.0	7.24	76	4	4	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F52	All Collat	0.0	7.03	71	4	4	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
FHMS K-F53	All Collat	0.0	7.28	69	10	10	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	0.0	0.0	0.0
FHMS K-F54	All Collat	0.0	7.16	68	11	11	41	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F55	All Collat	0.0	6.91	68	12	12	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
FHMS K-F56	All Collat	0.0	7.03	67	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F57	All Collat	0.0	7.02	66	9	9	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F58	All Collat	0.0	7.06	66	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F59	All Collat	0.0	6.99	65	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
FHMS K-F60	All Collat	0.0	6.83	65	13	13	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
FHMS K-F61	All Collat	0.0	7.07	64	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F62	All Collat	0.0	6.97	63	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F63	All Collat	0.0	7.13	62	17	17	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
FHMS K-F64	All Collat	0.0	6.89	61	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F65	All Collat	0.0	6.98	60	6	6	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	0.0	0.0	0.0	0.0
FHMS K-F66	All Collat	0.0	7.09	59	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F67	All Collat	0.0	7.11	59	9	9	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
FHMS K-F68	All Collat	0.0	6.91	62	8	8	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	0.0	0.0
FHMS K-F69	All Collat	0.0	7.19	58	6	6	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
FHMS K-F70	All Collat	0.0	7.15	58	8	9	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
FHMS K-F71	All Collat	0.0	7.13	57	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F72	All Collat	0.0	6.97	57	5	5	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	0.0	0.0
FHMS K-F73	All Collat	0.0	7.20	58	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	0.0	0.0
FHMS K-F74	All Collat	0.0	7.16	55	2	2	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	0.0	0.0	0.0	0.0
FHMS K-F75	All Collat	0.0	7.57	54	6	6	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
FHMS K-F76	All Collat	0.0	7.43	54	14	14	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F77	All Collat	0.0	7.28	53	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	0.0	0.0	0.0	0.0	0.0	0.0	3.2
FHMS K-F78	All Collat	0.0	7.33	53	14	14	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

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons																	
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT									
FHMS K-F79	All Collat	0.0	7.48	51	18	18	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	
FHMS K-F80	All Collat	0.0	7.48	49	13	13	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	
FHMS K-F81	All Collat	0.0	7.51	49	9	9	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	0.0	0.0	0.0	0.0	
FHMS K-F82	All Collat	0.0	7.39	49	12	13	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	
FHMS K-F83	All Collat	0.0	7.70	49	9	9	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	
FHMS K-F84	All Collat	0.0	7.63	49	5	5	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	
FHMS K-F85	All Collat	0.0	7.51	59	5	5	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	
FHMS K-F86	All Collat	0.0	7.72	48	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	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	8.30	46	4	5	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	
FHMS K-F88	All Collat	0.0	8.01	46	9	9	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	0.0	
FHMS K-F89	All Collat	0.0	7.95	46	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	0.0	0.0	
FHMS K-F90	All Collat	0.0	7.92	45	9	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	0.0	0.0	0.0	0.0	
FHMS K-F91	All Collat	0.0	8.06	45	13	13	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	
FHMS K-F92	All Collat	0.0	8.03	44	12	14	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	
FHMS K-F93	All Collat	0.0	7.95	45	13	13	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	0.0	
FHMS K-F94	All Collat	0.0	7.94	44	18	19	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	
FHMS K-F95	Group 1	0.0	8.08	44	13	13	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	0.0	
FHMS K-F95	Group 2	0.0	7.81	44	6	6	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	
FHMS K-F95	Total	0.0	7.94	44	19	19	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	0.0	
FHMS K-F96	Group 1	0.0	8.03	43	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F96	Group 2	0.0	7.79	43	6	6	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	
FHMS K-F96	Total	0.0	7.89	43	12	12	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	
FHMS K-F97	Group 1	0.0	8.12	43	2	2	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	0.0	
FHMS K-F97	Group 2	0.0	7.94	43	10	10	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	0.0	
FHMS K-F97	Total	0.0	7.95	43	12	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F98	Group 1	0.0	8.04	42	3	3	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	0.0	
FHMS K-F98	Group 2	0.0	7.75	42	10	10	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	0.0	0.0	
FHMS K-F98	Total	0.0	7.79	42	13	13	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	0.0
FHMS K-F99	All Collat	0.0	7.66	42	6	6	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
FHMS K-F100	Group 1	0.0	7.82	43	5	5	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
FHMS K-F100	Group 2	0.0	7.82	43	8	8	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	0.0	0.0
FHMS K-F100	Total	0.0	7.82	43	13	13	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
FHMS K-F101	All Collat	0.0	7.68	42	11	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F102	All Collat	0.0	7.69	42	12	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	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F103	All Collat	0.0	7.71	41	13	13	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	0.0
FHMS K-F104	All Collat	0.0	7.63	41	6	7	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	0.0	0.0	0.0	0.0
FHMS K-F105	All Collat	0.0	7.77	41	9	11	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	0.0	0.0
FHMS K-F106	All Collat	0.0	7.60	41	13	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
FHMS K-F107	All Collat	0.0	7.50	40	12	12	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

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons													
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT					
FHMS K-F108	All Collat	0.0	7.95	40	12	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	0.0	0.0
FHMS K-F109	All Collat	0.0	7.82	40	12	12	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	1.4	0.3
FHMS K-F110	All Collat	0.0	7.74	43	20	20	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	0.0
FHMS K-F111	All Collat	0.0	7.87	39	16	16	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
FHMS K-F112	All Collat	0.0	7.95	38	12	12	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
FHMS K-F113	All Collat	0.0	7.89	38	19	19	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	0.0
FHMS K-F114	All Collat	0.0	8.05	38	22	22	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
FHMS K-F115	All Collat	0.0	8.01	38	29	29	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	0.0
FHMS K-F116	All Collat	0.0	7.88	37	14	14	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
FHMS K-F117	All Collat	0.0	7.83	41	18	19	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	0.0
FHMS K-F118	All Collat	0.0	7.75	35	22	24	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	0.0
FHMS K-F119	All Collat	0.0	7.94	36	17	17	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
FHMS K-F120	All Collat	0.0	7.90	35	30	30	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
FHMS K-F121	All Collat	0.0	7.61	34	16	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
FHMS K-F122	All Collat	0.0	7.77	34	23	24	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
FHMS K-F123	All Collat	0.0	7.56	33	21	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	0.0	0.0
FHMS K-F124	All Collat	0.0	7.76	33	24	24	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
FHMS K-F125	All Collat	0.0	7.60	33	20	20	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
FHMS K-F126	All Collat	0.0	7.83	32	24	24	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.5	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	5.0	1.8	0.0
FHMS K-F127	All Collat	0.0	7.73	31	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	0.0	0.0
FHMS K-F128	All Collat	0.0	7.94	31	25	25	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	0.0
FHMS K-F129	All Collat	0.0	7.77	30	32	32	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
FHMS K-F130	All Collat	0.0	7.66	30	20	20	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
FHMS K-F131	All Collat	0.0	7.94	30	32	32	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
FHMS K-F132	All Collat	0.0	7.84	30	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	0.0	0.0	0.0
FHMS K-F133	All Collat	0.0	7.72	29	26	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
FHMS K-F134	All Collat	0.0	7.77	28	23	23	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
FHMS K-F135	All Collat	0.0	7.76	28	26	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	0.0	0.0	0.0	0.0
FHMS K-F136	All Collat	0.0	7.83	28	18	18	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
FHMS K-F137	All Collat	0.0	7.72	28	23	25	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
FHMS K-F138	All Collat	0.0	7.79	26	32	32	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
FHMS K-F139	All Collat	0.0	7.64	26	29	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	0.0	0.0
FHMS K-F140	All Collat	0.0	7.55	26	28	28	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
FHMS K-F141	All Collat	0.0	7.58	23	35	35	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
FHMS K-F142	All Collat	0.0	7.45	23	27	27	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
FHMS K-F143	All Collat	0.0	7.32	24	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
FHMS K-F144	All Collat	0.0	7.48	22	30	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
FHMS K-F145	All Collat	0.0	7.40	21	27	27	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
FHMS K-F146	All Collat	0.0	7.34	20	30	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	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			2024					2023					Horizons													
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT					
FHMS K-F147	All Collat	0.0	7.33	20	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
FHMS K-F148	All Collat	0.0	7.36	19	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
FHMS K-F149	All Collat	0.0	7.41	19	29	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F150	All Collat	0.0	7.46	19	29	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
FHMS K-F151	All Collat	0.0	7.35	18	24	28	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
FHMS K-F152	All Collat	0.0	7.44	17	26	29	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
FHMS K-F153	All Collat	0.0	7.53	17	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
FHMS K-F154	All Collat	0.0	7.39	17	27	27	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
FHMS K-F155	All Collat	0.0	7.35	20	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
FHMS K-F156	All Collat	0.0	7.25	18	28	28	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
FHMS K-F157	All Collat	0.0	7.37	16	19	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F158	All Collat	0.0	7.42	14	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F159	All Collat	0.0	7.24	16	12	12	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
FHMS K-F160	All Collat	0.0	7.31	18	25	25	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
FHMS K-F161	All Collat	0.0	7.43	11	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F162	All Collat	0.0	7.32	7	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

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	Life
≤2015	2.8	27.3	44.0	54.2	55.1	30.2	57.3	20.4	69.1	0.0	32.9
2016	1.8	32.8	48.1	53.8	43.4	49.9	32.5	20.3	0.0		32.2
2017	2.4	32.4	36.4	35.2	51.2	33.3	33.2	97.1			28.5
2018	2.8	22.0	31.5	39.3	36.1	11.2	0.0				22.9
2019	2.1	13.3	35.8	22.8	19.7	0.0					18.3
2020	5.5	34.1	32.6	20.4	5.4						23.5
2021	4.1	29.3	23.8	13.9							18.9
2022	1.4	11.1	7.0								6.3
2023	0.0	10.5									2.7
2024	0.0										0.0
Average	3.0	26.2	35.0	35.6	38.8	26.8	40.0	31.1	67.4	0.0	23.6

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	Life
≤2015	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0
2016	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.0		0.0
2017	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0
2018	0.0	0.0	0.0	0.1	0.0	0.2	0.0				0.0
2019	0.6	0.0	0.0	0.0	0.0	0.0					0.1
2020	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0	0.2	0.0	0.0							0.1
2022	0.0	0.0	0.0								0.0
2023	0.0	0.0									0.0
2024	0.0										0.0
Average	0.1	0.0	0.0	0.0	0.0	0.1	0.3	1.4	0.0	0.0	0.0

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	Life
≤2015	13.1	29.9	44.5	54.5	55.7	30.2	56.9	20.4	69.1	0.0	40.0
2016	12.8	36.3	49.9	54.2	43.9	50.4	32.5	18.2	0.0		42.4
2017	18.8	36.1	37.9	35.3	51.2	33.3	33.2	97.1			37.3
2018	18.7	24.0	32.0	39.3	36.1	11.0	0.0				29.3
2019	12.7	16.8	36.5	22.9	19.7	0.0					24.4
2020	38.7	38.5	33.4	20.6	5.4						33.4
2021	34.1	33.8	24.4	13.9							29.5
2022	10.0	14.8	7.1								13.2
2023	0.0	11.5									8.1
2024	0.0										0.0
Average	21.1	30.2	35.8	35.7	39.0	26.7	39.9	30.1	67.4	0.0	32.8

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	Life
≤2015	16.5	19.3	19.7	25.0	31.8	21.1	0.0	0.0			21.7
2016	16.3	37.4	25.2	33.3	23.4	0.0	0.0				29.4
2017	48.7	29.8	18.0	8.9	5.3	12.0	0.0				19.3
2018	31.4	17.0	24.6	3.1	8.3	22.7					15.2
2019	0.0	2.3	2.1	23.0	15.9						7.7
2020	4.6	1.7	20.3	31.4	0.0						10.9
2021	5.9	18.7	42.6	46.4							25.6
2022	12.0	24.0	68.8								25.9
2023		11.8									11.8
2024											
Average	13.0	18.5	21.2	20.5	16.1	11.2	0.0	0.0			19.1

Source: Intex, Santander US Capital Markets



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			2024					2023					Horizons								
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT
FHMS K-J32	Total	95.4	4.37	50	43	44	75	44.4	0.0	0.0	13.4	0.0	0.0	0.0	0.0	35.1	0.0	67.5	0.0	0.0	0.0	0.0	17.5	11.3	17.9	18.0
FHMS K-J33	All Collat	100.0	3.97	43	37	37	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	23.2	0.0	0.0	0.0	13.8	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons								
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT
FHMS K-J32	Total	95.4	4.37	50	43	44	75	44.4	0.0	0.0	13.4	0.0	0.0	0.0	0.0	35.1	0.0	67.5	0.0	0.0	0.0	0.0	17.5	11.3	17.9	18.0
FHMS K-J33	All Collat	100.0	3.97	43	37	37	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	23.2	0.0	0.0	0.0	13.8	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons										
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	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	106	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	0.0
FHMS K-J11	All Collat				0	0	66																					0.0
FHMS K-J12	All Collat	100.0	4.98	102	1	1	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
FHMS K-J13	All Collat				0	0	61																					0.0
FHMS K-J14	All Collat	100.0	4.71	93	3	4	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
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	5.41	89	28	28	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
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J19	Total				0	0	60																					0.0
FHMS K-J20	All Collat	100.0	5.34	78	18	19	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
FHMS K-J21	All Collat	100.0	5.47	80	42	42	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
FHMS K-J22	Group 1	100.0	5.40	80	7	9	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	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	5.63	70	34	34	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	0.2	0.0
FHMS K-J25	All Collat	100.0	5.70	67	31	31	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
FHMS K-J26	All Collat	100.0	5.53	64	34	34	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
FHMS K-J27	All Collat	100.0	4.75	60	10	11	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
FHMS K-J28	All Collat	100.0	4.71	57	40	41	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
FHMS K-J29	All Collat	100.0	5.00	55	34	34	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
FHMS K-J30	All Collat	100.0	4.72	55	57	57	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	0.0	0.0
FHMS K-J31	All Collat	100.0	4.16	50	34	34	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
FHMS K-J32	Group 1	100.0	4.14	50	42	42	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	0.1
FHMS K-J32	Group 2	0.0	9.37	54	1	2	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

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons												
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT				
FHMS K-J32	Total	95.4	4.37	50	43	44	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	0.0	0.1
FHMS K-J33	All Collat	100.0	3.97	43	37	37	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	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons										
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	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	106	1	1	82																					
FHMS K-J11	All Collat				0	0	66																					
FHMS K-J12	All Collat	100.0	4.98	102	1	1	65																					
FHMS K-J13	All Collat				0	0	61																					
FHMS K-J14	All Collat	100.0	4.71	93	3	4	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	5.41	89	28	28	75																					0.0
FHMS K-J18	All Collat				0	0	46																					
FHMS K-J19	Group 1				0	0	31																					
FHMS K-J19	Group 2				0	0	29										0.0	0.0										
FHMS K-J19	Total				0	0	60																					
FHMS K-J20	All Collat	100.0	5.34	78	18	19	58				0.0	0.0																
FHMS K-J21	All Collat	100.0	5.47	80	42	42	76							0.0					0.0									0.0
FHMS K-J22	Group 1	100.0	5.40	80	7	9	82																					0.0
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	5.63	70	34	34	70				0.0						0.0	0.0										
FHMS K-J25	All Collat	100.0	5.70	67	31	31	79				0.0	0.0					0.0	0.0						0.0	0.0	0.0		
FHMS K-J26	All Collat	100.0	5.53	64	34	34	62																					
FHMS K-J27	All Collat	100.0	4.75	60	10	11	39																					0.0
FHMS K-J28	All Collat	100.0	4.71	57	40	41	72	0.0	0.0																			0.0
FHMS K-J29	All Collat	100.0	5.00	55	34	34	52										0.0								0.0			
FHMS K-J30	All Collat	100.0	4.72	55	57	57	96									0.0			0.0	0.0	0.0	0.0						
FHMS K-J31	All Collat	100.0	4.16	50	34	34	54				0.0	0.0				0.0	0.0											
FHMS K-J32	Group 1	100.0	4.14	50	42	42	59					0.0						0.0										
FHMS K-J32	Group 2	0.0	9.37	54	1	2	16	0.0																				

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2024					2023					Horizons									
					Jun	May	Orig	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	3M	6M	12M	LT	
FHMS K-J32	Total	95.4	4.37	50	43	44	75																				
FHMS K-J33	All Collat	100.0	3.97	43	37	37	69																				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	Life
≤2015	0.0	6.8	19.9	25.5	31.0	38.2	41.6	71.8	79.9	27.0
2016	1.8	7.4	25.9	27.2	26.4	33.9	55.1	22.1	0.0	22.6
2017	2.2	14.3	19.9	20.7	40.6	17.6	16.9	13.6		20.0
2018	0.8	10.9	20.5	26.7	20.7	15.7	0.0			17.3
2019	6.9	4.4	18.2	20.9	9.7	9.6				12.5
2020	7.3	13.2	17.1	4.3	11.9					11.2
2021	23.0	0.0	0.0	0.0						8.2
Average	4.8	9.4	20.4	22.5	27.2	29.5	38.0	58.6	76.3	19.9

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Life
≤2015	0.0	6.8	19.9	25.5	31.0	38.2	41.6	71.8	79.9	27.0
2016	1.8	7.4	25.9	27.2	26.4	33.9	55.1	22.1	0.0	22.6
2017	2.3	14.4	19.9	20.7	40.3	17.6	16.9	13.6		20.0
2018	0.8	10.9	20.5	26.7	20.7	15.7	0.0			17.3
2019	6.9	4.4	18.2	20.7	9.7	9.6				12.5
2020	7.4	13.2	16.9	4.3	11.9					11.2
2021	23.0	0.0	0.0	0.0						8.2
Average	4.8	9.4	20.4	22.5	27.1	29.5	38.0	58.6	76.3	19.9

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Life
≤2015	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2016	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2017	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0		0.1
2018	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				0.0
2020	0.0	0.0	0.1	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0						0.0
Average	0.0	0.0	0.0	0.0	0.1	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	Life
≤2015		0.0	0.5	4.0	1.2	0.8	0.0	0.0	0.0	1.5
2016	0.0	0.0	15.5	10.6	3.3	9.3	0.0			9.1
2017	0.0	0.0	0.0	3.5	0.0	0.0	0.0			0.7
2018	0.0	0.0	4.1	0.0	0.0	0.0				1.3
2019	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
2021	0.0									0.0
Average	0.0	0.0	3.9	4.0	1.2	2.3	0.0	0.0	0.0	2.5

Source: Intex, Santander US Capital Markets



Santander US Capital Markets LLC

FHMS K-I Value Add Deal Prepayments

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2015			0.0			0.0
2016		74.0	70.4	49.8	93.1	71.7
2017	3.9	38.7	78.6	64.0		52.8
2018	0.0	33.2	79.0	77.3		50.5
2019	0.0	26.9	58.6	79.0	84.2	40.1
2020	0.0	65.7	11.4	33.0		38.6
2021	0.0	0.9	10.7			3.5
2022	0.0	16.1	0.0			8.9
Average	0.3	28.4	51.7	67.3	89.1	32.9

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2015			0.0			0.0
2016		74.0	70.4	49.8	93.1	71.7
2017	3.9	38.7	78.6	64.0		52.8
2018	0.0	33.2	79.0	77.3		50.5
2019	0.0	26.9	58.6	79.0	84.2	40.1
2020	0.0	63.9	11.4	33.0		34.0
2021	0.0	3.0	10.7			7.4
2022	0.0	22.1	0.0			16.6
Average	0.7	34.1	51.7	67.3	89.1	40.3

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2015			0.0			0.0
2016		0.0	0.0	0.0	0.0	0.0
2017	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		16.5
2021	0.0	0.0	0.0			0.0
2022	0.0	0.0	0.0			0.0
Average	0.0	2.3	0.0	0.0	0.0	1.1

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2015						
2016						
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						Originator	6M Historical Horizon						Originator	12M Historical Horizon					
		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Pinnacle	1,431	3.89	48	55.3	5.3	3.5	Capital One	1,260	4.21	53	44.4	6.8	4.7	PennyMac	16	4.56	79	305.3	34.7	9.9
2	Capital One	1,425	4.26	55	54.0	5.7	3.7	CBRE	4,657	4.09	52	38.1	5.6	4.1	Pinnacle	1,190	3.90	43	31.3	5.3	4.1
3	Hunt	1,614	4.68	70	48.7	6.5	4.4	Pinnacle	1,262	3.90	46	13.5	3.7	3.3	Arbor	2,381	4.35	56	29.1	7.3	5.7
4	CBRE	5,274	4.10	53	34.7	5.9	4.4	Hunt	1,428	4.65	69	13.3	6.1	5.4	Hunt	1,366	4.59	66	21.7	8.4	6.9
5	ReadyCap	1,990	3.91	50	15.8	4.8	4.1	CPC	452	4.89	73	5.0	4.6	4.3	CBRE	4,401	4.07	49	14.1	5.4	4.7
6	Basis	326	3.67	40	6.3	4.6	4.4	ReadyCap	1,752	3.90	49	-3.4	3.3	3.4	Sabal	3,024	4.03	52	0.8	4.7	4.6
7	Sabal	3,628	4.10	56	-0.5	3.4	3.5	Sabal	3,199	4.07	55	-4.8	3.7	3.9	Capital One	1,193	4.13	50	-9.6	5.1	5.7
8	Greystone	4,724	4.57	61	-20.1	3.8	4.8	Arbor	2,501	4.42	58	-8.9	4.0	4.4	ReadyCap	1,645	3.88	46	-21.1	2.9	3.6
9	Arbor	2,835	4.47	60	-28.4	2.6	3.7	Basis	287	3.67	38	-30.2	2.3	3.3	Basis	269	3.67	35	-24.1	2.8	3.7
10	Berkadia	633	3.36	35	-51.9	1.1	2.2	Greystone	4,155	4.51	60	-43.2	3.0	5.1	Walker & Dunlop	429	3.41	28	-28.7	1.6	2.2
11	CPC	512	5.02	75	-100.0	0.0	2.7	CPC Mortgage	205	3.50	41	-43.3	3.1	5.3	CPC Mortgage	194	3.50	38	-38.2	3.2	5.1
12	CPC Mortgage	234	3.51	42	-100.0	0.0	7.2	Berkadia	555	3.36	34	-71.4	0.5	1.9	Berkadia	519	3.36	31	-38.7	1.2	2.0
13	First Foundation	20	7.02	105	-100.0	0.0	0.0	First Foundation	17	6.73	104	-100.0	0.0	0.0	Greystone	3,900	4.40	57	-48.3	3.1	5.8
14	Orix	1,638	3.65	40	-100.0	0.0	2.9	Orix	1,437	3.64	39	-100.0	0.0	2.3	CPC	425	4.91	70	-51.7	3.3	6.7
15	PennyMac	18	4.55	85	-100.0	0.0	3.3	PennyMac	16	4.45	83	-100.0	0.0	5.2	Orix	1,342	3.64	36	-64.2	0.8	2.3
16	RED	302	4.71	76	-100.0	0.0	4.2	RED	265	4.68	75	-100.0	0.0	6.1	RED	248	4.62	72	-79.0	1.4	6.6
17	Walker & Dunlop	524	3.41	32	-100.0	0.0	2.1	Walker & Dunlop	460	3.41	31	-100.0	0.0	1.7	First Foundation	16	6.26	101	-100.0	0.0	0.0

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

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	Arbor	94	3.63	46	202.0	12.3	4.2	CBRE	99	3.76	43	141.3	32.0	14.6	CPC	0	3.73	63	392.5	100.0	93.4
2	CBRE	109	3.76	44	99.9	44.3	25.1	Greystone	118	3.61	43	77.1	19.1	11.2	CBRE	102	3.76	39	77.2	31.6	19.2
3	Pinnacle	67	3.80	42	75.6	17.1	10.1	Arbor	83	3.63	44	56.7	6.3	4.1	Basis	33	3.40	31	2.0	12.8	12.6
4	Greystone	132	3.62	44	22.3	22.2	18.5	Pinnacle	60	3.80	41	29.6	8.8	6.9	Arbor	79	3.64	41	-0.5	16.3	16.4
5	Basis	39	3.36	36	-100.0	0.0	9.9	ReadyCap	86	3.80	51	-60.9	6.5	15.8	Hunt	13	4.35	57	-0.8	64.0	64.3
6	Berkadia	76	3.38	43	-100.0	0.0	1.1	Basis	34	3.36	34	-100.0	0.0	8.3	Capital One	59	3.23	36	-14.5	5.4	6.3
7	CPC Mortgage	66	3.56	46	-100.0	0.0	20.0	Berkadia	66	3.38	42	-100.0	0.0	3.0	Greystone	114	3.61	40	-16.0	9.8	11.5
8	Capital One	69	3.19	40	-100.0	0.0	4.3	CPC Mortgage	58	3.56	45	-100.0	0.0	11.9	Sabal	155	3.33	40	-42.8	2.8	4.8
9	Hunt	5	4.09	67	-100.0	0.0	0.0	Capital One	62	3.22	39	-100.0	0.0	5.3	ReadyCap	82	3.81	48	-49.8	6.8	13.2
10	Orix	68	3.42	35	-100.0	0.0	7.8	Hunt	4	4.09	65	-100.0	0.0	0.0	Pinnacle	56	3.79	38	-56.0	4.5	9.9
11	ReadyCap	98	3.80	52	-100.0	0.0	18.8	Orix	59	3.42	33	-100.0	0.0	6.3	Berkadia	62	3.38	39	-100.0	0.0	2.9
12	Sabal	189	3.32	44	-100.0	0.0	1.7	Sabal	166	3.32	43	-100.0	0.0	4.0	CPC Mortgage	54	3.56	42	-100.0	0.0	8.7
13	Walker & Dunlop	27	3.39	33	-100.0	0.0	0.6	Walker & Dunlop	24	3.39	32	-100.0	0.0	6.2	Orix	55	3.42	30	-100.0	0.0	4.4
14															Walker & Dunlop	22	3.39	29	-100.0	0.0	5.9

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

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	ReadyCap	158	4.72	55	821.1	28.2	3.5	ReadyCap	140	4.62	54	288.0	15.0	4.1	PennyMac	2	6.06	70	822.0	99.2	35.7
2	CBRE	979	4.48	53	116.7	8.7	4.1	CBRE	864	4.40	52	70.4	6.8	4.0	ReadyCap	132	4.47	51	66.0	7.7	4.7
3	Capital One	482	4.92	60	12.0	5.2	4.6	Capital One	426	4.79	59	44.1	7.0	4.9	Berkadia	49	3.19	29	63.9	3.0	1.8
4	Greystone	1,867	5.46	67	-31.0	3.3	4.8	Sabal	856	4.18	55	14.9	4.9	4.3	Arbor	796	4.86	60	62.6	11.2	7.0
5	Arbor	930	5.22	64	-33.6	2.4	3.6	Arbor	822	5.07	63	10.7	5.5	5.0	Hunt	228	5.05	62	32.4	9.4	7.2
6	Hunt	274	5.45	66	-60.3	2.2	5.4	CPC	330	5.10	72	-46.3	2.4	4.4	CBRE	816	4.28	49	22.9	6.3	5.1
7	Sabal	969	4.28	56	-68.2	1.0	3.3	Greystone	1,641	5.31	65	-59.3	2.6	6.3	Sabal	810	4.04	52	9.9	4.6	4.2
8	Basis	34	3.84	41	-100.0	0.0	3.4	Hunt	241	5.29	65	-63.6	2.2	6.0	Capital One	402	4.57	55	-30.4	4.7	6.7
9	Berkadia	59	3.19	34	-100.0	0.0	0.8	Basis	30	3.80	39	-100.0	0.0	3.2	Greystone	1,541	5.03	62	-49.6	3.7	7.3
10	CPC	375	5.28	73	-100.0	0.0	2.5	Berkadia	52	3.19	32	-100.0	0.0	1.8	CPC	308	5.13	69	-79.3	1.5	7.0
11	CPC Mortgage	46	4.03	54	-100.0	0.0	4.0	CPC Mortgage	40	3.94	52	-100.0	0.0	4.8	Basis	28	3.75	36	-100.0	0.0	3.2
12	First Foundation	18	7.19	105	-100.0	0.0	0.0	First Foundation	16	6.88	103	-100.0	0.0	0.0	CPC Mortgage	38	3.89	49	-100.0	0.0	7.3
13	Orix	220	3.78	46	-100.0	0.0	3.2	Orix	193	3.74	44	-100.0	0.0	3.4	First Foundation	15	6.37	100	-100.0	0.0	0.0
14	Pinnacle	60	3.79	38	-100.0	0.0	1.0	Pinnacle	53	3.76	36	-100.0	0.0	1.8	Orix	180	3.72	41	-100.0	0.0	3.5
15	RED	37	6.39	74	-100.0	0.0	3.0	RED	33	6.17	73	-100.0	0.0	7.0	Pinnacle	49	3.74	33	-100.0	0.0	3.5
16	Walker & Dunlop	134	3.30	34	-100.0	0.0	3.4	Walker & Dunlop	117	3.30	32	-100.0	0.0	2.2	RED	30	5.69	70	-100.0	0.0	11.4
17															Walker & Dunlop	109	3.30	29	-100.0	0.0	2.1

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

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	Sabal	152	4.44	54	256.7	11.7	3.4	CPC Mortgage	7	4.15	49	767.9	59.3	9.5	CPC Mortgage	9	4.27	47	409.5	49.2	12.2
2	Greystone	221	3.79	55	93.8	10.3	5.4	Arbor	152	4.08	60	92.4	9.1	4.8	Arbor	145	4.09	57	76.6	8.3	4.8
3	CBRE	302	4.11	53	-26.7	3.1	4.2	Hunt	54	4.50	67	41.7	30.4	22.5	Sabal	135	4.34	51	26.0	16.1	13.0
4	Arbor	170	4.07	62	-100.0	0.0	1.5	CBRE	270	4.12	52	16.9	10.8	9.3	Hunt	55	4.46	65	10.5	16.8	15.3
5	Basis	12	3.47	33	-100.0	0.0	2.8	Greystone	195	3.79	54	-8.5	7.5	8.2	CBRE	259	4.13	50	9.4	8.8	8.1
6	Berkadia	34	3.56	36	-100.0	0.0	1.4	Sabal	137	4.43	53	-12.5	7.8	8.9	Pinnacle	84	4.22	48	-37.6	5.6	8.8
7	CPC	12	4.71	63	-100.0	0.0	0.0	Basis	11	3.47	32	-100.0	0.0	1.4	Greystone	184	3.90	51	-40.5	4.9	8.1
8	CPC Mortgage	8	4.10	49	-100.0	0.0	1.8	Berkadia	30	3.56	35	-100.0	0.0	0.7	ReadyCap	98	3.86	45	-42.5	3.3	5.7
9	Capital One	83	3.91	51	-100.0	0.0	3.0	CPC	11	4.71	61	-100.0	0.0	11.3	Orix	143	3.68	41	-77.8	0.7	3.3
10	Hunt	56	4.54	67	-100.0	0.0	3.5	Capital One	73	3.91	50	-100.0	0.0	13.0	Capital One	68	3.91	47	-77.9	2.1	9.2
11	Orix	174	3.68	46	-100.0	0.0	4.3	Orix	152	3.68	44	-100.0	0.0	4.2	Basis	10	3.47	29	-100.0	0.0	0.7
12	Pinnacle	100	4.22	52	-100.0	0.0	2.6	Pinnacle	88	4.22	51	-100.0	0.0	5.6	Berkadia	28	3.56	32	-100.0	0.0	1.3
13	RED	12	4.09	73	-100.0	0.0	0.0	RED	10	4.09	72	-100.0	0.0	0.0	CPC	10	4.71	58	-100.0	0.0	13.5
14	ReadyCap	116	3.85	48	-100.0	0.0	2.8	ReadyCap	102	3.85	47	-100.0	0.0	3.2	RED	10	4.09	69	-100.0	0.0	0.0
15	Walker & Dunlop	13	3.28	33	-100.0	0.0	0.0	Walker & Dunlop	12	3.28	32	-100.0	0.0	0.0	Walker & Dunlop	11	3.28	29	-100.0	0.0	0.0

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

Freddie Mac: FRESB A7H

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	Sabal	258	3.99	56	273.8	16.7	4.7	CPC	25	4.42	63	635.4	10.6	1.5	CPC	24	4.46	61	121.8	5.3	2.4
2	CBRE	485	4.08	52	44.5	8.8	6.2	Sabal	228	4.00	55	169.8	8.6	3.3	Walker & Dunlop	22	3.34	28	113.0	14.5	7.1
3	ReadyCap	356	3.72	51	24.1	5.5	4.5	CBRE	430	4.08	51	87.4	7.0	3.8	Capital One	63	4.22	51	90.7	13.7	7.4
4	Arbor	253	4.31	62	-100.0	0.0	3.7	ReadyCap	313	3.68	49	8.3	2.8	2.6	CBRE	405	4.08	48	78.0	5.8	3.3
5	Basis	17	3.72	48	-100.0	0.0	5.1	Arbor	223	4.28	61	-5.2	5.1	5.4	Sabal	216	3.99	52	74.5	6.1	3.6
6	Berkadia	33	3.30	33	-100.0	0.0	0.0	Basis	15	3.72	47	-100.0	0.0	2.7	ReadyCap	293	3.62	46	1.7	2.2	2.2
7	CPC	28	4.40	64	-100.0	0.0	0.0	Berkadia	29	3.30	32	-100.0	0.0	0.0	Orix	141	3.76	45	-18.1	1.9	2.3
8	Capital One	73	4.35	57	-100.0	0.0	0.9	Capital One	64	4.31	56	-100.0	0.0	3.8	Arbor	210	4.21	58	-40.0	3.3	5.5
9	Greystone	330	4.12	62	-100.0	0.0	7.2	Greystone	289	4.10	61	-100.0	0.0	4.9	Hunt	115	4.79	66	-43.0	3.7	6.4
10	Hunt	139	5.00	71	-100.0	0.0	4.2	Hunt	122	4.93	69	-100.0	0.0	7.1	Basis	14	3.72	44	-100.0	0.0	1.9
11	Orix	171	3.75	50	-100.0	0.0	1.7	Orix	150	3.75	48	-100.0	0.0	0.9	Berkadia	27	3.30	29	-100.0	0.0	7.5
12	PennyMac	7	4.72	86	-100.0	0.0	4.9	PennyMac	6	4.48	84	-100.0	0.0	10.1	Greystone	270	4.06	58	-100.0	0.0	5.5
13	Pinnacle	101	3.55	46	-100.0	0.0	3.9	Pinnacle	89	3.55	44	-100.0	0.0	2.4	PennyMac	6	4.31	81	-100.0	0.0	8.8
14	RED	52	4.46	71	-100.0	0.0	5.9	RED	46	4.43	69	-100.0	0.0	4.5	Pinnacle	83	3.55	41	-100.0	0.0	2.1
15	Walker & Dunlop	26	3.33	33	-100.0	0.0	0.0	Walker & Dunlop	23	3.33	31	-100.0	0.0	0.0	RED	43	4.41	66	-100.0	0.0	3.7

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Freddie Mac: FRESB A10F

Rank	Originator	3M Historical Horizon						Originator	6M Historical Horizon						Originator	12M Historical Horizon					
		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Hunt	798	4.47	74	198.6	12.1	4.2	CPC	78	4.19	85	225.5	12.4	4.0	Walker & Dunlop	60	3.46	34	146.0	5.6	2.3
2	Pinnacle	700	4.01	53	141.7	9.0	3.8	Hunt	706	4.47	72	94.5	7.8	4.1	Hunt	669	4.47	69	57.6	8.2	5.3
3	Basis	94	4.04	47	45.6	6.3	4.3	Pinnacle	619	4.02	52	89.8	6.6	3.5	CPC	75	4.21	81	37.5	7.3	5.3
4	Greystone	1,362	4.12	65	10.7	4.2	3.8	Capital One	425	4.06	56	52.1	6.4	4.3	Pinnacle	584	4.02	49	35.5	5.3	4.0
5	Berkadia	194	3.40	38	1.9	3.5	3.4	Basis	82	4.04	45	-8.6	3.2	3.5	Arbor	643	4.20	61	32.3	5.8	4.4
6	ReadyCap	597	4.04	55	-24.3	2.9	3.8	Greystone	1,200	4.12	64	-20.1	3.0	3.7	Orix	382	3.61	35	9.3	1.9	1.7
7	Sabal	1,329	4.26	66	-32.3	2.7	4.0	Berkadia	170	3.40	37	-20.1	1.7	2.2	ReadyCap	493	4.04	51	-16.4	2.9	3.4
8	Capital One	481	4.06	58	-45.1	2.2	3.9	Sabal	1,170	4.26	65	-21.6	3.1	3.9	Sabal	1,104	4.26	62	-18.5	4.1	5.0
9	Arbor	772	4.20	65	-47.7	2.0	3.9	ReadyCap	524	4.04	54	-41.5	2.0	3.3	CBRE	1,402	4.19	59	-20.5	3.7	4.7
10	CBRE	1,692	4.19	63	-58.2	1.7	4.1	CBRE	1,488	4.19	62	-45.8	2.1	3.9	Capital One	401	4.07	53	-29.5	3.6	5.0
11	CPC	88	4.18	86	-100.0	0.0	4.6	Arbor	679	4.20	64	-61.8	1.5	3.8	RED	89	4.58	73	-37.7	3.9	6.2
12	CPC Mortgage	61	3.34	38	-100.0	0.0	1.5	CPC Mortgage	53	3.34	37	-100.0	0.0	1.9	Greystone	1,126	4.12	61	-46.0	2.4	4.5
13	Orix	466	3.61	39	-100.0	0.0	3.0	Orix	408	3.61	38	-100.0	0.0	1.9	Basis	77	4.04	42	-50.7	1.6	3.2
14	PennyMac	6	4.09	85	-100.0	0.0	3.9	PennyMac	5	4.09	83	-100.0	0.0	2.6	Berkadia	159	3.40	34	-52.7	0.9	1.8
15	RED	108	4.57	78	-100.0	0.0	4.2	RED	94	4.57	76	-100.0	0.0	4.6	CPC Mortgage	50	3.34	34	-100.0	0.0	1.7
16	Walker & Dunlop	73	3.45	38	-100.0	0.0	4.4	Walker & Dunlop	64	3.45	37	-100.0	0.0	2.4	PennyMac	5	4.09	80	-100.0	0.0	6.1

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Freddie Mac: FRESB A10H

Rank	Originator	3M Historical Horizon						Originator	6M Historical Horizon						Originator	12M Historical Horizon					
		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Capital One	129	4.09	54	773.5	30.4	4.0	Capital One	115	4.09	53	388.7	16.3	3.6	Pinnacle	180	4.05	46	215.0	11.2	3.7
2	Basis	64	3.67	43	211.2	13.7	4.6	Basis	57	3.67	42	150.1	7.0	2.9	Capital One	109	4.09	50	117.5	9.6	4.5
3	CBRE	1,102	4.07	54	99.2	6.6	3.4	CBRE	973	4.07	53	102.6	6.9	3.4	Basis	53	3.67	39	55.3	3.5	2.3
4	Sabal	393	4.05	53	-49.2	1.8	3.5	ReadyCap	398	3.88	51	-2.5	1.9	2.0	Sabal	326	4.05	48	33.3	5.2	3.9
5	Arbor	357	4.35	61	-67.7	2.0	6.1	Hunt	301	4.47	65	-33.8	2.8	4.2	CBRE	918	4.08	50	6.2	4.3	4.0
6	Greystone	512	4.12	58	-72.0	1.2	4.2	Sabal	345	4.05	52	-49.1	1.5	2.9	Hunt	285	4.47	62	-16.5	4.5	5.4
7	Berkadia	46	3.58	43	-100.0	0.0	3.8	Arbor	314	4.35	60	-67.8	1.8	5.4	Greystone	422	4.13	54	-28.2	3.1	4.3
8	CPC	10	4.74	65	-100.0	0.0	5.9	Greystone	450	4.12	57	-76.0	1.1	4.4	ReadyCap	373	3.88	48	-46.3	1.5	2.7
9	CPC Mortgage	27	3.28	36	-100.0	0.0	0.0	Berkadia	40	3.58	41	-100.0	0.0	2.5	Arbor	294	4.35	57	-50.7	2.6	5.3
10	First Foundation	1	4.63	114	-100.0	0.0	0.0	CPC	9	4.74	63	-100.0	0.0	5.2	Berkadia	38	3.58	38	-100.0	0.0	2.0
11	Hunt	342	4.47	66	-100.0	0.0	4.5	CPC Mortgage	23	3.28	34	-100.0	0.0	0.8	CPC	8	4.74	60	-100.0	0.0	3.8
12	Orix	284	3.63	43	-100.0	0.0	2.9	First Foundation	1	4.62	112	-100.0	0.0	0.0	CPC Mortgage	22	3.28	31	-100.0	0.0	1.0
13	PennyMac	5	4.84	84	-100.0	0.0	0.0	Orix	249	3.63	41	-100.0	0.0	2.0	First Foundation	1	4.63	109	-100.0	0.0	0.0
14	Pinnacle	214	4.03	50	-100.0	0.0	2.9	PennyMac	4	4.84	82	-100.0	0.0	0.8	Orix	232	3.64	38	-100.0	0.0	2.1
15	RED	93	4.43	78	-100.0	0.0	4.1	Pinnacle	187	4.03	49	-100.0	0.0	2.7	PennyMac	4	4.84	79	-100.0	0.0	2.8
16	ReadyCap	453	3.88	52	-100.0	0.0	2.4	RED	82	4.43	77	-100.0	0.0	9.1	RED	76	4.43	74	-100.0	0.0	7.5
17	Walker & Dunlop	83	3.57	36	-100.0	0.0	0.2	Walker & Dunlop	73	3.57	35	-100.0	0.0	0.6	Walker & Dunlop	68	3.57	32	-100.0	0.0	2.2

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Freddie Mac: FRESB

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	Arbor	259	3.48	28	403.6	6.7	1.4	Capital One	96	3.26	26	660.9	8.5	1.2	Capital One	91	3.25	23	405.5	4.2	0.8
2	ReadyCap	213	3.41	28	60.5	3.5	2.2	Arbor	229	3.48	26	204.9	3.4	1.1	Berkadia	157	3.28	23	121.8	2.2	1.0
3	Sabal	338	3.36	27	15.4	2.3	2.0	ReadyCap	187	3.41	26	5.0	1.8	1.7	Pinnacle	156	3.39	23	108.1	2.6	1.3
4	CBRE	605	3.36	27	-36.5	1.2	1.8	CBRE	532	3.36	26	-1.3	1.5	1.5	Arbor	214	3.48	23	75.7	2.6	1.5
5	Basis	65	3.28	27	-100.0	0.0	1.3	Sabal	297	3.36	26	-23.6	1.1	1.5	CBRE	498	3.36	23	25.5	1.9	1.5
6	Berkadia	191	3.28	27	-100.0	0.0	2.0	Basis	57	3.28	25	-100.0	0.0	1.2	ReadyCap	174	3.41	23	-46.0	0.9	1.6
7	CPC Mortgage	26	2.96	26	-100.0	0.0	0.0	Berkadia	167	3.28	26	-100.0	0.0	1.5	Sabal	277	3.36	23	-69.2	0.6	1.8
8	Capital One	109	3.26	28	-100.0	0.0	0.4	CPC Mortgage	23	2.96	24	-100.0	0.0	0.2	Basis	53	3.28	22	-100.0	0.0	1.3
9	Greystone	298	3.28	27	-100.0	0.0	0.3	Greystone	261	3.28	26	-100.0	0.0	0.9	CPC Mortgage	22	2.96	21	-100.0	0.0	0.1
10	Orix	256	3.57	27	-100.0	0.0	1.1	Orix	224	3.57	26	-100.0	0.0	1.0	Greystone	244	3.28	23	-100.0	0.0	1.0
11	Pinnacle	189	3.39	27	-100.0	0.0	1.3	Pinnacle	166	3.39	26	-100.0	0.0	1.2	Orix	209	3.57	23	-100.0	0.0	1.0
12	Walker & Dunlop	168	3.42	26	-100.0	0.0	1.6	Walker & Dunlop	147	3.42	25	-100.0	0.0	1.1	Walker & Dunlop	137	3.42	22	-100.0	0.0	1.1

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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	CPC Mortgage	100	7.94	29	689.3	65.5	12.2	RICHMAC	18	7.39	87	1936.7	88.4	9.3	Hunt	162	7.65	72	556.2	62.3	13.4
2	Berkeley Point	6,305	7.58	35	278.9	52.2	17.3	Orix	162	7.96	36	367.3	70.2	22.0	RICHMAC	24	7.29	78	467.0	51.2	11.6
3	PNC	949	7.53	42	86.7	29.0	16.6	CPC Mortgage	85	7.96	28	225.6	42.0	15.2	Orix	196	7.87	32	172.0	52.1	23.3
4	NorthMarq Capital	1,963	7.54	31	53.0	28.0	19.2	Berkeley Point	5,638	7.59	34	129.2	34.9	16.9	Arbor	423	7.59	28	109.5	43.2	23.4
5	Berkadia	7,125	7.69	38	13.2	19.8	17.7	Suntrust	216	7.39	59	125.8	16.6	7.7	Suntrust	208	7.31	56	78.1	8.3	4.8
6	Jones Lang LaSalle	7,486	7.58	31	1.7	15.0	14.8	PNC	832	7.56	43	75.3	34.7	21.4	Berkeley Point	5,076	7.52	33	58.2	28.0	18.6
7	Walker & Dunlop	7,037	7.50	36	-7.4	17.6	18.9	Holliday Fenoglio Fowler	1,380	7.44	61	49.2	50.8	37.6	CPC Mortgage	77	7.86	25	47.4	24.1	17.0
8	Holliday Fenoglio Fowler	1,425	7.46	62	-16.6	37.9	43.6	Arbor	487	7.61	26	3.7	20.0	19.4	Bellwether	906	7.60	28	32.1	22.5	17.5
9	Arbor	586	7.58	26	-19.7	17.2	21.0	Greystone	1,834	7.82	33	3.0	17.8	17.3	Holliday Fenoglio Fowler	1,419	7.33	58	13.3	31.0	27.9
10	Capital One	6,060	7.70	33	-30.3	12.7	17.8	Jones Lang LaSalle	6,459	7.59	30	-2.1	15.6	15.9	Greystone	1,695	7.74	31	12.9	21.2	19.0
11	Newpoint Real Estate Capital	862	7.49	20	-35.3	7.6	11.5	Walker & Dunlop	6,164	7.50	35	-5.9	17.5	18.5	KeyBank	3,182	7.53	40	11.7	21.1	19.1
12	Wells Fargo	3,123	7.55	38	-46.3	11.1	19.7	Prudential	1,552	7.67	32	-8.9	16.2	17.6	Walker & Dunlop	5,500	7.43	35	8.2	20.2	18.8
13	Greystone	2,076	7.81	34	-49.8	8.0	15.3	KeyBank	3,407	7.61	42	-9.0	16.6	18.1	Grandbridge	1,293	7.61	29	3.4	18.3	17.8
14	KeyBank	3,891	7.59	43	-50.9	9.9	19.1	Grandbridge	1,538	7.63	29	-10.9	13.7	15.3	PNC	777	7.49	43	-2.5	21.8	22.3
15	Prudential	1,745	7.67	34	-62.9	7.3	18.5	PGIM Real Estate Finance	1,256	7.60	25	-19.7	11.8	14.5	Berkadia	5,984	7.60	35	-7.4	18.0	19.3
16	CBRE	12,955	7.44	43	-64.5	5.9	15.8	NorthMarq Capital	1,747	7.55	30	-22.3	14.8	18.7	Jones Lang LaSalle	5,565	7.53	29	-8.4	16.9	18.3
17	Bellwether	1,075	7.67	31	-77.0	3.3	13.7	Berkadia	6,329	7.69	37	-25.0	13.8	18.0	Capital One	4,713	7.63	31	-12.7	16.7	18.9
18	Grandbridge	1,735	7.63	30	-90.0	1.7	16.0	Capital One	5,316	7.71	32	-25.2	13.3	17.4	Prudential	1,504	7.58	29	-15.2	17.3	20.1
19	.	38	6.91	3	-100.0	0.0	0.0	Wells Fargo	2,787	7.56	37	-32.9	15.3	22.0	Wells Fargo	2,434	7.49	37	-18.3	18.0	21.7
20	Barings	30	7.39	55	-100.0	0.0	15.8	Bellwether	955	7.68	29	-33.7	10.4	15.3	CBRE	10,295	7.35	40	-33.7	11.8	17.2
21	Citibank	49	7.35	61	-100.0	0.0	18.5	CBRE	11,262	7.44	42	-42.7	9.8	16.5	NorthMarq Capital	1,508	7.49	29	-38.1	11.6	18.1
22	Hunt	185	7.83	78	-100.0	0.0	0.0	Newpoint Real Estate Capital	679	7.48	18	-69.9	4.3	13.8	M&T Realty	415	7.69	26	-52.1	9.7	19.3
23	JPMorgan Chase	22	7.89	12	-100.0	0.0	5.3	M&T Realty	528	7.72	25	-87.4	2.4	17.7	PGIM Real Estate Finance	986	7.59	26	-60.3	7.2	17.3
24	Lument Capital	7	7.85	27	-100.0	0.0	2.6	.	19	6.91	3	-100.0	0.0	0.0	Pillar	50	8.25	86	-64.5	30.5	65.2
25	M&T Realty	601	7.72	27	-100.0	0.0	17.1	Barings	26	7.39	53	-100.0	0.0	19.8	Newpoint Real Estate Capital	378	7.51	19	-76.3	3.8	15.3
26	Orix	153	7.91	38	-100.0	0.0	21.4	Citibank	43	7.35	59	-100.0	0.0	19.1	.	9	6.91	3	-100.0	0.0	0.0
27	PGIM Real Estate Finance	1,457	7.58	26	-100.0	0.0	15.8	Hunt	162	7.84	77	-100.0	0.0	7.6	Barings	24	7.30	50	-100.0	0.0	18.0
28	Pillar	58	8.34	91	-100.0	0.0	65.6	JPMorgan Chase	11	7.89	12	-100.0	0.0	5.3	Citibank	40	7.25	56	-100.0	0.0	15.8
29	RICHMAC	18	7.38	93	-100.0	0.0	0.0	Lument Capital	6	7.86	25	-100.0	0.0	5.3	JPMorgan Chase	6	7.89	12	-100.0	0.0	5.3
30	Regions Bank	367	7.40	13	-100.0	0.0	3.5	Pillar	50	8.34	89	-100.0	0.0	56.2	Lument Capital	6	7.75	22	-100.0	0.0	8.3
31	Sabal	72	7.75	26	-100.0	0.0	15.6	Regions Bank	242	7.39	13	-100.0	0.0	3.4	Regions Bank	125	7.40	13	-100.0	0.0	3.3
32	Suntrust	244	7.38	60	-100.0	0.0	0.5	Sabal	61	7.76	25	-100.0	0.0	18.4	Sabal	49	7.70	24	-100.0	0.0	19.4
33	Truist Financial	67	7.92	48	-100.0	0.0	10.5	Truist Financial	59	7.92	46	-100.0	0.0	9.0	Truist Financial	55	7.83	43	-100.0	0.0	10.5

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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	NorthMarq Capital	127	4.96	59	132.8	4.9	2.1	Holiday Fenoglio Fowler	367	4.96	60	70.1	14.2	8.6	Wells Fargo	78	4.38	49	2736.9	1.5	0.1
2	Holiday Fenoglio Fowler	410	4.96	61	45.3	10.2	7.1	NorthMarq Capital	115	4.99	58	8.5	16.1	14.9	Suntrust	9	5.08	50	491.2	41.1	8.4
3	CBRE	502	5.13	57	6.9	30.0	28.4	PNC	57	4.47	54	1.6	9.3	9.1	Bellwether	40	5.01	52	163.3	9.8	3.8
4	Hunt	24	5.45	79	-0.0	61.5	61.5	Prudential	55	4.48	54	-0.0	20.4	20.4	PNC	55	4.51	51	74.1	9.0	5.3
5	Walker & Dunlop	396	5.08	68	-8.1	10.6	11.5	Capital One	134	4.99	57	-0.0	3.6	3.6	Capital One	127	4.99	54	22.3	14.8	12.3
6	Berkadia	655	5.03	61	-27.1	5.3	7.2	Berkeley Point	60	4.80	53	-3.1	30.4	31.3	Holiday Fenoglio Fowler	361	4.97	57	21.1	14.5	12.1
7	Bellwether	47	5.00	57	-100.0	0.0	0.0	CBRE	454	5.14	56	-3.9	15.8	16.4	CBRE	448	5.15	54	14.7	13.0	11.4
8	Berkeley Point	67	4.77	54	-100.0	0.0	2.3	Berkadia	586	5.03	60	-9.2	9.4	10.3	Berkeley Point	61	4.88	50	6.1	27.8	26.4
9	Capital One	152	4.99	59	-100.0	0.0	0.0	Hunt	22	5.38	78	-20.1	35.2	42.0	KeyBank	106	4.70	53	0.2	16.1	16.1
10	Citibank	33	5.62	63	-100.0	0.0	0.0	Walker & Dunlop	349	5.09	67	-24.4	5.4	7.1	PGIM Real Estate Finance	3	5.38	50	-0.0	93.1	93.1
11	Community Preservation Corporation	7	6.10	65	-100.0	0.0	0.0	Bellwether	41	5.00	56	-100.0	0.0	0.0	Prudential	53	4.50	51	-0.0	10.3	10.3
12	Grandbridge	65	4.91	58	-100.0	0.0	0.0	Citibank	29	5.62	62	-100.0	0.0	0.0	M&T Realty	10	5.33	73	-0.4	0.0	0.0
13	Greystone	16	4.61	47	-100.0	0.0	0.0	Community Preservation Corporation	6	6.10	63	-100.0	0.0	0.0	Hunt	22	5.35	75	-20.1	18.6	22.8
14	Jones Lang LaSalle	70	4.19	48	-100.0	0.0	6.6	Grandbridge	57	4.91	57	-100.0	0.0	0.0	Berkadia	568	5.02	57	-23.8	6.9	9.0
15	KeyBank	124	4.68	57	-100.0	0.0	0.0	Greystone	14	4.61	45	-100.0	0.0	0.0	NorthMarq Capital	114	5.01	55	-36.9	10.7	16.4
16	M&T Realty	12	5.33	78	-100.0	0.0	0.0	Jones Lang LaSalle	61	4.20	47	-100.0	0.0	3.3	Walker & Dunlop	326	5.09	64	-51.7	2.7	5.6
17	Orix	11	3.75	44	-100.0	0.0	0.0	KeyBank	108	4.68	56	-100.0	0.0	3.9	Citibank	27	5.62	59	-100.0	0.0	0.0
18	PNC	65	4.47	55	-100.0	0.0	8.0	M&T Realty	11	5.33	76	-100.0	0.0	0.0	Community Preservation Corporation	5	6.10	60	-100.0	0.0	0.0
19	Prudential	60	4.45	56	-100.0	0.0	0.0	Orix	9	3.75	43	-100.0	0.0	0.0	Grandbridge	53	4.91	54	-100.0	0.0	1.3
20	Suntrust	9	4.80	53	-100.0	0.0	0.0	Suntrust	8	4.80	51	-100.0	0.0	0.0	Greystone	13	4.61	42	-100.0	0.0	0.0
21	Wells Fargo	88	4.31	51	-100.0	0.0	0.0	Wells Fargo	78	4.31	50	-100.0	0.0	0.0	Jones Lang LaSalle	57	4.21	44	-100.0	0.0	1.6
22															Orix	9	3.75	40	-100.0	0.0	2.4

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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	Greystone	182	7.57	21	89.6	93.0	73.5	Greystone	171	7.58	20	89.6	71.5	47.6	Greystone	85	7.58	20	89.6	71.5	47.6
2	Berkadia	169	7.94	30	-100.0	0.0	0.0	Berkadia	148	7.94	28	-100.0	0.0	0.0	Berkadia	111	7.89	27	-100.0	0.0	9.6
3	Berkeley Point	360	7.93	27	-100.0	0.0	0.0	Berkeley Point	315	7.94	25	-100.0	0.0	0.0	Berkeley Point	293	7.83	22	-100.0	0.0	0.0
4	CBRE	159	8.18	32	-100.0	0.0	0.0	CBRE	139	8.19	31	-100.0	0.0	0.0	CBRE	129	8.08	28	-100.0	0.0	12.6
5	PGIM Real Estate Finance	191	7.63	20	-100.0	0.0	73.5	PGIM Real Estate Finance	143	7.64	19	-100.0	0.0	54.2	PGIM Real Estate Finance	72	7.64	19	-100.0	0.0	54.2
6	Walker & Dunlop	1,023	7.33	32	-100.0	0.0	0.0	Walker & Dunlop	895	7.33	30	-100.0	0.0	0.0	Walker & Dunlop	734	7.29	28	-100.0	0.0	8.3

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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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