Santander
Corporate & Investment Banking

Santander US Capital Markets LLC

Freddie Mac CMBS Prepayment Report

December 2025 (November Speeds)

January 26, 2026

Agency MBS Strategy
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Corporate & Investment Banking

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FRESB Deal Prepayments

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2015-SB1 Greystone	A	0.0	7.49	128	5	5	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	93.3	0.0	81.2	0.0	0.0	65.4	0.0	0.0	43.5	11.9
FRESB 2015-SB2 Arbor	A5				0	0	15																			21.3
	A7				0	0	13																			22.4
	A10				0	0	14																			19.3
	Total				0	0	42																			20.3
FRESB 2015-SB3 Banc of California	A3	0.0	7.62	133	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	28.1
	A5				0	0	31																			36.1
	A7				0	0	9																			36.5
	A10				0	0	4																			35.5
	Total				0	0	74																			32.6
FRESB 2015-SB4 Greystone	A5	0.0	7.52	124	4	4	35	0.0	0.0	0.0	0.0	71.9	0.0	0.0	0.0	0.0	0.0	82.5	93.7	0.0	0.0	0.0	0.0	19.5	43.0	15.1
	A7				0	0	6																			17.3
	A10	0.0	5.18	123	1	1	30	0.0	0.0	99.6	99.9	99.6	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			10.2
	Total	0.0	6.99	124	5	5	71	0.0	0.0	77.1	92.0	97.6	0.0	46.2	0.0	0.0	0.0	40.5	60.7	0.0	0.0	0.0	40.1	74.6	49.1	12.9
FRESB 2015-SB5 Hunt	A5	0.0	7.52	124	2	2	35	0.0	0.0	96.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	86.4	0.0	69.9	41.2	22.2	17.8
	A7				0	0	4					100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				14.5
	A10	0.0	5.48	124	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	0.0	0.0			16.6
	Total	0.0	6.70	124	4	4	66	0.0	0.0	87.3	0.0	59.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.0	0.0	51.8	37.0	16.0	16.9
FRESB 2015-SB6 Arbor	A5	0.0	7.52	124	1	1	23	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	71.7	17.8
	A7	0.0	7.50	125	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	14.3
	A10	100.0	4.15	123	1	1	36	0.0	100.0	0.0	0.0	0.0	0.0	48.7	63.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.7	61.6	36.0	14.1
	Total	30.2	6.49	124	4	4	73	0.0	95.4	0.0	0.0	0.0	0.0	36.9	50.7	0.0	45.8	0.0	0.0	0.0	0.0	0.0	64.0	36.0	29.0	14.9
FRESB 2015-SB7 Sabal	A5				0	0	18													100.0	0.0	0.0				20.4
	A7				0	0	7																			17.1
	A10				0	0	15		100.0	0.0	100.0	0.0	0.0	98.8	0.0	0.0	96.3	0.0	0.0	0.0	0.0	0.0				15.6
	Total				0	0	40													100.0	0.0	0.0				17.3
FRESB 2015-SB8 First Foundation	A5				0	0	33													100.0	0.0	0.0				24.4
	A7				0	0	12																			22.8
	A10				0	0	6													100.0	0.0	0.0				29.6
	Total				0	0	51													100.0	0.0	0.0				24.6
FRESB 2015-SB9 Arbor, Greystone	A5	0.0	7.48	122	17	18	89	23.6	23.5	0.0	0.0	46.1	0.0	0.0	28.7	0.0	0.0	0.0	53.5	20.5	0.0	0.0	16.3	17.5	17.3	11.7
	A7				0	0	5																			29.6
	A10	0.0	5.32	123	2	4	61	100.0	0.0	0.0	61.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.6	0.0	0.0	0.0	93.5	51.9	31.3	11.8
	Total	0.0	7.36	122	19	22	155	72.2	20.7	0.0	30.8	30.2	0.0	0.0	18.1	0.0	0.0	0.0	56.6	12.7	0.0	0.0	37.0	28.0	21.6	12.0
FRESB 2015-SB10 CBRE	A5				0	0	19																			22.8
	A7				0	0	5																			22.6
	A10	100.0	4.84	121	1	1	36	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	38.4	0.0	0.0	0.0	0.0	0.0	0.0	62.7	21.6	8.7	8.7
	Total				0	0	60																			12.8

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2016-SB11 ReadyCap	A5	0.0	7.49	120	1	1	16	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	98.5	76.6	46.6	19.3
	A7				0	0	4																			42.2
	A10	66.4	4.40	124	4	5	35	0.0	0.0	0.0	84.2	0.0	0.0	65.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.8		16.9
	Total	42.8	5.50	123	5	6	55	0.0	0.0	97.4	63.8	0.0	0.0	47.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.3	53.5	32.0	18.5
FRESB 2016-SB12 Hunt	A5				0	0	21																			22.7
	A7	0.0	7.53	123	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	5.5
	A10	100.0	4.66	120	3	7	38	98.9	0.0	40.4	0.0	58.9	0.0	28.3	0.0	0.0	45.2	0.0	0.0	0.0	0.0	0.0	62.4	39.1	25.0	9.5
	Total	34.8	6.53	122	6	10	67	83.2	0.0	30.9	0.0	49.9	0.0	23.0	0.0	0.0	37.9	0.0	0.0	0.0	0.0	0.0	43.9	29.7	19.6	11.0
FRESB 2016-SB13 Arbor, Greystone	A5F				0	0	4																			17.5
	A5H	0.0	7.48	120	16	16	63	30.9	0.0	0.0	0.0	0.0	0.0	70.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.4	5.9	12.2	13.5
	A7F				0	0	10																			17.6
	A7H				0	0	4																			17.7
	A10F	100.0	4.51	120	8	14	73	86.9	0.0	79.0	0.0	0.0	21.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.9	39.0	19.7	12.6
	A10H	0.0	5.26	121	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	12.7
	Total	35.3	6.34	120	25	31	160	62.1	0.0	58.9	0.0	0.0	13.7	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.9	25.7	16.2	13.4
FRESB 2016-SB14 CBRE, Sabal	A5F				0	0	8																			21.7
	A5H	0.0	7.47	120	7	7	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.6	0.0	0.0	0.0	0.0	0.0	14.6
	A7F				0	0	4																			22.9
	A7H	0.0	7.50	119	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	11.9
	A10F	100.0	4.33	119	11	14	45	95.3	71.4	0.0	68.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.7	0.0	71.9	53.5	30.1	9.1
	A10H				0	0	7				100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				15.0
	Total	61.7	5.53	119	19	22	115	86.1	57.6	0.0	68.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.0	34.3	0.0	58.2	45.1	24.6	12.4
FRESB 2016-SB15 Arbor, Greystone	A5F				0	0	7																			19.5
	A5H	0.0	7.52	118	7	7	53	0.0	0.0	0.0	0.0	53.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.1	6.1	15.8
	A7F				0	0	4																			18.4
	A7H				0	0	2																			25.4
	A10F	100.0	4.19	119	8	10	43	97.5	0.0	82.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.9	54.3	31.2	13.5
	A10H	0.0	4.86	119	3	3	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.7	7.1
	Total	40.9	5.41	119	18	20	117	80.8	0.0	57.8	0.0	17.7	0.0	0.0	29.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.0	34.6	20.8	14.2
FRESB 2016-SB16 CBRE, CPC, Grey-stone, RED	A5F				0	0	9																			13.1
	A5H	0.0	7.50	117	10	11	72	58.9	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	25.0	27.5	14.2	15.2
	A7F				0	0	5																			13.4
	A7H				0	0	13																			19.2
	A10F	100.0	4.45	118	12	13	45	0.0	36.2	0.0	0.0	0.0	−0.0	52.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	6.3	9.2	7.9
	A10H	0.0	4.88	120	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	6.3
	Total	47.0	5.56	118	27	29	154	26.5	19.2	0.0	0.0	0.0	26.7	33.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.7	12.8	9.4	12.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2016-SB17	A5F				0	0	20																			22.6
Arbor, Hunt	A5H	0.0	7.52	117	4	4	75	0.0	0.0	99.6	79.8	0.0	0.0	0.0	0.0	97.8	0.0	0.0	0.0	0.0	0.0	0.0	88.3	67.7	55.7	19.6
	A7F				0	0	14																			18.0
	A7H	0.0	7.42	115	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	17.3
	A10F	100.0	4.42	116	13	15	37	87.4	0.0	48.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.7	58.4	34.4	18.6	11.1
	A10H	0.0	4.31	115	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	15.0
	Total	70.4	5.03	116	21	23	165	77.6	0.0	71.3	24.2	0.0	0.0	0.0	0.0	54.6	0.0	0.0	0.0	0.0	0.0	28.0	59.7	37.7	25.3	17.0
FRESB 2016-SB18	A5F				0	0	5																			27.0
ReadyCap	A5H	0.0	7.53	117	1	1	24	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	83.7	49.0	21.9
	A7F				0	0	1																			13.8
	A7H				0	0	2																			20.5
	A10F	100.0	4.47	115	3	4	25	96.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.9	0.0	0.0	0.0	64.9	39.9	31.7	13.8
	A10H				0	0	1																			23.4
	Total	88.5	4.82	115	4	5	58	95.6	0.0	0.0	0.0	69.4	0.0	0.0	0.0	0.0	0.0	0.0	70.6	0.0	0.0	0.0	61.3	48.2	34.5	18.3
FRESB 2016-SB19	A5H				0	0	58													100.0	0.0	0.0				25.3
First Foundation	A7H				0	0	21																			18.1
	A10H				0	0	5																			19.6
	Total				0	0	84																			22.4
FRESB 2016-SB20	A5F				0	0	5																			32.4
CBRE, Greystone	A5H	0.0	7.47	114	26	26	63	0.0	0.0	0.0	0.0	29.9	0.0	0.0	31.1	0.0	0.0	0.0	52.6	0.0	0.0	0.0	0.0	5.8	11.9	8.5
	A7F				0	0	7																			16.5
	A7H	0.0	7.50	113	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	11.5
	A10F	100.0	4.32	115	15	15	22	0.0	0.0	0.0	88.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.8	15.9	4.7
	A10H	0.0	4.69	114	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	0.0	9.1
	Total	31.9	6.30	114	47	47	118	0.0	0.0	0.0	52.3	17.0	0.0	0.0	18.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	14.4	12.0	9.0
FRESB 2016-SB21	A5F				0	0	4																			22.4
Capital One	A5H	0.0	7.74	113	3	4	24	98.1	0.0	99.1	96.3	0.0	0.0	95.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	94.7	81.5	60.0	14.2
	A7F				0	0	2																			14.1
	A7H	0.0	7.49	116	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	21.2
	A10F	100.0	4.23	112	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
	A10H	0.0	4.31	114	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	10.5
	Total	11.3	6.63	113	6	7	37	90.6	0.0	95.8	91.5	0.0	0.0	91.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	85.0	70.2	50.9	15.1
FRESB 2016-SB22	A5F				0	0	11																			26.8
Sabal	A5H	0.0	7.49	114	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	19.0
	A7F				0	0	23																			16.5
	A7H				0	0	4																			22.3
	A10F	100.0	4.38	113	14	14	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.8	0.0	0.0	0.0	0.0	0.0	7.6
	A10H	0.0	4.50	115	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	11.0
	Total	87.7	4.50	113	17	17	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	88.6	0.0	0.0	0.0	0.0	0.0	14.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2016-SB23 Arbor, Pinnacle	A5F				0	0	22													100.0	0.0	0.0				17.7
	A5H	36.6	6.83	114	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	17.3
	A7F				0	0	14																			20.8
	A7H	0.0	7.52	111	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	4.9
	A10F	100.0	4.50	114	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	66.7	52.0	0.0	0.0	0.0	0.0	9.2	17.0
	A10H	0.0	4.48	114	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	22.2
	Total	42.2	6.33	113	20	20	123	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.7	45.7	0.0	0.0	0.0	0.0	2.8	16.4
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																			26.3
	A5H	0.0	7.72	112	7	8	40	51.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.9	11.0	5.6	14.7
	A7F				0	0	11																			21.5
	A7H	0.0	7.50	113	1	1	3	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	79.5	45.5	7.2
	A10F	100.0	4.45	111	14	14	32	0.0	0.0	0.0	46.3	0.0	0.0	0.0	0.0	0.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	9.9	9.0	9.3
	A10H	0.0	4.30	111	6	7	15	89.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.1	28.9	15.5	6.6
	Total	35.7	5.41	111	28	30	107	62.3	0.0	0.0	18.8	26.1	0.0	0.0	0.0	0.0	15.8	0.0	0.0	0.0	0.0	0.0	27.1	21.4	12.4	11.9
FRESB 2016-SB25 CBRE, CPC, Grey-stone, Hunt	A5F	100.0	3.86	111	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	16.4
	A5H	0.0	7.88	110	6	6	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.4	0.0	0.0	0.0	0.0	95.0	0.0	90.6	0.0	0.0	14.6	15.5
	A7F				0	0	8																			20.5
	A7H	0.0	7.41	109	3	3	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	64.9	16.9
	A10F	100.0	4.36	111	17	18	30	61.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.9	14.3	7.4	5.0
	A10H	0.0	4.77	111	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	8.1
	Total	58.1	5.40	111	31	32	106	42.1	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	51.1	53.4	0.0	50.7	16.4	8.5	13.3	12.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2017-SB26 Sabal	A5F				0	0	5																			29.1
	A5H	0.0	7.88	109	1	1	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.3	19.4
	A7F				0	0	8																			21.4
	A7H	0.0	7.38	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	15.5
	A10F	100.0	4.20	109	25	25	48	0.0	0.0	0.0	0.0	0.0	16.2	0.0	0.0	0.0	0.0	0.0	37.5	0.0	0.0	0.0	0.0	2.9	5.4	6.5
	A10H	0.0	4.83	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	15.7
	Total	92.2	4.41	109	28	28	84	0.0	0.0	0.0	0.0	0.0	15.0	0.0	0.0	13.4	0.0	0.0	34.9	0.0	0.0	0.0	0.0	2.7	6.1	10.3
FRESB 2017-SB27 Arbor	A5F				0	0	8																			20.9
	A5H	0.0	7.99	107	14	14	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	11.3
	A7F				0	0	1																			25.8
	A7H	0.0	7.43	109	2	2	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.5
	A10F	100.0	4.34	108	3	3	26	0.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	98.3	0.0	0.0	0.0	0.0	69.7	60.9	18.2
	A10H	0.0	4.35	107	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	3.4
	Total	7.3	7.36	107	21	21	93	0.0	0.0	0.0	0.0	0.0	41.5	0.0	0.0	0.0	0.0	0.0	41.6	0.0	0.0	0.0	0.0	8.7	8.7	14.2
FRESB 2017-SB28 CBRE, Greystone, RED	A5H	0.0	7.90	108	15	16	71	84.1	0.0	39.0	71.1	45.6	0.0	0.0	0.0	35.5	0.0	0.0	0.0	0.0	0.0	0.0	52.7	48.6	29.3	14.3
	A7F				0	0	9																			18.8
	A7H				0	0	8											100.0	99.9	0.0	0.0	0.0				19.0
	A10F	100.0	4.06	109	18	18	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	10.5
	A10H	0.0	3.98	109	8	9	20	57.9	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	24.5	13.0	6.7	9.1
	Total	43.4	5.40	109	41	43	151	57.7	0.0	17.5	39.6	22.8	0.0	0.0	0.0	17.4	0.0	37.5	28.9	0.0	0.0	0.0	29.1	25.6	20.6	12.9
FRESB 2017-SB29 Hunt	A5F				0	0	8																			14.5
	A5H	0.0	8.00	107	1	1	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	18.1
	A7F				0	0	20																			17.8
	A7H	0.0	7.48	108	4	4	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	99.0	0.0	0.0	0.0	0.0	0.0	5.4
	A10F	100.0	4.25	107	19	19	72	0.0	0.0	0.0	0.0	0.0	24.9	0.0	0.0	0.0	26.1	0.0	0.0	0.0	0.0	0.0	0.0	4.7	4.8	7.0
	A10H	0.0	4.19	107	1	1	10	0.0	0.0	0.0	0.0	0.0	0.0	99.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3	14.7
	Total	75.9	4.91	107	25	25	200	0.0	0.0	0.0	0.0	0.0	19.6	23.3	0.0	0.0	20.3	0.0	0.0	45.2	0.0	0.0	0.0	3.6	5.8	11.3
FRESB 2017-SB30 CBRE, Greystone, RED, Sabal	A5F				0	0	6																			22.6
	A5H	0.0	8.01	107	4	4	30	0.0	85.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	78.4	0.0	0.0	0.0	0.0	0.0	46.9	26.2	24.4	17.0
	A7F				0	0	21																			18.1
	A7H	0.0	7.52	106	2	2	9	0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	88.4	61.1	35.9	12.5
	A10F	100.0	3.99	106	21	22	49	32.6	22.3	0.0	23.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.2	13.9	7.1	8.7
	A10H	0.0	4.16	107	12	12	17	0.0	0.0	0.0	0.0	61.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.1	7.6	3.3
	Total	58.7	4.63	106	39	40	132	20.8	51.4	0.0	14.4	20.9	0.0	0.0	0.0	0.0	17.2	0.0	0.0	0.0	0.0	0.0	27.1	19.7	11.6	11.8

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2017-SB31 Capital One, CPC, Pinnacle	A5F				0	0	5																			9.3
	A5H	0.0	8.02	106	3	3	41	0.0	0.0	99.6	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	88.8	85.7	53.6	19.2
	A7F				0	0	4																			14.3
	A7H	0.0	7.50	107	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	8.7
	A10F	100.0	4.21	106	25	25	37	0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.2	7.2	3.6	4.1
	A10H	0.0	3.96	107	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4
	Total	80.7	4.70	106	32	32	98	0.0	0.0	58.0	60.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	25.9	13.4	10.5
FRESB 2017-SB32 CBRE, Greystone	A5H	0.0	8.01	105	20	20	56	0.0	0.0	0.0	0.0	0.0	0.0	33.9	0.0	0.0	0.0	34.0	0.0	49.1	0.0	0.0	0.0	0.0	6.8	11.2
	A7F				0	0	11																			19.4
	A10F	100.0	4.20	105	27	27	50	0.0	27.1	0.0	0.0	0.0	40.9	0.0	0.0	0.0	0.0	0.0	0.0	18.5	0.0	0.0	10.0	13.3	6.7	6.6
	A10H	0.0	4.17	105	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	4.9
	Total	40.4	5.36	105	65	65	144	0.0	12.1	0.0	0.0	0.0	19.7	11.7	0.0	0.0	0.0	12.0	0.0	25.8	0.0	0.0	4.2	5.7	4.9	8.7
FRESB 2017-SB33 ReadyCap	A5F				0	0	10																			28.2
	A5H	0.0	7.91	109	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.3
	A7F				0	0	8																			9.6
	A7H	0.0	7.51	109	2	2	9	0.0	88.9	0.0	0.0	0.0	0.0	90.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.9	29.4	29.8	10.8
	A10F	100.0	4.34	105	9	10	41	59.1	90.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.9	0.0	0.0	0.0	0.0	0.0	65.2	39.2	30.6	16.0
	A10H	0.0	4.42	105	5	5	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	9.6
	Total	38.8	5.62	107	20	21	108	29.9	78.2	0.0	0.0	0.0	0.0	46.5	0.0	0.0	46.7	0.0	0.0	0.0	0.0	0.0	46.2	25.8	22.1	14.7
FRESB 2017-SB34 Arbor	A5F				0	0	10																			22.9
	A5H	12.5	7.39	105	18	18	74	0.0	0.0	0.0	0.0	0.0	0.0	46.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1	15.3
	A7F				0	0	6																			31.3
	A7H				0	0	4																			22.6
	A10F	100.0	4.43	104	11	11	25	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	0.0	0.0	3.5	8.8
	A10H	0.0	4.55	103	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	6.6
	Total	46.7	6.00	104	32	32	125	0.0	0.0	0.0	0.0	0.0	0.0	28.4	0.0	0.0	0.0	15.3	0.0	0.0	0.0	0.0	0.0	0.0	4.1	14.5
FRESB 2017-SB35 CBRE, Greystone, Sabal	A5F				0	0	3																			23.8
	A5H	0.0	7.99	104	9	10	38	39.4	0.0	0.0	0.0	0.0	0.0	0.0	39.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.2	7.9	7.9	14.3
	A7F				0	0	8																			28.7
	A7H				0	0	9																			24.4
	A10F	100.0	4.42	103	17	17	48	0.0	0.0	0.0	0.0	0.0	60.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.1	0.0	0.0	15.0	7.5	10.8
	A10H	0.0	4.44	104	5	5	8	0.0	0.0	0.0	0.0	93.7	0.0	0.0	0.0	67.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.6	27.3	3.1
	Total	52.9	5.40	103	31	32	114	13.0	0.0	0.0	0.0	44.7	38.0	0.0	12.1	22.6	0.0	0.0	0.0	0.0	10.8	0.0	4.5	18.7	12.3	12.7
FRESB 2017-SB36 Capital One, CBRE, Greystone, RED	A5F				0	0	10																			22.9
	A5H	6.3	7.68	104	11	11	46	0.0	0.0	0.0	0.0	0.0	75.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.0	11.1	12.7
	A7F				0	0	8														100.0	0.0				15.6
	A7H	0.0	6.99	102	2	2	13	0.0	92.5	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	57.8	33.5	18.0	13.1
	A10F	100.0	4.40	103	19	19	40	0.0	0.0	53.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.9	11.8	6.0	6.6
	A10H	0.0	4.39	102	7	7	14	0.0	74.4	80.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.9	38.0	20.4	6.8
	Total	55.8	5.38	103	39	39	131	0.0	30.3	49.0	0.0	0.0	29.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5	0.0	29.7	20.6	10.5	10.4

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2017-SB37	A5F				0	0	6																			30.7
CBRE, CPC, Grey-	A5H	51.9	7.01	102	27	27	71	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.7	0.0	0.0	0.0	0.0	27.1	0.0	0.0	2.0	10.4
stone	A7F				0	0	5																			14.3
	A7H				0	0	5																			21.6
	A10F	100.0	4.44	103	21	21	41	0.0	0.0	72.5	36.5	0.0	32.6	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0	0.0	36.1	30.2	17.0	6.7
	A10H	0.0	4.32	101	2	2	9	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.7	33.6	13.0
	Total	73.7	5.68	102	50	50	137	0.0	0.0	47.7	35.1	0.0	18.5	0.0	0.0	0.0	10.0	9.5	0.0	0.0	0.0	12.8	19.8	19.4	11.5	10.2
FRESB 2017-SB38	A5F				0	0	4																			21.8
Hunt	A5H				0	0	33																			18.9
	A7F				0	0	7																			16.9
	A7H	0.0	7.41	104	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	10.1
	A10F	100.0	4.64	102	20	20	38	0.0	0.0	0.0	69.8	0.0	0.0	0.0	0.0	0.0	36.6	0.0	0.0	64.5	0.0	0.0	0.0	18.2	12.7	7.6
	A10H	0.0	4.43	102	8	8	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	78.6	0.0	0.0	0.0	0.0	0.0	12.9	7.1
	Total	49.2	4.78	102	30	30	105	0.0	0.0	0.0	45.3	0.0	0.0	0.0	0.0	0.0	21.2	0.0	47.0	41.1	0.0	0.0	0.0	9.6	11.8	11.3
FRESB 2017-SB39	A5F				0	0	7																			23.5
Arbor	A5H	0.0	8.00	101	9	10	43	69.1	0.0	0.0	92.3	0.0	0.0	27.1	0.0	0.0	0.0	0.0	0.0	0.0	41.3	0.0	31.5	45.5	26.5	15.7
	A7F				0	0	2																			44.9
	A7H				0	0	1																			22.7
	A10F	100.0	4.64	101	7	7	32	0.0	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	46.3	25.3	13.2	6.7	17.2
	A10H	0.0	4.21	100	4	4	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4
	Total	35.8	6.06	101	20	21	95	41.6	0.0	25.9	71.2	0.0	0.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	24.2	18.0	24.2	29.0	16.2	16.7
FRESB 2017-SB40	A5H	0.0	8.01	101	6	6	45	0.0	0.0	0.0	0.0	78.9	0.0	79.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.5	22.8	16.1
CBRE, CPC, Grey-	A7H	0.0	6.97	100	4	4	8	0.0	0.0	0.0	56.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.9	6.5	3.9
stone, RED	A10F	100.0	4.38	101	26	26	50	0.0	42.6	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	16.9	8.7	4.4	8.0
	A10H	0.0	4.33	100	5	5	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	9.3
	Total	49.9	5.44	101	41	41	119	0.0	24.5	0.0	12.8	24.2	0.0	27.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.9	10.9	8.0	10.4
FRESB 2017-SB41	A5H	0.0	8.03	99	8	8	48	0.0	0.0	0.0	0.0	0.0	0.0	46.0	0.0	0.0	0.0	46.9	0.0	45.2	0.0	0.0	0.0	0.0	10.1	20.6
CBRE, Greystone,	A7F				0	0	5																			23.3
Pinnacle, Sabal	A10F	100.0	4.35	101	18	20	50	68.8	0.0	0.0	50.5	17.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.0	0.0	0.0	31.3	28.2	14.8	10.7
	A10H	0.0	4.29	99	4	4	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2
	Total	64.0	5.22	100	30	32	110	53.1	0.0	0.0	37.5	11.8	0.0	12.6	0.0	0.0	0.0	13.3	0.0	48.9	0.0	0.0	21.9	19.8	12.3	14.7
FRESB 2017-SB42	A5H	0.0	8.02	99	13	13	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.1	0.0	0.0	0.0	0.0	0.0	0.0	8.9	13.4
CBRE, CPC, Grey- stone, Pinnacle,	A10F	100.0	4.23	99	35	35	66	0.0	0.0	0.0	23.0	0.0	18.8	0.0	0.0	0.0	0.0	26.4	0.0	0.0	0.0	0.0	0.0	7.6	6.3	6.8
RED	Total	69.6	5.38	99	48	48	119	0.0	0.0	0.0	16.7	0.0	13.7	0.0	0.0	0.0	0.0	41.7	0.0	0.0	0.0	0.0	0.0	5.4	7.1	10.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2017-SB43 CBRE, Greystone, Sabal	A5F				0	0	6																			25.5
	A5H	0.0	8.00	98	4	4	36	0.0	61.6	0.0	62.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.3	27.3	14.2	19.9
	A7H	0.0	6.97	98	2	2	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.0	0.0	0.0	0.0	5.2
	A10F	100.0	4.13	98	26	26	52	0.0	0.0	54.3	38.2	0.0	0.0	0.0	45.7	9.8	0.0	0.0	0.0	52.7	0.0	0.0	23.4	18.9	14.9	7.0
	A10H	0.0	4.38	98	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	8.0
	Total	68.0	4.88	98	39	39	111	0.0	12.0	41.2	37.1	0.0	0.0	0.0	34.5	7.0	0.0	0.0	0.0	41.2	0.0	29.4	20.0	17.0	12.4	11.9
FRESB 2017-SB44 Capital One, CBRE, CPC, Greystone, Pinnacle, RED	A5H	19.3	7.13	99	17	18	45	39.7	0.0	0.0	42.2	30.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.3	20.9	10.7	10.3
	A10F	100.0	4.18	98	33	34	64	20.2	0.0	0.0	27.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	8.6	4.3	6.7
	Total	67.7	5.36	98	50	52	109	28.7	0.0	0.0	33.8	13.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.6	13.8	7.0	8.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2018-SB45 Arbor, ReadyCap	A5H	3.7	7.92	99	10	10	66	0.0	0.0	0.0	0.3	0.0	0.0	72.4	46.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.8	18.0
	A10F	100.0	4.33	99	34	35	89	25.6	0.0	0.0	42.4	0.0	0.0	38.2	0.0	0.0	50.8	0.0	0.0	0.0	15.6	0.0	9.3	13.1	15.6	12.2
	Total	73.4	5.32	99	44	45	155	19.4	0.0	0.0	33.4	0.0	0.0	50.2	15.9	0.0	40.0	0.0	0.0	0.0	11.7	0.0	6.9	9.8	15.4	14.7
FRESB 2018-SB46 CBRE, CPC, Grey-stone, Pinnacle, RED	A5H	49.6	5.74	97	56	56	102	0.0	16.5	0.0	16.3	0.0	0.0	13.3	0.0	0.0	20.4	0.0	0.0	0.0	17.7	0.0	5.8	5.8	5.9	6.4
	A10F	100.0	4.29	97	38	39	67	54.2	0.0	12.0	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.7	13.6	8.9	8.9
	Total	67.0	5.24	97	94	95	169	24.0	10.9	4.5	10.8	0.0	0.0	8.8	8.5	0.0	13.6	0.0	0.0	0.0	11.8	0.0	13.4	8.7	7.0	7.4
FRESB 2018-SB47 Basis, CBRE, CPC, Greystone, Pinna-cle, RED, Sabal	A5H	13.9	7.58	96	18	18	78	0.0	0.0	0.0	0.0	0.0	81.4	0.0	40.2	0.0	20.8	0.0	0.0	0.0	0.0	0.0	0.0	25.8	18.4	15.4
	A7F				0	0	18													0.0	0.0	68.1				14.9
	A10F	100.0	4.32	96	56	59	113	35.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.3	36.8	13.4	6.9	3.5	7.8
	Total	78.2	5.15	96	74	77	209	27.9	0.0	0.0	0.0	0.0	35.3	0.0	13.3	0.0	6.4	0.0	0.0	0.0	14.3	34.1	10.2	12.0	7.7	11.5
FRESB 2018-SB48 CBRE, CPC, Grey-stone, Hunt, Pen-nyMac, Pinnacle, RED	A5H	0.0	8.00	95	15	15	60	0.0	0.0	34.3	84.5	0.0	55.7	0.0	67.4	0.0	0.0	0.0	35.7	0.0	0.0	0.0	13.2	41.5	31.6	13.9
	A10F	100.0	4.31	96	66	66	126	0.0	0.0	16.6	0.0	0.0	0.0	27.2	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	5.9	3.0	4.0	8.3
	A10H	0.0	4.42	96	29	29	50	0.0	42.3	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	16.8	8.6	4.4	8.7
	Total	64.2	4.88	96	110	110	236	0.0	11.2	16.2	25.6	0.0	13.2	17.7	18.5	0.0	0.0	0.0	8.1	8.8	0.0	0.0	9.4	11.5	9.6	9.7
FRESB 2018-SB49 Arbor, PennyMac, Sabal	A5H	0.0	8.01	95	19	20	54	47.1	0.0	0.0	50.8	0.0	26.6	44.5	0.0	26.3	0.0	0.0	0.0	0.0	0.0	0.0	18.8	24.0	18.6	12.4
	A7F				0	0	21					100.0	0.0	0.0	97.3	72.3	0.0	0.0	0.0	50.0	0.0	0.0				10.3
	A7H	0.0	5.86	95	30	31	39	18.5	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	6.5	3.3	1.7	2.8
	A10F	100.0	4.31	95	22	22	71	0.0	0.0	0.0	0.0	69.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.4	9.3	14.2
	A10H	0.0	4.36	95	12	12	23	0.0	0.0	0.0	0.0	0.0	35.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3	3.6	6.4
	Total	28.4	5.64	95	83	85	208	18.8	0.0	0.0	14.7	64.0	11.9	12.0	20.3	15.1	0.0	0.0	0.0	11.5	0.0	0.0	6.7	22.7	15.3	10.2
FRESB 2018-SB50 Basis, Capital One, CBRE, CPC, Grey-stone, Hunt, Pen-nyMac, Pinnacle, RED	A5F				0	0	27												100.0	0.0	100.0	0.0				22.3
	A5H	0.0	8.00	94	19	20	62	53.3	0.0	0.0	74.7	0.0	0.0	0.0	40.0	0.0	0.0	0.0	0.0	0.0	28.0	0.0	22.0	29.5	18.9	13.1
	A7F				0	0	24							100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0				11.6
	A10F	100.0	4.29	94	18	18	38	0.0	0.0	0.0	0.0	0.0	38.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.2	0.0	0.0	8.0	4.0	9.1
	A10H	0.0	4.33	93	12	12	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.4	0.0	22.3	0.0	0.0	0.0	0.0	0.0	0.0	7.2	7.9
	Total	41.1	5.53	94	49	50	180	22.8	0.0	0.0	38.9	0.0	17.4	19.7	17.0	13.6	0.0	5.8	69.4	0.0	36.1	0.0	8.2	14.6	21.7	12.3
FRESB 2018-SB51 Basis, CBRE, Grey-stone, Hunt, Pinna-cle, RED	A5H	0.0	7.99	92	23	23	74	0.0	0.0	37.8	27.5	56.6	17.2	0.0	0.0	0.0	0.0	45.6	0.0	0.0	0.0	28.0	14.9	26.7	18.2	13.4
	A7H	0.0	6.46	95	13	14	36	72.6	41.3	0.0	69.3	80.2	0.0	0.0	92.4	0.0	0.0	62.3	0.0	0.0	20.8	0.0	44.4	53.2	47.7	9.4
	A10F	100.0	4.34	93	47	47	87	0.0	16.8	0.0	0.0	17.2	0.0	11.3	0.0	0.0	14.9	0.0	0.0	0.0	0.0	0.0	5.9	6.0	5.3	6.9
	Total	55.5	5.70	93	83	84	197	20.9	18.3	11.9	27.5	48.9	5.0	5.8	46.1	0.0	7.5	34.1	0.0	0.0	6.2	8.3	17.1	23.6	20.5	9.7
FRESB 2018-SB52 ReadyCap, Sabal	A5F	0.0	6.94	98	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	12.7
	A5H	100.0	4.47	93	7	7	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	11.2
	A7F	0.0	7.92	91	8	8	51	0.0	0.0	0.0	0.0	60.0	0.0	0.0	0.0	0.0	56.1	0.0	48.6	47.9	0.0	0.0	0.0	14.4	19.7	14.9
	A7H	0.0	7.12	93	15	15	30	0.0	0.0	0.0	62.7	0.0	0.0	0.0	0.0	36.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.3	11.2	12.9
	A10F	0.0	4.52	95	19	20	33	47.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.9	0.0	0.0	0.0	19.1	10.0	8.3	5.5
	A10H	100.0	4.43	93	35	35	57	0.0	0.0	0.0	0.0	0.0	0.0	13.5	63.6	0.0	0.0	0.0	18.8	45.1	0.0	0.0	0.0	0.0	11.1	6.3
	Total	44.7	5.41	94	91	92	217	13.5	0.0	0.0	14.4	7.9	0.0	4.8	29.6	6.8	9.5	0.0	21.4	25.8	0.0	0.0	4.7	6.2	9.6	10.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2018-SB53 Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5H	0.0	7.91	91	12	12	72	0.0	0.0	45.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.4	16.8	8.6	18.1
	A7F	100.0	1.00	91	2	3	34	71.5	0.0	0.0	0.0	0.0	0.0	64.6	95.5	88.3	0.0	0.0	0.0	0.0	0.0	0.0	33.2	18.1	48.7	14.6
	A10F	100.0	4.58	91	42	42	70	0.0	0.0	24.6	0.0	0.0	0.0	49.9	0.0	0.0	38.5	0.0	69.2	0.0	0.0	0.0	9.0	4.6	20.8	7.3
	A10H	0.0	4.43	92	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	6.8
	Total	52.6	4.87	91	86	87	226	8.4	0.0	20.8	8.8	0.0	0.0	32.6	31.6	29.4	18.4	0.0	40.1	0.0	0.0	0.0	10.2	6.6	17.7	11.9
FRESB 2018-SB54 Arbor	A5F	100.0	3.70	89	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	16.2
	A5H	0.0	7.93	91	17	17	83	0.0	46.1	0.0	38.2	0.0	0.0	0.0	0.0	0.0	42.3	0.0	0.0	37.0	0.0	0.0	18.6	16.6	12.7	17.8
	A7F	100.0	5.25	88	1	1	13	0.0	0.0	0.0	0.0	0.0	67.0	0.0	99.5	0.0	0.0	0.0	0.0	85.9	0.0	0.0	0.0	31.9	46.1	11.7
	A7H	0.0	6.18	91	7	7	19	0.0	65.0	0.0	95.5	0.0	0.0	0.0	71.5	41.0	0.0	0.0	0.0	0.0	0.0	0.0	29.5	49.8	36.9	13.4
	A10F	100.0	4.48	93	21	22	53	30.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.5	0.0	0.0	0.0	0.0	11.2	5.7	5.6	12.7
	Total	50.7	5.96	92	51	52	182	13.7	29.5	0.0	42.8	0.0	6.8	0.0	45.3	6.9	17.5	10.7	0.0	34.1	0.0	0.0	15.2	16.9	15.8	15.2
FRESB 2018-SB55 Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5F				0	0	24															100.0				24.3
	A5H	0.0	7.99	89	31	31	66	0.0	28.3	0.0	26.9	28.6	17.9	0.0	0.0	18.0	0.0	17.5	0.0	0.0	0.0	0.0	10.5	18.0	12.1	9.2
	A7F				0	1	22	100.0	0.0	0.0	0.0	0.0	0.0	92.6	38.6	44.2	0.0	43.4	0.0	40.8	0.0	0.0				11.8
	A7H	0.0	5.72	90	6	7	21	89.5	60.1	56.8	0.0	67.6	0.0	0.0	0.0	0.0	0.0	0.0	61.8	0.0	0.0	0.0	72.4	54.7	36.6	14.9
	A10F	100.0	4.72	89	30	30	60	0.0	0.0	0.0	0.0	14.8	0.0	0.0	0.0	31.6	28.3	0.0	31.9	0.0	0.0	0.0	0.0	2.6	10.3	9.2
	A10H	0.0	4.71	90	16	16	29	0.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	0.0	69.9	0.0	0.0	0.0	7.8	3.9	6.8
	Total	39.6	5.96	89	83	85	222	28.2	19.5	9.4	10.3	27.2	13.1	19.0	4.3	22.1	10.5	11.4	21.3	19.6	0.0	7.2	19.3	18.2	16.5	10.8
FRESB 2018-SB56 Arbor, ReadyCap, Sabal	A5F				0	0	11																			33.7
	A5H	14.9	7.56	88	10	10	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.3	0.0	0.0	0.0	0.0	19.5
	A7F	100.0	5.01	87	1	1	10	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	74.2	31.3	9.1
	A7H	0.0	5.48	89	4	4	9	0.0	81.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.6	23.5	12.3	8.1
	A10F	100.0	4.72	90	68	69	140	25.5	20.4	23.5	0.0	34.4	14.7	0.0	8.8	0.0	21.3	0.0	8.3	0.0	0.0	0.0	23.1	20.4	13.5	9.8
	A10H	0.0	4.48	90	17	17	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1
	Total	67.2	5.00	90	100	101	226	17.2	21.9	15.9	0.0	24.1	23.2	0.0	5.7	0.0	14.2	0.0	5.4	0.0	4.7	0.0	18.4	17.5	10.9	10.7
FRESB 2018-SB57 Arbor, Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED	A5H	0.0	8.02	88	17	18	77	20.9	0.0	0.0	0.0	0.0	73.2	0.0	0.0	0.0	59.4	0.0	0.0	0.0	19.5	0.0	7.5	23.6	18.6	15.4
	A7F				0	0	24		100.0	99.9	0.0	93.6	96.0	0.0	0.0	0.0	0.0	0.0	78.7	0.0	37.0	0.0				18.4
	A7H	0.0	5.60	89	16	16	36	0.0	0.0	0.0	0.0	0.0	83.0	0.0	0.0	0.0	0.0	0.0	0.0	64.0	0.0	0.0	0.0	27.1	13.6	13.3
	A10F	100.0	4.68	89	38	38	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2
	A10H	0.0	4.83	88	22	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.1
	Total	42.0	5.60	89	93	94	224	5.2	12.6	9.7	0.0	13.8	54.6	0.0	0.0	0.0	18.7	0.0	12.2	14.9	8.7	0.0	9.2	19.2	12.2	11.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2019-SB58 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.99	86	25	27	83	50.6	17.3	0.0	60.2	16.0	0.0	0.0	17.5	0.0	46.2	0.0	53.8	57.9	18.5	42.8	25.4	27.8	25.7	13.8
	A7H	0.0	5.41	87	16	16	29	0.0	69.3	0.0	30.6	21.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.5	25.3	13.2	8.1
	A10F	100.0	4.90	87	46	46	96	0.0	31.2	13.3	0.0	0.0	0.0	0.0	52.9	0.0	0.0	0.0	0.0	17.8	0.0	0.0	15.9	8.1	9.9	10.3
	A10H	0.0	5.04	86	19	19	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	83.4	0.0	0.0	0.0	29.8	0.0	0.0	0.0	0.0	0.0	16.9	5.5
	Total	40.7	5.68	87	106	108	238	14.2	35.4	5.5	24.6	8.8	0.0	0.0	47.5	0.0	13.0	0.0	21.6	24.9	5.0	13.5	19.4	15.5	15.6	10.4
FRESB 2019-SB59 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.92	85	26	26	83	0.0	0.0	48.5	0.0	0.0	79.9	0.0	0.0	0.0	58.8	0.0	0.0	60.3	0.0	0.0	20.2	32.9	23.1	13.9
	A7F	100.0	4.62	85	3	3	27	0.0	0.0	99.1	97.0	0.0	0.0	0.0	87.6	76.8	89.2	0.0	47.3	0.0	0.0	0.0	88.2	75.0	68.6	19.5
	A7H	0.0	5.65	85	13	15	23	90.4	0.0	0.0	0.0	0.0	49.6	0.0	0.0	0.0	0.0	0.0	0.0	25.9	0.0	62.6	51.8	37.8	20.4	7.3
	A10F	98.2	4.90	85	43	43	77	0.0	0.0	0.0	42.9	0.0	0.0	0.0	0.0	0.0	11.0	0.0	0.0	8.6	0.0	0.0	0.0	9.0	5.4	8.5
	A10H	0.0	4.79	85	23	23	34	0.0	0.0	0.0	77.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.3	11.4	5.1
	Total	41.4	5.70	85	108	110	244	32.7	0.0	25.9	47.5	0.0	38.4	0.0	10.7	8.7	33.8	0.0	4.9	26.7	0.0	15.1	20.7	26.4	18.4	10.6
FRESB 2019-SB60 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.97	83	26	27	74	20.2	0.0	0.0	0.0	0.0	39.6	0.0	0.0	41.1	0.0	65.6	0.0	0.0	11.7	0.0	7.2	11.6	18.2	13.3
	A7H	0.0	4.73	84	18	19	46	52.0	0.0	0.0	0.0	0.0	74.1	0.0	0.0	0.0	0.0	34.1	0.0	0.0	0.0	40.2	21.3	29.9	18.4	10.8
	A10F	100.0	4.74	85	17	17	47	0.0	0.0	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3	3.6	12.9
	A10H	0.0	4.79	84	34	34	59	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.3	7.3
	Total	21.7	5.76	84	95	97	226	19.3	0.0	0.0	0.0	9.3	35.8	0.0	0.0	15.5	0.0	35.6	0.0	0.0	4.1	10.4	6.8	11.9	10.8	11.4
FRESB 2019-SB61 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Orix, ReadyCap, RED, Sabal	A5F	100.0	4.14	83	3	3	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7
	A5H	0.0	7.99	83	26	26	77	0.0	35.0	0.0	0.0	14.5	51.3	48.0	0.0	38.0	0.0	0.0	0.0	25.5	0.0	0.0	13.4	19.9	18.2	14.6
	A7F	100.0	4.69	84	5	7	28	83.0	90.2	88.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	87.9	59.1	33.9	18.0
	A10F	100.0	4.46	84	36	36	54	0.0	0.0	0.0	0.0	0.0	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.7	1.4	6.5
	A10H	0.0	4.81	83	23	23	31	0.0	0.0	22.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.6	0.0	0.0	8.1	4.1	2.1	3.9
	Total	51.1	5.47	83	93	95	223	13.0	30.2	27.6	0.0	3.8	21.6	16.0	0.0	12.3	0.0	0.0	0.0	12.2	0.0	0.0	24.1	16.7	10.8	11.7
FRESB 2019-SB62 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.91	83	20	21	47	27.2	20.7	0.0	0.0	0.0	39.6	79.7	59.4	41.7	0.0	18.1	0.0	32.8	0.0	0.0	16.6	16.1	30.2	10.7
	A7F	100.0	4.89	82	3	4	14	65.2	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	0.0	80.4	0.0	0.0	0.0	0.0	28.9	44.5	34.4	16.7
	A7H	0.0	4.46	82	16	16	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.1	0.0	0.0	0.0	0.0	0.0	0.0	7.2	6.9
	A10F	100.0	4.84	83	43	43	71	0.0	23.2	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	8.4	15.6	10.1	6.7
	A10H	0.0	4.82	83	38	38	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.5	0.0	0.0	0.0	0.0	0.0	0.0	2.9	5.4
	Total	39.5	5.33	83	120	122	210	9.3	12.7	0.0	10.6	23.6	8.6	26.4	17.2	11.2	0.0	27.4	9.4	8.4	0.0	0.0	7.5	11.1	13.6	8.0
FRESB 2019-SB63 , Arbor, Capital One, CBRE, CPC, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.95	83	30	30	58	0.0	0.0	26.7	0.0	0.0	37.9	0.0	0.0	0.0	7.4	0.0	0.0	19.2	50.6	0.0	9.9	12.5	6.9	6.5
	A7F	100.0	4.86	81	3	3	22	0.0	0.0	0.0	91.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.6	17.5	25.8
	A7H	0.0	4.57	82	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	7.7
	A10F	100.0	4.97	82	29	29	56	0.0	0.0	0.0	0.0	0.0	0.0	52.7	0.0	0.0	0.0	51.7	69.5	0.0	0.0	0.0	0.0	0.0	21.3	9.3
	A10H	0.0	5.16	82	12	12	27	0.0	58.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.0	0.0	71.0	0.0	25.2	13.3	31.5	14.1
	Total	29.2	6.17	82	90	90	187	0.0	7.6	12.4	10.7	0.0	18.5	16.8	0.0	0.0	3.2	17.0	46.8	8.3	34.7	0.0	6.8	8.5	12.5	10.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2019-SB64 , Arbor, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.91	82	47	47	92	0.0	0.0	0.0	0.0	16.2	0.0	0.0	19.6	17.5	0.0	0.0	0.0	0.0	11.7	0.0	0.0	2.9	4.8	9.8
	A10F	100.0	4.92	80	38	39	71	15.7	0.0	0.0	0.0	16.8	0.0	9.8	42.9	0.0	22.5	0.0	0.0	0.0	20.4	0.0	5.5	5.7	10.1	9.6
	Total	43.3	6.62	81	85	86	163	7.2	0.0	0.0	0.0	16.5	0.0	4.4	31.0	10.1	10.8	0.0	0.0	0.0	15.7	0.0	2.4	4.2	7.2	9.7
FRESB 2019-SB65 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.44	84	2	2	28	0.0	93.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.5	35.4	19.1	18.2
	A5H	0.0	7.85	80	37	37	73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	19.4	0.0	14.4	29.3	9.0	22.0	0.0	0.0	5.2	10.7
	A7H	0.0	4.37	81	9	9	27	0.0	38.4	70.5	52.2	48.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.2	44.5	40.3	21.4	14.7
	A10F	100.0	4.59	79	23	23	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.0	0.0	0.0	0.0	0.0	0.0	8.1	7.8
	A10H	0.0	4.88	80	35	35	51	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.9	4.5	2.3	4.4
	Total	23.6	5.77	80	106	106	217	0.0	9.8	18.2	6.6	6.2	0.0	0.0	0.0	8.2	6.9	0.0	22.6	10.9	3.1	35.4	9.7	7.0	6.9	9.5
FRESB 2019-SB66 , Arbor, Basis, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.46	78	38	39	72	19.6	0.0	0.0	0.0	0.0	0.0	66.3	0.0	13.5	0.0	0.0	12.6	0.0	28.4	20.2	7.0	3.5	12.4	9.8
	A7F	100.0	4.70	79	9	10	25	94.9	70.6	0.0	0.0	29.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	72.4	48.9	27.6	12.7
	A7H	0.0	4.55	79	12	12	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.2	0.0	0.0	0.0	0.0	0.0	10.6
	A10F	100.0	4.63	78	35	35	48	0.0	19.7	0.0	13.1	0.0	0.0	0.0	0.0	0.0	27.0	0.0	0.0	0.0	24.6	0.0	7.1	5.8	5.5	5.2
	A10H	0.0	4.60	79	32	32	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	21.7	0.0	0.0	0.0	0.0	7.1
	Total	38.0	5.41	78	126	128	219	28.9	17.9	0.0	4.0	4.0	0.0	26.1	0.0	4.1	8.6	0.0	3.8	6.4	20.1	6.4	16.3	9.6	8.6	8.6
FRESB 2019-SB67 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.82	78	2	2	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	24.1
	A5H	0.0	5.28	77	43	43	67	0.0	9.1	0.0	29.2	54.3	0.0	0.0	0.0	0.0	12.4	0.0	0.0	0.0	0.0	0.0	3.1	18.7	10.5	7.2
	A7H	0.0	4.25	77	14	14	23	0.0	0.0	83.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.0	25.7	13.4	10.0
	A10F	100.0	4.54	77	32	32	43	0.0	0.0	30.2	0.0	0.0	0.0	47.2	0.0	0.0	19.7	0.0	0.0	40.5	0.0	0.0	11.4	5.8	9.6	5.1
	A10H	0.0	4.52	77	24	24	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.7	0.0	0.0	0.0	0.0	0.0	2.4	8.8
	Total	27.7	4.83	77	115	115	195	0.0	4.1	27.7	13.8	29.3	0.0	15.4	0.0	0.0	11.1	0.0	4.2	26.6	0.0	0.0	11.6	13.4	9.3	8.5
FRESB 2019-SB68 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	3.9	7.52	80	34	36	63	14.7	0.0	0.0	33.4	46.8	0.0	0.0	0.0	19.3	36.6	0.0	22.1	0.0	0.0	0.0	5.1	18.3	16.2	8.0
	A7F	100.0	4.64	77	19	20	37	47.0	0.0	0.0	36.8	57.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	0.0	0.0	18.8	27.7	14.3	9.7
	A7H	0.0	4.34	76	10	10	24	0.0	0.0	0.0	0.0	0.0	0.0	95.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.4	13.8
	A10F	100.0	4.60	76	22	22	38	0.0	0.0	0.0	56.4	0.0	0.0	0.0	26.5	0.0	0.0	0.0	0.0	0.0	0.0	52.9	0.0	13.0	8.9	7.1
	A10H	0.0	4.41	76	27	27	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.8	0.0	0.0	0.0	0.0	46.9	0.0	0.0	8.4	3.3
	Total	35.6	5.70	78	112	115	194	13.9	0.0	0.0	32.9	31.1	0.0	24.6	6.1	8.1	29.2	0.0	9.6	2.7	0.0	22.7	4.8	14.3	13.9	8.0
FRESB 2019-SB69 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.04	76	2	2	24	0.0	0.0	0.0	0.0	0.0	0.0	99.5	0.0	0.0	0.0	0.0	97.6	0.0	70.9	28.3	0.0	0.0	58.4	13.0
	A5H	0.0	6.96	75	45	45	81	0.0	0.0	82.0	27.3	31.0	32.7	0.0	0.0	0.0	0.0	29.8	0.0	0.0	0.0	15.2	45.1	37.6	22.2	11.5
	A10F	100.0	4.50	76	29	29	41	0.0	0.0	0.0	0.0	0.0	14.2	0.0	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	0.0	2.5	3.5	6.7
	A10H	0.0	4.34	75	24	24	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6
	Total	37.0	5.34	75	100	100	179	0.0	0.0	47.9	12.0	14.0	19.2	15.2	0.0	0.0	8.0	13.6	15.2	0.0	6.8	9.3	19.9	17.5	13.1	8.9

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2020-SB70 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.93	75	28	28	61	0.0	29.9	60.0	0.0	0.0	0.0	12.9	0.0	13.2	0.0	46.2	0.0	0.0	15.1	0.0	35.3	18.8	16.4	11.1
	A10F	100.0	4.37	74	50	50	63	0.0	30.2	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.7	0.0	0.0	18.7	9.7	4.9	4.6
	A10H	0.0	4.26	74	26	27	42	36.4	0.0	64.7	0.0	53.6	28.2	0.0	0.0	13.9	0.0	26.9	0.0	0.0	0.0	0.0	39.7	35.2	21.6	6.7
	Total	42.3	5.13	74	104	105	166	11.5	22.9	49.2	0.0	19.6	9.3	4.2	0.0	8.4	0.0	25.0	0.0	4.2	5.1	0.0	30.2	20.3	13.6	7.5
FRESB 2020-SB71 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.78	74	24	25	53	66.6	67.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.1	0.0	0.0	51.1	29.3	15.6	13.8
	A7F	100.0	3.88	74	21	21	23	0.0	0.0	0.0	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	1.9	0.7
	A10F	100.0	4.33	73	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	20.6	0.0	0.0	0.0	0.0	0.0	1.9	7.5
	A10H	0.0	4.17	73	26	27	35	18.6	0.0	0.0	0.0	25.8	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	6.6	8.1	5.8	3.5
	Total	49.9	4.80	74	93	95	145	28.8	27.0	0.0	0.0	12.2	0.0	0.0	0.0	0.0	0.0	0.0	9.7	13.8	0.0	0.0	19.4	12.0	6.9	7.3
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.18	72	21	25	58	91.3	80.6	63.7	0.0	20.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.4	60.9	0.0	80.5	54.4	31.1	15.2
	A10F	100.0	4.24	72	25	25	33	0.0	0.0	54.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.5	12.2	6.2	5.0
	Total	60.1	5.02	72	46	50	91	64.6	53.5	59.2	0.0	10.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.7	38.5	0.0	59.2	35.8	19.2	11.0
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.57	70	13	13	33	0.0	86.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.7	0.0	0.0	34.8	0.0	48.8	27.4	18.5	17.0
	A7F	100.0	3.89	71	17	17	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.3
	A10F	100.0	4.10	70	22	22	29	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	0.0	26.8	0.0	0.0	0.0	0.0	0.0	4.3	4.5
	A10H	0.0	4.17	71	26	27	36	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.8	59.1	0.0	0.0	0.0	0.0	18.7	7.4	3.7	12.5	5.9
	Total	54.3	4.29	71	78	79	120	7.0	26.8	0.0	0.0	0.0	0.0	6.0	0.0	12.9	25.1	8.6	8.6	0.0	6.9	6.5	12.0	6.1	8.4	8.0
FRESB 2020-SB74 , Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.74	71	3	3	28	0.0	0.0	2.6	0.0	0.0	0.0	0.0	100.0	99.1	0.0	0.0	48.4	72.5	74.8	0.0	0.9	0.4	76.2	16.7
	A5H	0.0	5.39	69	27	27	43	0.0	0.0	0.0	25.9	39.9	61.7	0.0	0.0	0.0	0.0	31.0	32.1	0.0	0.0	0.0	0.0	26.6	19.2	8.4
	A7H	0.0	3.85	70	23	23	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	0.0	0.0	0.0	0.0	0.0	1.6	3.8
	A10F	100.0	3.91	69	36	36	46	0.0	0.0	0.0	44.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	4.7	3.7
	Total	42.9	4.34	69	89	89	147	0.0	0.0	0.1	27.9	14.6	26.8	0.0	40.5	33.9	0.0	10.8	21.8	16.5	19.1	0.0	0.0	12.7	16.3	7.4
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F				0	0	25							100.0	100.0	36.4	0.0	50.1	0.0	46.7	0.0	0.0				16.3
	A5H	0.0	5.29	69	38	38	54	0.0	0.0	11.2	11.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5	0.0	0.0	0.0	3.9	3.9	3.4	4.5
	A10F	100.0	3.90	68	28	28	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	3.5
	A10H	0.0	3.96	69	42	42	46	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	4.7	2.4	1.3
	Total	25.5	4.50	69	108	108	159	0.0	0.0	13.5	4.9	0.0	0.0	18.1	78.7	6.0	0.0	11.7	6.0	11.1	0.0	0.0	4.8	3.2	16.9	5.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2020-SB76 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.56	68	4	4	18	0.0	0.0	0.0	0.0	0.0	69.8	81.6	99.9	58.5	57.8	0.0	0.0	0.0	0.0	0.0	0.0	18.9	53.7	7.0
	A5H	0.0	5.41	69	35	35	50	0.0	19.2	0.0	28.8	0.0	17.1	26.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.9	11.7	8.3	5.3
	Total	8.9	5.25	69	39	39	68	0.0	17.7	0.0	26.7	0.0	24.2	35.8	58.7	16.1	16.7	0.0	0.0	0.0	0.0	0.0	6.3	12.3	18.0	5.8
FRESB 2020-SB77 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.23	66	36	37	55	16.5	26.8	0.0	0.0	21.8	0.0	15.6	17.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0	11.5	8.6	7.0
	A7F	100.0	3.86	68	13	13	25	0.0	0.0	0.0	0.0	0.0	81.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.8	13.0	10.6
	A7H	0.0	3.42	67	52	52	59	0.0	0.0	0.0	11.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	0.0	2.0	1.0	2.1
	Total	11.6	3.81	67	101	102	139	7.4	12.5	0.0	5.4	10.1	18.2	7.0	8.1	0.0	0.0	0.0	0.0	0.0	0.0	8.6	6.8	9.2	5.8	5.4
FRESB 2020-SB78 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.84	67	32	32	51	0.0	0.0	0.0	0.0	0.0	15.6	0.0	0.0	46.2	11.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	7.4	7.3
	A10F	100.0	3.65	66	31	31	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	3.6
	A10H	0.0	3.77	67	50	51	63	12.8	0.0	10.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.2	0.0	0.0	0.0	0.0	7.8	4.0	5.9	5.0
	Total	25.1	4.13	67	113	114	153	5.2	0.0	4.1	0.0	0.0	5.9	0.0	4.7	20.4	4.3	16.8	0.0	0.0	0.0	0.0	3.1	2.6	5.4	5.6
FRESB 2020-SB79 Arbor, Basis, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.23	65	38	38	49	0.0	0.0	9.2	0.0	0.0	52.0	0.0	0.0	22.3	0.0	0.0	28.5	0.0	0.0	0.0	3.2	13.3	11.3	4.5
	A7H	0.0	3.22	66	41	41	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	2.1	0.9
	A10F	100.0	3.90	65	37	37	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9
	Total	27.3	3.75	65	116	116	136	0.0	0.0	3.2	0.0	0.0	22.5	0.0	0.0	8.6	0.0	9.0	11.4	0.0	0.0	0.0	1.1	4.7	4.9	3.1
FRESB 2020-SB80 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.10	67	32	32	49	0.0	29.4	14.5	78.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	29.1	15.1	6.3
	A10F	100.0	3.75	64	24	24	40	0.0	0.0	0.0	0.0	0.0	31.2	0.0	0.0	58.7	63.6	0.0	0.0	0.0	31.3	0.0	0.0	6.2	17.9	8.6
	A10H	0.0	3.70	66	65	65	76	0.0	0.0	0.0	7.4	0.0	0.0	0.0	12.6	15.5	0.0	0.0	0.0	0.0	25.4	0.0	0.0	1.3	3.1	2.5
	Total	20.2	4.11	66	121	121	165	0.0	9.5	4.5	40.2	0.0	7.0	0.0	6.4	22.8	19.3	0.0	0.0	0.0	20.0	0.0	4.8	11.5	10.0	5.1
FRESB 2020-SB81 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.49	63	21	23	32	71.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.4	0.0	0.0	0.0	0.0	33.1	18.0	15.6	6.8
	A10F	100.0	3.61	62	35	35	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	2.5
	A10H	0.0	3.66	63	45	45	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4
	Total	39.7	3.80	63	101	103	131	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	0.0	0.0	8.1	4.1	3.6	5.5

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2021-SB82 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.67	62	5	6	36	99.2	95.6	72.3	97.9	30.1	0.0	50.3	0.0	0.0	71.7	19.1	0.0	0.0	0.0	0.0	91.6	79.6	54.5	15.4
	A7F	100.0	3.63	62	16	16	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.6	0.0	0.0	0.0	0.0	0.0	3.6	6.8
	A7H	0.0	3.51	63	26	26	37	0.0	0.0	0.0	32.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.3	3.1	7.9
	A10F	100.0	3.41	61	61	61	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	4.4
	Total	74.3	3.48	62	108	109	169	19.2	17.2	13.2	50.1	6.3	0.0	12.3	0.0	4.1	23.4	4.6	5.4	0.0	0.0	0.0	16.5	19.5	13.9	7.9
FRESB 2021-SB83 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.49	60	7	16	38	0.0	65.5	98.9	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	0.0	17.7	0.0	92.5	61.4	34.8	10.4
	A10F	100.0	3.51	60	72	73	78	23.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.9	0.0	8.5	4.3	2.2	1.6
	A10H	0.0	3.40	60	32	32	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.7
	Total	71.4	3.47	60	111	121	157	15.9	15.3	59.3	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	15.7	0.0	35.0	18.7	9.8	4.8
FRESB 2021-SB84 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.80	60	20	20	33	0.0	0.0	0.0	0.0	0.0	41.3	0.0	0.0	0.0	0.0	0.0	40.0	73.3	0.0	23.6	0.0	8.7	8.5	12.0
	A10F	100.0	3.31	60	54	54	67	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	0.0	0.0	0.0	0.0	8.6	4.3	3.8	3.8
	A10H	0.0	3.33	59	35	35	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9
	Total	48.4	3.40	60	109	109	142	0.0	0.0	12.2	0.0	0.0	8.9	0.0	0.0	0.0	0.0	9.0	8.8	22.3	0.0	5.3	4.3	3.7	3.4	5.6
FRESB 2021-SB85 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.26	59	21	21	28	0.0	0.0	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	1.6	5.8
	A7H	0.0	3.04	59	23	23	25	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.7	0.0	0.0	0.0	9.1	4.6	6.5	1.3
	A10F	100.0	3.51	59	34	34	39	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.3	11.5	5.8	3.1
	A10H	0.0	3.37	58	49	49	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	4.0
	Total	25.6	3.32	59	127	127	150	0.0	5.9	17.6	0.0	0.0	3.4	0.0	0.0	0.0	5.3	0.0	10.2	0.0	0.0	0.0	8.2	4.7	3.7	3.6
FRESB 2021-SB86 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.37	59	12	12	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	12.2
	A10F	100.0	3.45	58	48	48	58	0.0	0.0	0.0	0.0	13.7	10.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.3	2.2	3.7
	A10H	0.0	3.35	58	67	67	76	0.0	0.0	15.3	0.0	6.6	0.0	6.5	0.0	0.0	0.0	0.0	0.0	7.2	0.0	0.0	5.4	3.8	2.5	1.8
	Total	39.3	3.39	58	127	127	153	0.0	0.0	8.3	0.0	8.9	4.4	3.4	0.0	7.6	0.0	0.0	0.0	3.8	0.0	0.0	2.9	3.7	2.8	3.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2021-SB87	A5H	0.0	3.54	58	17	17	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	0.0	0.0	0.0	59.2	0.0	0.0	33.7	0.0	0.0	15.0	13.1
Arbor, Basis, Berkadia, Capital One,	A7F	100.0	3.49	57	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	6.4
CBRE, CPC Mortgage, Greystone,	A10F	100.0	3.45	57	45	45	52	0.0	0.0	0.0	0.0	0.0	0.0	36.6	0.0	0.0	24.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	3.6
Hunt, Orix, Pinnacle, ReadyCap,	A10H	0.0	3.40	57	45	45	49	0.0	0.0	0.0	0.0	19.7	0.0	11.8	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6	3.7	1.1
Sabal, Walker & Dunlop	Total	55.0	3.45	57	128	128	155	0.0	0.0	0.0	0.0	7.0	0.0	20.0	14.4	0.0	10.6	0.0	11.2	0.0	0.0	5.6	0.0	1.2	5.6	4.9
FRESB 2021-SB88	A5F	100.0	3.39	58	19	22	32	96.1	39.1	26.5	0.0	0.0	0.0	19.4	0.0	26.3	0.0	46.2	0.0	0.0	0.0	0.0	71.0	44.7	31.8	10.1
Arbor, Basis, Berkadia, Capital One,	A5H	0.0	3.41	56	22	22	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.4	2.4
CBRE, CPC Mortgage, Greystone,	A10F	100.0	3.53	56	64	64	70	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1	2.0	1.3
Orix, Pinnacle,	A10H	0.0	3.36	56	36	36	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.9	0.0	0.0	0.0	0.0	0.0	3.3
ReadyCap, Sabal, Walker & Dunlop	Total	53.5	3.44	56	141	144	167	34.8	7.2	4.6	9.5	0.0	0.0	3.3	9.4	4.7	0.0	9.6	0.0	8.1	0.0	0.0	16.6	10.1	7.3	3.6
FRESB 2021-SB89	A5H	0.0	3.32	55	24	24	31	0.0	20.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3	3.7	1.8	6.8
Arbor, Basis, Berkadia, Capital One,	A7F	100.0	3.32	55	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1
CBRE, CPC Mortgage, Greystone,	A10F	100.0	3.44	55	48	48	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4
Orix, Pinnacle,	A10H	0.0	3.37	55	36	36	38	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	34.5	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9	1.4
ReadyCap, Sabal, Walker & Dunlop	Total	58.9	3.37	55	141	141	155	0.0	3.7	0.0	0.0	0.0	0.0	0.5	0.0	10.0	0.8	0.0	0.0	0.0	0.0	0.0	1.2	0.6	1.3	2.3
FRESB 2021-SB90	A5F	100.0	3.34	55	28	28	37	0.0	0.0	0.0	77.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.3	34.5	0.0	0.0	0.0	22.0	14.2	5.9
Arbor, Basis, Berkadia, Capital One,	A7H	0.0	3.28	55	38	39	44	28.9	0.0	0.0	0.0	0.0	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.6	5.4	4.0	3.4
CBRE, CPC Mortgage, Greystone,	A10F	100.0	3.28	55	38	39	40	22.9	0.0	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.2	4.2	3.9	0.9
Orix, Pinnacle,	A10H	0.0	3.41	54	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	33.1	0.0	0.0	0.0	0.0	0.0	3.4	1.2
ReadyCap, Sabal, Walker & Dunlop	Total	53.0	3.32	55	134	136	153	16.6	0.0	0.0	29.3	0.0	0.0	10.6	0.0	0.0	0.0	0.0	15.0	10.1	0.0	0.0	5.8	8.4	6.4	3.0
FRESB 2021-SB91	A5H	0.0	3.38	53	31	31	35	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	24.6	0.0	0.0	0.0	0.0	0.0	3.3	4.0	3.2
Arbor, Basis, Berkadia, Capital One,	A7F	100.0	3.54	53	32	32	35	0.0	25.2	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	9.2	4.7	2.3	2.3
CBRE, Greystone,	A10F	100.0	3.48	54	42	42	47	0.0	0.0	26.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.8	0.0	33.0	0.0	9.8	5.0	3.4	2.1
Orix, Pinnacle,	A10H	0.0	3.65	53	32	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.1	0.0	0.0	0.0	0.9
ReadyCap, Sabal, Walker & Dunlop	Total	54.6	3.51	53	137	137	151	0.0	6.7	9.0	4.5	0.0	0.0	0.0	0.0	0.0	0.0	6.4	3.5	0.0	11.8	6.5	5.3	3.4	2.6	2.2

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2021-SB92 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.46	53	21	21	26	0.0	0.0	58.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.9	13.5	6.9	5.9
	A5H	0.0	3.08	52	31	32	36	36.1	0.0	0.0	0.0	0.0	0.0	31.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.7	7.0	6.6	3.7
	A7H	0.0	3.45	53	26	26	32	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	2.0	5.2
	A10F	100.0	3.59	54	37	37	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	1.7
	Total	51.4	3.40	53	115	116	135	11.0	0.0	14.5	0.0	0.0	5.3	9.6	0.0	0.0	8.1	0.0	0.0	0.0	0.0	0.0	8.7	5.3	4.2	3.9
FRESB 2021-SB93 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	51	47	47	51	0.0	0.0	16.3	0.0	41.3	0.0	0.0	0.0	0.0	0.0	41.9	0.0	0.0	0.0	0.0	5.8	11.3	10.0	2.6
	A7F	100.0	3.31	51	28	28	35	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.2	0.0	0.0	0.0	0.0	7.7	8.5	4.5
	A10F	100.0	3.70	52	63	63	67	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	8.0	4.0	2.0	1.3
	Total	63.2	3.37	51	138	138	153	0.0	9.6	6.3	10.4	17.9	0.0	0.0	0.0	0.0	0.0	18.7	12.1	0.0	0.0	3.8	5.4	7.6	6.5	2.5

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2022-SB94 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.23	50	27	27	33	0.0	52.4	0.0	0.0	0.0	0.0	54.0	0.0	65.5	0.0	0.0	0.0	0.0	0.0	0.0	21.9	11.5	19.3	6.8
	A5H	0.0	3.10	50	44	44	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.7	0.0	0.0	0.0	0.0	0.0	0.0	5.6	3.2
	A7H	0.0	3.37	50	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	2.7
	A10F	100.0	3.50	50	31	31	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.8	0.0	0.0	0.0	0.0	0.0	1.8
	Total	43.7	3.29	50	136	136	152	0.0	12.7	0.0	0.0	0.0	0.0	13.9	0.0	19.6	0.0	19.9	0.0	12.1	0.0	0.0	4.4	2.2	5.9	3.5
FRESB 2022-SB95 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	49	46	46	51	0.0	0.0	0.0	38.1	22.6	37.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.7	9.5	3.0
	A7F	100.0	3.29	50	33	33	37	0.0	0.0	0.0	16.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	1.5	2.6
	A10H	0.0	3.49	50	52	52	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	0.0	37.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2	1.8
	Total	22.4	3.27	50	131	131	145	0.0	0.0	0.0	20.3	9.6	17.3	0.0	5.6	0.0	16.6	0.0	0.0	0.0	0.0	0.0	0.0	8.4	6.1	2.5
FRESB 2022-SB96 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	48	49	49	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	3.8	1.9
	A7F	100.0	3.44	48	52	52	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6
	A10F	100.0	3.67	48	58	58	62	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4
	Total	68.0	3.42	48	159	159	169	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	0.0	1.2	1.7
FRESB 2022-SB97 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.26	47	39	39	44	0.0	50.3	0.0	36.1	0.0	15.9	17.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.8	19.7	11.5	3.4
	A5H	0.0	3.16	48	33	34	35	35.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	0.0	13.4	6.9	5.2	1.4
	A7F	100.0	3.35	47	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4	1.4
	A7H	0.0	3.40	48	43	43	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.1	0.0	0.0	0.0	0.0	0.0	6.7	2.0
	Total	48.9	3.30	48	149	150	160	10.1	16.3	0.0	11.1	0.0	4.5	5.0	0.0	14.1	0.0	4.8	18.9	0.0	0.0	0.0	9.0	7.2	7.3	2.1
FRESB 2022-SB98 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	45	49	49	51	0.0	0.0	0.0	0.0	0.0	0.0	15.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.7
	A7H	0.0	3.34	46	25	25	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	13.8	0.0	0.0	0.0	0.0	0.3
	A10F	100.0	3.66	46	61	61	64	0.0	0.0	0.0	20.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	1.9	1.2
	Total	41.3	3.41	46	135	135	141	0.0	0.0	0.0	9.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	1.6	1.3	0.8
FRESB 2022-SB99 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.24	45	41	41	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8
	A7F	100.0	3.44	45	53	53	55	0.0	0.0	0.0	0.0	29.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.6	4.0	1.1
	A10H	0.0	3.57	45	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
	Total	34.8	3.43	45	151	151	154	0.0	0.0	0.0	0.0	11.3	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	1.4	0.6

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2022-SB100 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.21	43	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.47	44	30	30	34	0.0	0.0	0.0	56.0	40.4	27.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.8	12.6	3.7
	A10F	100.0	3.65	44	37	37	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.3
	A10H	0.0	3.58	44	48	48	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	44.7	3.48	44	149	149	154	0.0	0.0	0.0	16.7	11.4	7.4	0.0	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	3.4	1.0
FRESB 2022-SB101 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.55	46	22	22	24	0.0	20.5	0.0	0.0	0.0	0.0	31.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	3.7	4.8	1.4
	A5H	0.0	3.24	44	19	19	21	0.0	29.6	32.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.3	11.6	5.9	1.8
	A7F	100.0	3.51	45	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	0.8
	A7H	0.0	3.46	44	33	33	34	0.0	0.0	0.0	0.0	18.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	1.7	0.5
	A10F	100.0	3.76	44	22	22	24	0.0	0.0	0.0	37.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	3.8	2.3
	Total	54.6	3.49	45	118	118	127	0.0	9.8	7.0	7.0	5.5	0.0	6.4	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.7	4.9	3.6	1.2
FRESB 2022-SB102 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.44	43	36	36	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.54	43	38	39	41	9.5	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	25.6	0.0	0.0	0.0	0.0	3.3	4.1	4.5	1.4
	A7H	0.0	3.58	43	23	24	25	64.9	0.0	0.0	0.0	0.0	0.0	34.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.7	15.4	11.1	3.4
	A10F	100.0	3.81	42	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
	Total	60.8	3.60	43	132	134	137	19.0	0.0	0.0	5.1	0.0	0.0	7.1	0.0	0.0	0.0	9.7	0.0	0.0	0.0	0.0	6.7	4.3	3.6	1.1
FRESB 2022-SB103 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.71	42	16	16	19	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.9	4.5	2.3	2.8
	A5H	0.0	3.68	41	38	39	39	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.3	2.7	1.3	0.4
	A7F	100.0	3.94	42	27	27	38	0.0	97.3	0.0	0.0	0.0	0.0	19.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.9	42.7	24.7	8.2
	A10H	0.0	3.64	43	34	34	35	0.0	0.0	0.0	0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	3.7	1.1
	Total	42.9	3.74	42	115	116	131	4.2	67.3	3.8	0.0	0.0	12.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.9	19.4	10.6	3.6
FRESB 2022-SB104 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	4.08	41	33	33	38	0.0	0.0	0.0	0.0	15.7	0.0	0.0	0.0	63.9	0.0	0.0	52.9	0.0	0.0	0.0	0.0	2.8	15.6	5.5
	A5H	0.0	4.30	40	37	38	39	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.9	0.0	0.0	0.0	0.0	0.0	4.5	2.3	3.2	1.0
	A10F	100.0	4.39	41	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.96	42	37	37	39	0.0	0.0	0.0	0.0	0.0	28.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.1	0.0	0.0	5.5	2.8	1.6
	Total	49.5	4.19	41	140	141	149	3.5	0.0	0.0	0.0	3.8	8.1	0.0	0.0	21.1	6.1	0.0	16.8	0.0	6.5	0.0	1.2	2.6	5.3	2.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2023-SB105 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.07	37	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.13	37	31	32	32	18.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.5	3.3	1.7	0.6
	A7F	100.0	5.12	38	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.51	37	16	16	18	0.0	51.9	0.0	0.0	0.0	0.0	0.0	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	21.6	11.3	12.4	4.8
	Total	74.5	5.17	37	104	105	107	5.1	11.9	0.0	0.0	0.0	0.0	0.0	0.0	14.7	0.0	0.0	0.0	0.0	0.0	0.0	5.8	2.9	2.8	1.1
FRESB 2023-SB106 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.27	35	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
	A5H	0.0	5.10	35	19	19	23	0.0	0.0	0.0	0.0	0.0	40.2	0.0	0.0	0.0	0.0	0.0	61.5	0.0	25.7	0.0	0.0	8.4	11.9	6.4
	A7F	100.0	5.30	35	20	20	21	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	4.7	2.4	0.9
	A10F	100.0	5.32	36	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	70.0	0.0	0.0	0.0	5.3
	Total	80.1	5.25	35	92	92	99	0.0	0.0	0.0	0.0	6.4	9.8	0.0	0.0	0.0	0.0	0.0	18.3	0.0	6.3	21.6	0.0	2.8	3.1	2.7
FRESB 2023-SB107 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.33	31	33	33	34	0.0	28.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.7	5.5	2.8	1.1
	A5H	0.0	5.28	30	16	16	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.1	0.0	0.0	0.0	0.0	0.0	1.4
	A10F	100.0	5.52	31	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	5.25	31	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	65.9	5.35	31	97	97	99	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	0.0	0.0	4.7	2.4	1.2	0.7
FRESB 2023-SB108 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.43	30	29	29	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.9
	A5H	0.0	5.49	30	19	19	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	5.52	30	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.58	30	24	24	26	0.0	0.0	0.0	49.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.4	0.0	0.0	0.0	0.0	10.8	8.9	3.8
	Total	80.4	5.50	30	97	97	100	0.0	0.0	0.0	13.5	0.0	0.0	0.0	8.0	0.0	0.0	0.0	9.1	0.0	0.0	0.0	0.0	2.4	2.7	1.1
FRESB 2023-SB109 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.62	30	39	39	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	0.0	0.0	3.4	1.5
	A7F	100.0	5.56	29	13	13	17	0.0	0.0	50.2	78.3	0.0	0.0	0.0	25.7	0.0	0.0	0.0	49.2	0.0	0.0	0.0	21.1	31.1	23.1	10.3
	A10F	100.0	5.67	30	17	17	18	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.5	4.3	2.2	1.0
	A10H	0.0	5.28	36	18	18	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.4	75.4	68.1	0.0	0.0	0.0	0.0	15.0	10.2
	Total	82.9	5.56	31	87	87	97	0.0	0.0	14.5	21.5	0.0	0.0	0.0	4.9	0.0	0.0	6.8	42.1	19.4	0.0	0.0	5.1	6.4	8.6	4.5

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2023-SB110 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.74	29	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0	3.6
	A5H	0.0	5.56	30	15	15	16	0.0	0.0	0.0	0.0	0.0	0.0	46.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	2.3
	A7H	0.0	5.39	32	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.69	29	13	13	15	0.0	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	0.0	0.0	9.5	8.2	3.8
	Total	59.3	5.62	30	75	75	79	0.0	0.0	0.0	12.5	0.0	0.0	11.3	0.0	0.0	30.6	9.2	0.0	0.0	0.0	0.0	0.0	2.2	5.8	2.7
FRESB 2023-SB111 Arbor, Basis, Berkadia, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.90	28	26	26	28	0.0	26.2	51.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.5	15.6	8.0	3.9
	A7F	100.0	5.73	28	15	15	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.71	28	16	16	17	0.0	0.0	0.0	26.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1	2.5	1.2
	A10H	0.0	5.69	29	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	77.0	5.78	28	75	75	78	0.0	10.1	23.0	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.7	6.9	3.5	1.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2024-SB112 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.85	27	26	26	29	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.0	0.0	0.0	18.7	7.9	4.0	4.7	3.3
	A5H	0.0	5.93	27	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	75.2	0.0	0.0	0.0	6.0
	A7F	100.0	6.23	26	19	19	20	0.0	0.0	21.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	4.0	2.0	1.0
	A10F	100.0	6.45	26	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	77.6	6.05	27	84	84	89	0.0	9.2	5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.1	0.0	0.0	32.9	5.0	2.5	2.3	2.9
FRESB 2024-SB113 Arbor, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.17	26	43	43	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.2	17.8	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	6.3	3.8
	A5H	0.0	6.14	25	14	14	15	0.0	85.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.6	26.7	14.1	8.6
	A10F	100.0	6.69	24	11	12	12	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	18.8	9.8	5.0	3.0
	Total	80.6	6.25	25	68	69	73	10.9	32.9	0.0	0.0	0.0	0.0	0.0	18.1	11.3	0.0	0.0	13.9	0.0	0.0	0.0	15.7	8.1	7.8	4.7
FRESB 2024-SB114 Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.62	23	42	42	46	0.0	25.3	0.0	0.0	0.0	0.0	0.0	0.0	36.3	11.7	0.0	0.0	0.0	0.0	0.0	9.3	4.7	7.0	5.2
	A7F	100.0	6.47	22	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.40	20	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.53	22	83	83	87	0.0	15.2	0.0	0.0	0.0	0.0	0.0	0.0	22.8	7.0	0.0	0.0	0.0	0.0	0.0	5.4	2.7	4.0	3.0
FRESB 2024-SB115 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.52	21	49	50	50	10.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	1.7	0.9	0.7
	A7F	100.0	6.31	18	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	40.3	0.0	0.0	0.0	0.0	3.4
	A10F	100.0	6.63	18	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.50	20	88	89	90	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.9	0.0	2.0	1.0	0.5	1.2
FRESB 2024-SB116 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.53	18	60	60	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
	A7F	100.0	6.45	16	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
	A10F	100.0	6.49	16	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
	Total	100.0	6.51	17	99	99	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2024-SB117	A5F	100.0	6.42	18	43	43	45	0.0	0.0	25.2	0.0	0.0	0.0	17.5	0.0	0.0	0.0	0.0	0.0	0.0			9.3	4.7	3.9	3.6
Arbor, Berkadia, CBRE, Greystone,	A7F	100.0	5.95	15	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0
Lument Capital, Pinnacle, Ready-	A10F	100.0	5.95	14	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0
Cap, Regions Bank, Walker & Dunlop	Total	100.0	6.22	17	74	74	76	0.0	0.0	15.3	0.0	0.0	0.0	10.5	0.0	0.0	0.0	0.0	0.0	0.0			5.4	2.7	2.3	2.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2025-SB118 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.98	14	40	40	41	0.0	0.0	10.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					3.7	1.9	1.0	1.0
	A7F	100.0	5.91	14	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0	0.0	0.0	0.0
	A10F	100.0	5.91	13	22	22	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.8					0.0	0.0	1.8	1.8
	Total	100.0	5.95	14	86	86	88	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5					2.0	1.0	0.9	0.9
FRESB 2025-SB119 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready-Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.71	13	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
	A7F	100.0	5.55	14	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
	A10F	100.0	5.61	12	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
	Total	100.0	5.63	13	88	88	88	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
FRESB 2025-SB120 Arbor, Basis, Berka-dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready-Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.67	12	40	41	41	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								7.9	4.0		3.0
	A7F	100.0	5.40	13	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0
	A10F	100.0	5.49	12	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0
	Total	100.0	5.56	12	84	85	85	11.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0								4.1	2.1		1.6
FRESB 2025-SB121 Arbor, Basis, Berka-dia, CBRE, Grey-stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	11	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
	A7F	100.0	5.58	11	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
	A10F	100.0	5.76	11	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
	Total	100.0	5.80	11	96	96	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
FRESB 2025-SB122 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready-Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.88	10	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
	A7F	100.0	5.95	10	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
	A10F	100.0	6.16	10	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
	Total	100.0	5.98	10	85	85	85	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
FRESB 2025-SB123 Arbor, Basis, Berka-dia, CBRE, Grey-stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	9	38	38	38	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0
	A7F	100.0	5.94	10	20	20	20	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0
	A10F	100.0	6.09	10	28	28	28	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0
	Total	100.0	6.03	10	86	86	86	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2025-SB124 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	6	43	44	44	36.3	0.0	0.0													13.8			13.8
	A7F	100.0	6.21	6	26	26	26	0.0	0.0	0.0													0.0			0.0
	A10F	100.0	6.39	6	37	37	37	0.0	0.0	0.0													0.0			0.0
	Total	100.0	6.33	6	106	107	107	17.4	0.0	0.0													6.1			6.1
FRESB 2025-SB125 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.18	4	30	30	30	0.0	0.0														0.0			0.0
	A7F	100.0	5.91	4	29	29	29	0.0	0.0														0.0			0.0
	A10F	100.0	6.27	5	41	41	41	0.0	0.0														0.0			0.0
	Total	100.0	6.13	4	100	100	100	0.0	0.0														0.0			0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2015-SB1 Greystone	A	0.0	7.49	128	5	5	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	93.3	0.0	81.2	0.0	0.0	65.4	0.0	0.0	43.5	11.9
FRESB 2015-SB2 Arbor	A5				0	0	15																			19.2
	A7				0	0	13																			22.4
	A10				0	0	14																			19.3
	Total				0	0	42																			20.3
FRESB 2015-SB3 Banc of California	A3	0.0	7.62	133	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	28.1
	A5				0	0	31																			36.1
	A7				0	0	9																			36.5
	A10				0	0	4																			35.5
	Total				0	0	74																			32.6
FRESB 2015-SB4 Greystone	A5	0.0	7.52	124	4	4	35	0.0	0.0	0.0	0.0	71.9	0.0	0.0	0.0	0.0	0.0	82.5	93.7	0.0	0.0	0.0	0.0	19.5	43.0	15.1
	A7				0	0	6																			17.3
	A10	0.0	5.18	123	1	1	30	0.0	0.0	99.6	99.9	99.6	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			10.2
	Total	0.0	6.99	124	5	5	71	0.0	0.0	77.1	92.0	97.6	0.0	46.2	0.0	0.0	0.0	40.5	60.7	0.0	0.0	0.0	40.1	74.6	49.1	12.9
FRESB 2015-SB5 Hunt	A5	0.0	7.52	124	2	2	35	0.0	0.0	96.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	86.4	0.0	69.9	41.2	22.2	17.6
	A7				0	0	4					100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				14.5
	A10	0.0	5.48	124	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	0.0	0.0			15.6
	Total	0.0	6.70	124	4	4	66	0.0	0.0	87.3	0.0	59.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.0	0.0	51.8	37.0	16.0	16.4
FRESB 2015-SB6 Arbor	A5	0.0	7.52	124	1	1	23	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	71.7	17.8
	A7	0.0	7.50	125	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	14.3
	A10	100.0	4.15	123	1	1	36	0.0	100.0	0.0	0.0	0.0	0.0	48.7	63.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.7	61.6	36.0	14.1
	Total	30.2	6.49	124	4	4	73	0.0	95.4	0.0	0.0	0.0	0.0	36.9	50.7	0.0	45.8	0.0	0.0	0.0	0.0	0.0	64.0	36.0	29.0	14.9
FRESB 2015-SB7 Sabal	A5				0	0	18													100.0	0.0	0.0				20.4
	A7				0	0	7																			17.1
	A10				0	0	15		0.0	0.0	100.0	0.0	0.0	98.8	0.0	0.0	96.3	0.0	0.0	0.0	0.0	0.0				14.9
	Total				0	0	40													100.0	0.0	0.0				17.3
FRESB 2015-SB8 First Foundation	A5				0	0	33													0.0	0.0	0.0				23.7
	A7				0	0	12																			22.8
	A10				0	0	6													0.0	0.0	0.0				27.4
	Total				0	0	51													0.0	0.0	0.0				23.9
FRESB 2015-SB9 Arbor, Greystone	A5	0.0	7.48	122	17	18	89	23.6	23.5	0.0	0.0	46.1	0.0	0.0	28.7	0.0	0.0	0.0	53.5	20.5	0.0	0.0	16.3	17.5	17.3	11.7
	A7				0	0	5																			29.6
	A10	0.0	5.32	123	2	4	61	100.0	0.0	0.0	61.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.6	0.0	0.0	0.0	89.7	48.2	29.5	11.7
	Total	0.0	7.36	122	19	22	155	67.2	20.7	0.0	30.8	30.2	0.0	0.0	18.1	0.0	0.0	0.0	56.6	12.7	0.0	0.0	33.8	26.6	21.0	12.0
FRESB 2015-SB10 CBRE	A5				0	0	19																			22.8
	A7				0	0	5																			22.6
	A10	100.0	4.84	121	1	1	36	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.7	21.6	8.7	8.5
	Total				0	0	60																			12.8

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2016-SB11 ReadyCap	A5	0.0	7.49	120	1	1	16	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	98.5	76.6	46.6	19.3
	A7				0	0	4																			42.2
	A10	66.4	4.40	124	4	5	35	0.0	0.0	0.0	84.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.8		16.7
	Total	42.8	5.50	123	5	6	55	0.0	0.0	97.4	63.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.3	53.5	27.7	18.4
FRESB 2016-SB12 Hunt	A5				0	0	21																			22.1
	A7	0.0	7.53	123	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	4.7
	A10	100.0	4.66	120	3	7	38	98.9	0.0	40.4	0.0	58.9	0.0	28.3	0.0	0.0	45.2	0.0	0.0	0.0	0.0	0.0	62.4	39.1	25.0	9.5
	Total	34.8	6.53	122	6	10	67	83.2	0.0	30.9	0.0	49.9	0.0	23.0	0.0	0.0	37.9	0.0	0.0	0.0	0.0	0.0	43.9	29.7	19.6	10.8
FRESB 2016-SB13 Arbor, Greystone	A5F				0	0	4																			17.5
	A5H	0.0	7.48	120	16	16	63	30.9	0.0	0.0	0.0	0.0	0.0	70.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.4	5.9	12.2	13.5
	A7F				0	0	10																			17.6
	A7H				0	0	4																			17.7
	A10F	100.0	4.51	120	8	14	73	86.9	0.0	79.0	0.0	0.0	21.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.9	39.0	19.7	12.6
	A10H	0.0	5.26	121	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	12.7
	Total	35.3	6.34	120	25	31	160	62.1	0.0	58.9	0.0	0.0	13.7	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.9	25.7	16.2	13.4
FRESB 2016-SB14 CBRE, Sabal	A5F				0	0	8																			18.5
	A5H	0.0	7.47	120	7	7	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.6	0.0	0.0	0.0	0.0	0.0	14.6
	A7F				0	0	4																			22.9
	A7H	0.0	7.50	119	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	11.9
	A10F	100.0	4.33	119	11	14	45	95.3	71.4	0.0	68.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	71.9	53.5	30.1	8.8
	A10H				0	0	7				100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				15.0
	Total	61.7	5.53	119	19	22	115	86.1	57.6	0.0	68.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.0	0.0	0.0	58.2	45.1	24.6	12.1
FRESB 2016-SB15 Arbor, Greystone	A5F				0	0	7																			19.5
	A5H	0.0	7.52	118	7	7	53	0.0	0.0	0.0	0.0	53.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.1	6.1	15.8
	A7F				0	0	4																			18.4
	A7H				0	0	2																			25.4
	A10F	100.0	4.19	119	8	10	43	97.5	0.0	82.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.9	54.3	31.2	13.5
	A10H	0.0	4.86	119	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	6.3
	Total	40.9	5.41	119	18	20	117	80.8	0.0	57.8	0.0	17.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.0	34.6	18.4	14.1
FRESB 2016-SB16 CBRE, CPC, Greystone, RED	A5F				0	0	9																			13.1
	A5H	0.0	7.50	117	10	11	72	58.9	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	25.0	27.5	14.2	14.9
	A7F				0	0	5																			13.4
	A7H				0	0	13																			19.2
	A10F	100.0	4.45	118	12	13	45	0.0	36.2	0.0	0.0	0.0	−0.0	52.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	6.3	9.2	7.9
	A10H	0.0	4.88	120	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	6.3
	Total	47.0	5.56	118	27	29	154	26.5	19.2	0.0	0.0	0.0	26.7	33.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.7	12.8	9.4	12.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2016-SB17	A5F				0	0	20																			22.2
Arbor, Hunt	A5H	0.0	7.52	117	4	4	75	0.0	0.0	99.6	79.8	0.0	0.0	0.0	0.0	97.8	0.0	0.0	0.0	0.0	0.0	0.0	88.3	67.7	55.7	19.4
	A7F				0	0	14																			18.0
	A7H	0.0	7.42	115	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	17.3
	A10F	100.0	4.42	116	13	15	37	87.4	0.0	48.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.7	58.4	34.4	18.6	11.1
	A10H	0.0	4.31	115	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	12.0
	Total	70.4	5.03	116	21	23	165	77.6	0.0	71.3	24.2	0.0	0.0	0.0	0.0	54.6	0.0	0.0	0.0	0.0	0.0	28.0	59.7	37.7	25.3	16.7
FRESB 2016-SB18	A5F				0	0	5																			27.0
ReadyCap	A5H	0.0	7.53	117	1	1	24	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	83.7	49.0	21.9
	A7F				0	0	1																			13.8
	A7H				0	0	2																			20.5
	A10F	100.0	4.47	115	3	4	25	96.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.9	0.0	0.0	0.0	64.9	39.9	31.7	13.8
	A10H				0	0	1																			23.4
	Total	88.5	4.82	115	4	5	58	95.6	0.0	0.0	0.0	69.4	0.0	0.0	0.0	0.0	0.0	0.0	70.6	0.0	0.0	0.0	61.3	48.2	34.5	18.3
FRESB 2016-SB19	A5H				0	0	58													0.0	0.0	0.0				23.9
First Foundation	A7H				0	0	21																			18.1
	A10H				0	0	5																			19.6
	Total				0	0	84																			22.4
FRESB 2016-SB20	A5F				0	0	5																			32.4
CBRE, Greystone	A5H	0.0	7.47	114	26	26	63	0.0	0.0	0.0	0.0	29.9	0.0	0.0	31.1	0.0	0.0	0.0	52.6	0.0	0.0	0.0	0.0	5.8	11.9	8.3
	A7F				0	0	7																			16.5
	A7H	0.0	7.50	113	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	11.5
	A10F	100.0	4.32	115	15	15	22	0.0	0.0	0.0	88.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.8	15.9	4.7
	A10H	0.0	4.69	114	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	0.0	8.3
	Total	31.9	6.30	114	47	47	118	0.0	0.0	0.0	52.3	17.0	0.0	0.0	18.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	14.4	12.0	8.8
FRESB 2016-SB21	A5F				0	0	4																			22.4
Capital One	A5H	0.0	7.74	113	3	4	24	98.1	0.0	99.1	96.3	0.0	0.0	95.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	94.7	81.5	60.0	14.2
	A7F				0	0	2																			10.5
	A7H	0.0	7.49	116	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	21.2
	A10F	100.0	4.23	112	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
	A10H	0.0	4.31	114	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	10.5
	Total	11.3	6.63	113	6	7	37	90.6	0.0	95.8	91.5	0.0	0.0	91.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	85.0	70.2	50.9	14.9
FRESB 2016-SB22	A5F				0	0	11																			26.8
Sabal	A5H	0.0	7.49	114	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	19.0
	A7F				0	0	23																			16.5
	A7H				0	0	4																			22.3
	A10F	100.0	4.38	113	14	14	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.8	0.0	0.0	0.0	0.0	0.0	7.3
	A10H	0.0	4.50	115	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	11.0
	Total	87.7	4.50	113	17	17	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	88.6	0.0	0.0	0.0	0.0	0.0	13.9

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2016-SB23 Arbor, Pinnacle	A5F				0	0	22													0.0	0.0	0.0				16.9
	A5H	36.6	6.83	114	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	17.3
	A7F				0	0	14																			20.8
	A7H	0.0	7.52	111	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	4.9
	A10F	100.0	4.50	114	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	66.7	52.0	0.0	0.0	0.0	0.0	9.2	17.0
	A10H	0.0	4.48	114	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	22.2
	Total	42.2	6.33	113	20	20	123	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.7	20.6	0.0	0.0	0.0	0.0	2.8	16.3
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																			26.3
	A5H	0.0	7.72	112	7	8	40	51.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.9	11.0	5.6	14.7
	A7F				0	0	11																			21.5
	A7H	0.0	7.50	113	1	1	3	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	79.5	45.5	7.2
	A10F	100.0	4.45	111	14	14	32	0.0	0.0	0.0	46.3	0.0	0.0	0.0	0.0	0.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	9.9	9.0	9.3
	A10H	0.0	4.30	111	6	7	15	89.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.1	28.9	15.5	6.6
	Total	35.7	5.41	111	28	30	107	62.3	0.0	0.0	18.8	26.1	0.0	0.0	0.0	0.0	15.8	0.0	0.0	0.0	0.0	0.0	27.1	21.4	12.4	11.9
FRESB 2016-SB25 CBRE, CPC, Grey-stone, Hunt	A5F	100.0	3.86	111	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	12.4
	A5H	0.0	7.88	110	6	6	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.4	0.0	0.0	0.0	0.0	95.0	0.0	90.6	0.0	0.0	14.6	15.5
	A7F				0	0	8																			20.5
	A7H	0.0	7.41	109	3	3	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	64.9	16.9
	A10F	100.0	4.36	111	17	18	30	61.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.9	14.3	7.4	5.0
	A10H	0.0	4.77	111	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	8.1
	Total	58.1	5.40	111	31	32	106	42.1	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	51.1	53.4	0.0	50.7	16.4	8.5	13.3	12.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2017-SB26 Sabal	A5F				0	0	5																			29.1
	A5H	0.0	7.88	109	1	1	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.3	19.4
	A7F				0	0	8																			21.4
	A7H	0.0	7.38	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	15.5
	A10F	100.0	4.20	109	25	25	48	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	0.0	0.0	4.0	5.7
	A10H	0.0	4.83	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	15.7
	Total	92.2	4.41	109	28	28	84	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.4	0.0	0.0	34.9	0.0	0.0	0.0	0.0	0.0	4.8	9.7
FRESB 2017-SB27 Arbor	A5F				0	0	8																			20.9
	A5H	0.0	7.99	107	14	14	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	11.3
	A7F				0	0	1																			25.8
	A7H	0.0	7.43	109	2	2	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.5
	A10F	100.0	4.34	108	3	3	26	0.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	98.3	0.0	0.0	0.0	0.0	69.7	60.9	18.2
	A10H	0.0	4.35	107	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	3.4
	Total	7.3	7.36	107	21	21	93	0.0	0.0	0.0	0.0	0.0	41.5	0.0	0.0	0.0	0.0	0.0	41.6	0.0	0.0	0.0	0.0	8.7	8.7	14.2
FRESB 2017-SB28 CBRE, Greystone, RED	A5H	0.0	7.90	108	15	16	71	84.1	0.0	0.0	71.1	0.0	0.0	0.0	0.0	35.5	0.0	0.0	0.0	0.0	0.0	0.0	43.6	37.6	22.7	13.9
	A7F				0	0	9																			18.8
	A7H				0	0	8											100.0	99.9	0.0	0.0	0.0				19.0
	A10F	100.0	4.06	109	18	18	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	10.5
	A10H	0.0	3.98	109	8	9	20	57.9	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	24.5	13.0	6.7	9.1
	Total	43.4	5.40	109	41	43	151	57.7	0.0	0.0	39.6	0.0	0.0	0.0	0.0	17.4	0.0	37.5	28.9	0.0	0.0	0.0	24.3	19.6	17.6	12.8
FRESB 2017-SB29 Hunt	A5F				0	0	8																			14.5
	A5H	0.0	8.00	107	1	1	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	18.1
	A7F				0	0	20																			17.8
	A7H	0.0	7.48	108	4	4	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	99.0	0.0	0.0	0.0	0.0	0.0	5.4
	A10F	100.0	4.25	107	19	19	72	0.0	0.0	0.0	0.0	0.0	24.9	0.0	0.0	0.0	26.1	0.0	0.0	0.0	0.0	0.0	0.0	4.7	4.8	7.0
	A10H	0.0	4.19	107	1	1	10	0.0	0.0	0.0	0.0	0.0	0.0	99.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3	14.7
	Total	75.9	4.91	107	25	25	200	0.0	0.0	0.0	0.0	0.0	19.6	23.3	0.0	0.0	20.3	0.0	0.0	45.2	0.0	0.0	0.0	3.6	5.8	11.3
FRESB 2017-SB30 CBRE, Greystone, RED, Sabal	A5F				0	0	6																			22.6
	A5H	0.0	8.01	107	4	4	30	0.0	85.1	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	46.9	26.2	13.4	16.6
	A7F				0	0	21																			18.1
	A7H	0.0	7.52	106	2	2	9	0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	88.4	61.1	35.9	12.5
	A10F	100.0	3.99	106	21	22	49	32.6	22.3	0.0	23.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.2	13.9	7.1	8.7
	A10H	0.0	4.16	107	12	12	17	0.0	0.0	0.0	0.0	61.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.1	7.6	3.3
	Total	58.7	4.63	106	39	40	132	20.8	51.4	0.0	14.4	20.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.1	19.7	10.1	11.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2017-SB31 Capital One, CPC, Pinnacle	A5F				0	0	5																			9.3
	A5H	0.0	8.02	106	3	3	41	0.0	0.0	99.6	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	88.8	85.7	53.6	19.2
	A7F				0	0	4																			14.3
	A7H	0.0	7.50	107	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	8.7
	A10F	100.0	4.21	106	25	25	37	0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.2	7.2	3.6	4.1
	A10H	0.0	3.96	107	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4
	Total	80.7	4.70	106	32	32	98	0.0	0.0	58.0	60.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	25.9	13.4	10.5
FRESB 2017-SB32 CBRE, Greystone	A5H	0.0	8.01	105	20	20	56	0.0	0.0	0.0	0.0	0.0	0.0	33.9	0.0	0.0	0.0	34.0	0.0	49.1	0.0	0.0	0.0	0.0	6.8	11.2
	A7F				0	0	11																			19.4
	A10F	100.0	4.20	105	27	27	50	0.0	27.1	0.0	0.0	0.0	40.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	13.3	6.7	6.4
	A10H	0.0	4.17	105	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	4.9
	Total	40.4	5.36	105	65	65	144	0.0	12.1	0.0	0.0	0.0	19.7	11.7	0.0	0.0	0.0	12.0	0.0	19.2	0.0	0.0	4.2	5.7	4.9	8.7
FRESB 2017-SB33 ReadyCap	A5F				0	0	10																			26.8
	A5H	0.0	7.91	109	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.3
	A7F				0	0	8																			9.6
	A7H	0.0	7.51	109	2	2	9	0.0	88.9	0.0	0.0	0.0	0.0	90.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.9	29.4	29.8	10.8
	A10F	100.0	4.34	105	9	10	41	59.1	90.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.9	0.0	0.0	0.0	0.0	0.0	65.2	39.2	30.6	16.0
	A10H	0.0	4.42	105	5	5	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	9.6
	Total	38.8	5.62	107	20	21	108	29.9	78.2	0.0	0.0	0.0	0.0	46.5	0.0	0.0	46.7	0.0	0.0	0.0	0.0	0.0	46.2	25.8	22.1	14.6
FRESB 2017-SB34 Arbor	A5F				0	0	10																			22.9
	A5H	12.5	7.39	105	18	18	74	0.0	0.0	0.0	0.0	0.0	0.0	46.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1	15.3
	A7F				0	0	6																			31.3
	A7H				0	0	4																			22.6
	A10F	100.0	4.43	104	11	11	25	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	0.0	0.0	3.5	8.8
	A10H	0.0	4.55	103	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	6.6
	Total	46.7	6.00	104	32	32	125	0.0	0.0	0.0	0.0	0.0	0.0	28.4	0.0	0.0	0.0	15.3	0.0	0.0	0.0	0.0	0.0	0.0	4.1	14.5
FRESB 2017-SB35 CBRE, Greystone, Sabal	A5F				0	0	3																			23.8
	A5H	0.0	7.99	104	9	10	38	39.4	0.0	0.0	0.0	0.0	0.0	0.0	39.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.2	7.9	7.9	13.1
	A7F				0	0	8																			28.7
	A7H				0	0	9																			24.4
	A10F	100.0	4.42	103	17	17	48	0.0	0.0	0.0	0.0	0.0	60.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.1	0.0	0.0	15.0	7.5	10.8
	A10H	0.0	4.44	104	5	5	8	0.0	0.0	0.0	0.0	93.7	0.0	0.0	0.0	67.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.6	27.3	3.1
	Total	52.9	5.40	103	31	32	114	13.0	0.0	0.0	0.0	44.7	38.0	0.0	12.1	22.6	0.0	0.0	0.0	0.0	10.8	0.0	4.5	18.7	12.3	12.3
FRESB 2017-SB36 Capital One, CBRE, Greystone, RED	A5F				0	0	10																			22.9
	A5H	6.3	7.68	104	11	11	46	0.0	0.0	0.0	0.0	0.0	75.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.0	11.1	12.3
	A7F				0	0	8														0.0	0.0				14.5
	A7H	0.0	6.99	102	2	2	13	0.0	92.5	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	57.8	33.5	18.0	13.1
	A10F	100.0	4.40	103	19	19	40	0.0	0.0	53.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.9	11.8	6.0	6.6
	A10H	0.0	4.39	102	7	7	14	0.0	74.4	80.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.9	38.0	20.4	6.0
	Total	55.8	5.38	103	39	39	131	0.0	30.3	49.0	0.0	0.0	29.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.7	20.6	10.5	10.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2017-SB37 CBRE, CPC, Grey-stone	A5F				0	0	6																			30.7
	A5H	51.9	7.01	102	27	27	71	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	10.2
	A7F				0	0	5																			14.3
	A7H				0	0	5																			21.6
	A10F	100.0	4.44	103	21	21	41	0.0	0.0	72.5	36.5	0.0	32.6	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0	0.0	36.1	30.2	17.0	6.7
	A10H	0.0	4.32	101	2	2	9	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.7	33.6	13.0
	Total	73.7	5.68	102	50	50	137	0.0	0.0	47.7	35.1	0.0	18.5	0.0	0.0	0.0	10.0	9.5	0.0	0.0	0.0	0.0	19.8	19.4	11.5	10.2
FRESB 2017-SB38 Hunt	A5F				0	0	4																			21.8
	A5H				0	0	33																			18.3
	A7F				0	0	7																			16.9
	A7H	0.0	7.41	104	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	10.1
	A10F	100.0	4.64	102	20	20	38	0.0	0.0	0.0	69.8	0.0	0.0	0.0	0.0	0.0	36.6	0.0	0.0	64.5	0.0	0.0	0.0	18.2	12.7	7.6
	A10H	0.0	4.43	102	8	8	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	78.6	0.0	0.0	0.0	0.0	0.0	12.9	7.1
	Total	49.2	4.78	102	30	30	105	0.0	0.0	0.0	45.3	0.0	0.0	0.0	0.0	0.0	21.2	0.0	47.0	41.1	0.0	0.0	0.0	9.6	11.8	11.1
FRESB 2017-SB39 Arbor	A5F				0	0	7																			23.5
	A5H	0.0	8.00	101	9	10	43	69.1	0.0	0.0	92.3	0.0	0.0	27.1	0.0	0.0	0.0	0.0	0.0	0.0	41.3	0.0	31.5	45.5	26.5	15.7
	A7F				0	0	2																			44.9
	A7H				0	0	1																			22.7
	A10F	100.0	4.64	101	7	7	32	0.0	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	46.3	25.3	13.2	6.7	17.2
	A10H	0.0	4.21	100	4	4	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4
	Total	35.8	6.06	101	20	21	95	41.6	0.0	25.9	71.2	0.0	0.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	24.2	18.0	24.2	29.0	16.2	16.7
FRESB 2017-SB40 CBRE, CPC, Grey-stone, RED	A5H	0.0	8.01	101	6	6	45	0.0	0.0	0.0	0.0	78.9	0.0	79.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.5	22.8	16.1
	A7H	0.0	6.97	100	4	4	8	0.0	0.0	0.0	56.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.9	6.5	3.9
	A10F	100.0	4.38	101	26	26	50	0.0	42.6	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	16.9	8.7	4.4	7.7
	A10H	0.0	4.33	100	5	5	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	9.3
	Total	49.9	5.44	101	41	41	119	0.0	24.5	0.0	12.8	24.2	0.0	27.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.9	10.9	8.0	10.3
FRESB 2017-SB41 CBRE, Greystone, Pinnacle, Sabal	A5H	0.0	8.03	99	8	8	48	0.0	0.0	0.0	0.0	0.0	0.0	46.0	0.0	0.0	0.0	46.9	0.0	45.2	0.0	0.0	0.0	0.0	10.1	19.9
	A7F				0	0	5																			23.3
	A10F	100.0	4.35	101	18	20	50	68.8	0.0	0.0	50.5	17.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.0	0.0	0.0	31.3	28.2	14.8	10.7
	A10H	0.0	4.29	99	4	4	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2
	Total	64.0	5.22	100	30	32	110	53.1	0.0	0.0	37.5	11.8	0.0	12.6	0.0	0.0	0.0	13.3	0.0	48.9	0.0	0.0	21.9	19.8	12.3	14.5
FRESB 2017-SB42 CBRE, CPC, Grey-stone, Pinnacle, RED	A5H	0.0	8.02	99	13	13	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	13.1
	A10F	100.0	4.23	99	35	35	66	0.0	0.0	0.0	23.0	0.0	18.8	0.0	0.0	0.0	0.0	26.4	0.0	0.0	0.0	0.0	0.0	7.6	6.3	6.5
	Total	69.6	5.38	99	48	48	119	0.0	0.0	0.0	16.7	0.0	13.7	0.0	0.0	0.0	0.0	19.1	0.0	0.0	0.0	0.0	0.0	5.4	4.5	9.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2017-SB43 CBRE, Greystone, Sabal	A5F				0	0	6																			25.5
	A5H	0.0	8.00	98	4	4	36	0.0	61.6	0.0	62.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.3	27.3	14.2	19.9
	A7H	0.0	6.97	98	2	2	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.0	0.0	0.0	0.0	5.2
	A10F	100.0	4.13	98	26	26	52	0.0	0.0	54.3	38.2	0.0	0.0	0.0	45.7	0.0	0.0	0.0	0.0	52.7	0.0	0.0	23.4	18.9	14.1	7.0
	A10H	0.0	4.38	98	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	8.0
	Total	68.0	4.88	98	39	39	111	0.0	12.0	41.2	37.1	0.0	0.0	0.0	34.5	0.0	0.0	0.0	0.0	41.2	0.0	29.4	20.0	17.0	11.8	11.8
FRESB 2017-SB44 Capital One, CBRE, CPC, Greystone, Pinnacle, RED	A5H	19.3	7.13	99	17	18	45	39.7	0.0	0.0	42.2	30.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.3	20.9	10.7	10.3
	A10F	100.0	4.18	98	33	34	64	20.2	0.0	0.0	27.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	8.6	4.3	6.1
	Total	67.7	5.36	98	50	52	109	28.7	0.0	0.0	33.8	13.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.6	13.8	7.0	7.9

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2018-SB45 Arbor, ReadyCap	A5H	3.7	7.92	99	10	10	66	0.0	0.0	0.0	0.3	0.0	0.0	72.4	46.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.8	17.4
	A10F	100.0	4.33	99	34	35	89	0.0	0.0	0.0	42.4	0.0	0.0	0.0	0.0	0.0	50.8	0.0	0.0	0.0	15.6	0.0	0.0	8.8	10.1	11.8
	Total	73.4	5.32	99	44	45	155	0.0	0.0	0.0	33.4	0.0	0.0	28.8	15.9	0.0	40.0	0.0	0.0	0.0	11.7	0.0	0.0	6.6	11.4	14.2
FRESB 2018-SB46 CBRE, CPC, Grey-stone, Pinnacle, RED	A5H	49.6	5.74	97	56	56	102	0.0	16.5	0.0	8.0	0.0	0.0	13.3	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	5.8	4.3	5.1	6.2
	A10F	100.0	4.29	97	38	39	67	54.2	0.0	12.0	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.7	13.6	8.9	8.9
	Total	67.0	5.24	97	94	95	169	24.0	10.9	4.5	5.2	0.0	0.0	8.8	8.5	0.0	13.6	0.0	0.0	0.0	0.0	0.0	13.4	7.7	6.5	7.2
FRESB 2018-SB47 Basis, CBRE, CPC, Greystone, Pinna-cle, RED, Sabal	A5H	13.9	7.58	96	18	18	78	0.0	0.0	0.0	0.0	0.0	81.4	0.0	40.2	0.0	20.8	0.0	0.0	0.0	0.0	0.0	0.0	25.8	18.4	15.2
	A7F				0	0	18													0.0	0.0	68.1				14.9
	A10F	100.0	4.32	96	56	59	113	27.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.3	0.0	10.0	5.1	2.6	7.3
	Total	78.2	5.15	96	74	77	209	21.3	0.0	0.0	0.0	0.0	35.3	0.0	13.3	0.0	6.4	0.0	0.0	0.0	14.3	11.2	7.6	10.7	7.0	11.1
FRESB 2018-SB48 CBRE, CPC, Grey-stone, Hunt, Pen-nyMac, Pinnacle, RED	A5H	0.0	8.00	95	15	15	60	0.0	0.0	0.0	65.6	0.0	55.7	0.0	18.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.8	15.4	12.0
	A10F	100.0	4.31	96	66	66	126	0.0	0.0	8.0	0.0	0.0	0.0	27.2	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	2.8	1.4	3.3	7.8
	A10H	0.0	4.42	96	29	29	50	0.0	42.3	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	16.8	8.6	4.4	8.2
	Total	64.2	4.88	96	110	110	236	0.0	11.2	5.2	16.0	0.0	13.2	17.7	3.7	0.0	0.0	0.0	0.0	8.8	0.0	0.0	5.6	7.8	5.7	8.9
FRESB 2018-SB49 Arbor, PennyMac, Sabal	A5H	0.0	8.01	95	19	20	54	47.1	0.0	0.0	50.8	0.0	26.6	44.5	0.0	26.3	0.0	0.0	0.0	0.0	0.0	0.0	18.8	24.0	18.6	11.9
	A7F				0	0	21					0.0	0.0	0.0	97.3	72.3	0.0	0.0	0.0	50.0	0.0	0.0				7.9
	A7H	0.0	5.86	95	30	31	39	18.5	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	6.5	3.3	1.7	2.8
	A10F	100.0	4.31	95	22	22	71	0.0	0.0	0.0	0.0	69.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.4	9.3	14.2
	A10H	0.0	4.36	95	12	12	23	0.0	0.0	0.0	0.0	0.0	35.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3	3.6	6.4
	Total	28.4	5.64	95	83	85	208	18.8	0.0	0.0	14.7	27.4	11.9	12.0	20.3	15.1	0.0	0.0	0.0	11.5	0.0	0.0	6.7	12.9	10.4	9.8
FRESB 2018-SB50 Basis, Capital One, CBRE, CPC, Grey-stone, Hunt, Pen-nyMac, Pinnacle, RED	A5F				0	0	27												0.0	0.0	100.0	0.0				20.8
	A5H	0.0	8.00	94	19	20	62	53.3	0.0	0.0	74.7	0.0	0.0	0.0	40.0	0.0	0.0	0.0	0.0	0.0	28.0	0.0	22.0	29.5	18.9	11.9
	A7F				0	0	24							100.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0				10.9
	A10F	100.0	4.29	94	18	18	38	0.0	0.0	0.0	0.0	0.0	38.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.2	0.0	0.0	8.0	4.0	8.9
	A10H	0.0	4.33	93	12	12	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.4	0.0	22.3	0.0	0.0	0.0	0.0	0.0	0.0	7.2	7.9
	Total	41.1	5.53	94	49	50	180	22.8	0.0	0.0	38.9	0.0	17.4	19.7	17.0	13.6	0.0	5.8	57.6	0.0	36.1	0.0	8.2	14.6	19.2	11.5
FRESB 2018-SB51 Basis, CBRE, Grey-stone, Hunt, Pinna-cle, RED	A5H	0.0	7.99	92	23	23	74	0.0	0.0	37.8	27.5	56.6	17.2	0.0	0.0	0.0	0.0	45.6	0.0	0.0	0.0	0.0	14.9	26.7	18.2	12.7
	A7H	0.0	6.46	95	13	14	36	72.6	41.3	0.0	69.3	80.2	0.0	0.0	92.4	0.0	0.0	62.3	0.0	0.0	20.8	0.0	44.4	53.2	47.7	9.4
	A10F	100.0	4.34	93	47	47	87	0.0	16.8	0.0	0.0	17.2	0.0	11.3	0.0	0.0	14.9	0.0	0.0	0.0	0.0	0.0	5.9	6.0	5.3	6.9
	Total	55.5	5.70	93	83	84	197	20.9	18.3	11.9	27.5	48.9	5.0	5.8	46.1	0.0	7.5	34.1	0.0	0.0	6.2	0.0	17.1	23.6	20.5	9.4
FRESB 2018-SB52 ReadyCap, Sabal	A5F	0.0	6.94	98	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	11.4
	A5H	100.0	4.47	93	7	7	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	11.2
	A7F	0.0	7.92	91	8	8	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.1	0.0	48.6	47.9	0.0	0.0	0.0	0.0	14.4	14.7
	A7H	0.0	7.12	93	15	15	30	0.0	0.0	0.0	62.7	0.0	0.0	0.0	0.0	36.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.3	11.2	12.9
	A10F	0.0	4.52	95	19	20	33	47.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.9	0.0	0.0	0.0	19.1	10.0	8.3	5.5
	A10H	100.0	4.43	93	35	35	57	0.0	0.0	0.0	0.0	0.0	0.0	13.5	63.6	0.0	0.0	0.0	18.8	45.1	0.0	0.0	0.0	0.0	11.1	5.7
	Total	44.7	5.41	94	91	92	217	13.5	0.0	0.0	14.4	0.0	0.0	4.8	29.6	6.8	9.5	0.0	21.4	25.8	0.0	0.0	4.7	4.8	9.0	10.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2018-SB53	A5H	0.0	7.91	91	12	12	72	0.0	0.0	45.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.4	16.8	8.6	16.2
Basis, CBRE, CPC,	A7F	100.0	1.00	91	2	3	34	0.0	0.0	0.0	0.0	0.0	0.0	64.6	95.5	88.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.6	14.3
Greystone, Hunt,	A10F	100.0	4.58	91	42	42	70	0.0	0.0	24.6	0.0	0.0	0.0	49.9	0.0	0.0	38.5	0.0	69.2	0.0	0.0	0.0	9.0	4.6	20.8	6.9
Pinnacle, RED	A10H	0.0	4.43	92	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	6.8
	Total	52.6	4.87	91	86	87	226	0.0	0.0	20.8	8.8	0.0	0.0	32.6	31.6	29.4	18.4	0.0	40.1	0.0	0.0	0.0	7.5	5.3	17.2	11.1
FRESB 2018-SB54	A5F	100.0	3.70	89	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	16.2
Arbor	A5H	0.0	7.93	91	17	17	83	0.0	46.1	0.0	38.2	0.0	0.0	0.0	0.0	0.0	42.3	0.0	0.0	37.0	0.0	0.0	18.6	16.6	12.7	17.8
	A7F	100.0	5.25	88	1	1	13	0.0	0.0	0.0	0.0	0.0	67.0	0.0	99.5	0.0	0.0	0.0	0.0	85.9	0.0	0.0	0.0	31.9	46.1	11.7
	A7H	0.0	6.18	91	7	7	19	0.0	65.0	0.0	95.5	0.0	0.0	0.0	71.5	41.0	0.0	0.0	0.0	0.0	0.0	0.0	29.5	49.8	36.9	13.4
	A10F	100.0	4.48	93	21	22	53	30.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.5	0.0	0.0	0.0	0.0	11.2	5.7	5.6	12.4
	Total	50.7	5.96	92	51	52	182	13.7	29.5	0.0	42.8	0.0	6.8	0.0	45.3	6.9	17.5	10.7	0.0	34.1	0.0	0.0	15.2	16.9	15.8	15.1
FRESB 2018-SB55	A5F				0	0	24															0.0				22.7
Basis, Capital One,	A5H	0.0	7.99	89	31	31	66	0.0	28.3	0.0	26.9	28.6	17.9	0.0	0.0	18.0	0.0	17.5	0.0	0.0	0.0	0.0	10.5	18.0	12.1	9.2
CBRE, CPC, Grey-	A7F				0	1	22	0.0	0.0	0.0	0.0	0.0	0.0	92.6	38.6	44.2	0.0	43.4	0.0	40.8	0.0	0.0				9.0
stone, Hunt, Pinna-	A7H	0.0	5.72	90	6	7	21	89.5	60.1	56.8	0.0	67.6	0.0	0.0	0.0	0.0	0.0	0.0	61.8	0.0	0.0	0.0	72.4	54.7	36.6	14.9
cle, RED	A10F	100.0	4.72	89	30	30	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.6	28.3	0.0	31.9	0.0	0.0	0.0	0.0	0.0	9.1	9.1
	A10H	0.0	4.71	90	16	16	29	0.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	0.0	69.9	0.0	0.0	0.0	7.8	3.9	6.8
	Total	39.6	5.96	89	83	85	222	20.1	19.5	9.4	10.3	22.7	13.1	19.0	4.3	22.1	10.5	11.4	21.3	19.6	0.0	0.0	16.4	16.0	15.5	10.4
FRESB 2018-SB56	A5F				0	0	11																			30.1
Arbor, ReadyCap,	A5H	14.9	7.56	88	10	10	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.3	0.0	0.0	0.0	0.0	19.5
Sabal	A7F	100.0	5.01	87	1	1	10	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	74.2	31.3	9.1
	A7H	0.0	5.48	89	4	4	9	0.0	81.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.6	23.5	12.3	8.1
	A10F	100.0	4.72	90	68	69	140	0.0	20.4	23.5	0.0	34.4	14.7	0.0	8.8	0.0	21.3	0.0	8.3	0.0	0.0	0.0	15.3	16.5	11.6	9.5
	A10H	0.0	4.48	90	17	17	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1
	Total	67.2	5.00	90	100	101	226	0.0	21.9	15.9	0.0	24.1	23.2	0.0	5.7	0.0	14.2	0.0	5.4	0.0	4.7	0.0	13.2	15.0	9.6	10.4
FRESB 2018-SB57	A5H	0.0	8.02	88	17	18	77	20.9	0.0	0.0	0.0	0.0	73.2	0.0	0.0	0.0	59.4	0.0	0.0	0.0	19.5	0.0	7.5	23.6	18.6	13.9
Arbor, Basis, CBRE,	A7F				0	0	24		100.0	0.0	0.0	93.6	96.0	0.0	0.0	0.0	0.0	0.0	78.7	0.0	37.0	0.0				16.2
CPC, Greystone,	A7H	0.0	5.60	89	16	16	36	0.0	0.0	0.0	0.0	0.0	83.0	0.0	0.0	0.0	0.0	0.0	0.0	64.0	0.0	0.0	0.0	27.1	13.6	13.3
Hunt, Pinnacle,	A10F	100.0	4.68	89	38	38	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2
ReadyCap, RED	A10H	0.0	4.83	88	22	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.1
	Total	42.0	5.60	89	93	94	224	5.2	12.6	0.0	0.0	13.8	54.6	0.0	0.0	0.0	18.7	0.0	12.2	14.9	8.7	0.0	6.0	17.8	11.5	10.4

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2019-SB58 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.99	86	25	27	83	50.6	17.3	0.0	60.2	16.0	0.0	0.0	17.5	0.0	46.2	0.0	53.8	31.5	18.5	42.8	25.4	27.8	25.7	12.8
	A7H	0.0	5.41	87	16	16	29	0.0	69.3	0.0	30.6	21.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.5	25.3	13.2	8.1
	A10F	100.0	4.90	87	46	46	96	0.0	31.2	13.3	0.0	0.0	0.0	0.0	52.9	0.0	0.0	0.0	0.0	17.8	0.0	0.0	15.9	8.1	9.9	10.3
	A10H	0.0	5.04	86	19	19	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	83.4	0.0	0.0	0.0	29.8	0.0	0.0	0.0	0.0	0.0	16.9	5.5
	Total	40.7	5.68	87	106	108	238	14.2	35.4	5.5	24.6	8.8	0.0	0.0	47.5	0.0	13.0	0.0	21.6	15.5	5.0	13.5	19.4	15.5	15.6	10.0
FRESB 2019-SB59 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.92	85	26	26	83	0.0	0.0	48.5	0.0	0.0	79.9	0.0	0.0	0.0	58.8	0.0	0.0	60.3	0.0	0.0	20.2	32.9	23.1	12.6
	A7F	100.0	4.62	85	3	3	27	0.0	0.0	99.1	97.0	0.0	0.0	0.0	87.6	76.8	89.2	0.0	47.3	0.0	0.0	0.0	88.2	75.0	68.6	19.5
	A7H	0.0	5.65	85	13	15	23	90.4	0.0	0.0	0.0	0.0	49.6	0.0	0.0	0.0	0.0	0.0	0.0	25.9	0.0	62.6	51.8	37.8	20.4	6.4
	A10F	98.2	4.90	85	43	43	77	0.0	0.0	0.0	42.9	0.0	0.0	0.0	0.0	0.0	11.0	0.0	0.0	8.6	0.0	0.0	0.0	9.0	5.4	8.5
	A10H	0.0	4.79	85	23	23	34	0.0	0.0	0.0	77.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.3	11.4	5.1
	Total	41.4	5.70	85	108	110	244	32.7	0.0	25.9	47.5	0.0	38.4	0.0	10.7	8.7	33.8	0.0	4.9	26.7	0.0	15.1	20.7	26.4	18.4	10.0
FRESB 2019-SB60 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.97	83	26	27	74	20.2	0.0	0.0	0.0	0.0	39.6	0.0	0.0	41.1	0.0	65.6	0.0	0.0	11.7	0.0	7.2	11.6	18.2	13.3
	A7H	0.0	4.73	84	18	19	46	52.0	0.0	0.0	0.0	0.0	74.1	0.0	0.0	0.0	0.0	34.1	0.0	0.0	0.0	40.2	21.3	29.9	18.4	10.8
	A10F	100.0	4.74	85	17	17	47	0.0	0.0	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3	3.6	12.9
	A10H	0.0	4.79	84	34	34	59	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.3	4.9
	Total	21.7	5.76	84	95	97	226	19.3	0.0	0.0	0.0	9.3	35.8	0.0	0.0	15.5	0.0	35.6	0.0	0.0	4.1	10.4	6.8	11.9	10.8	10.9
FRESB 2019-SB61 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Orix, ReadyCap, RED, Sabal	A5F	100.0	4.14	83	3	3	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5
	A5H	0.0	7.99	83	26	26	77	0.0	35.0	0.0	0.0	14.5	51.3	48.0	0.0	38.0	0.0	0.0	0.0	25.5	0.0	0.0	13.4	19.9	18.2	14.6
	A7F	100.0	4.69	84	5	7	28	83.0	90.2	88.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	87.9	59.1	33.9	18.0
	A10F	100.0	4.46	84	36	36	54	0.0	0.0	0.0	0.0	0.0	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.7	1.4	6.5
	A10H	0.0	4.81	83	23	23	31	0.0	0.0	22.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.6	0.0	0.0	8.1	4.1	2.1	3.9
	Total	51.1	5.47	83	93	95	223	13.0	30.2	27.6	0.0	3.8	21.6	16.0	0.0	12.3	0.0	0.0	0.0	12.2	0.0	0.0	24.1	16.7	10.8	11.6
FRESB 2019-SB62 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.91	83	20	21	47	27.2	20.7	0.0	0.0	0.0	39.6	79.7	59.4	41.7	0.0	18.1	0.0	32.8	0.0	0.0	16.6	16.1	30.2	10.7
	A7F	100.0	4.89	82	3	4	14	65.2	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	0.0	80.4	0.0	0.0	0.0	0.0	28.9	44.5	34.4	16.7
	A7H	0.0	4.46	82	16	16	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.1	0.0	0.0	0.0	0.0	0.0	0.0	7.2	6.9
	A10F	100.0	4.84	83	43	43	71	0.0	23.2	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	8.4	15.6	10.1	6.7
	A10H	0.0	4.82	83	38	38	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.5	0.0	0.0	0.0	0.0	0.0	0.0	2.9	4.9
	Total	39.5	5.33	83	120	122	210	9.3	12.7	0.0	10.6	23.6	8.6	26.4	17.2	11.2	0.0	27.4	9.4	8.4	0.0	0.0	7.5	11.1	13.6	7.9
FRESB 2019-SB63 , Arbor, Capital One, CBRE, CPC, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.95	83	30	30	58	0.0	0.0	26.7	0.0	0.0	37.9	0.0	0.0	0.0	7.4	0.0	0.0	19.2	50.6	0.0	9.9	12.5	6.9	6.5
	A7F	100.0	4.86	81	3	3	22	0.0	0.0	0.0	91.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.6	17.5	24.9
	A7H	0.0	4.57	82	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	7.7
	A10F	100.0	4.97	82	29	29	56	0.0	0.0	0.0	0.0	0.0	0.0	52.7	0.0	0.0	0.0	51.7	69.5	0.0	0.0	0.0	0.0	0.0	21.3	9.3
	A10H	0.0	5.16	82	12	12	27	0.0	58.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.0	0.0	71.0	0.0	25.2	13.3	31.5	14.1
	Total	29.2	6.17	82	90	90	187	0.0	7.6	12.4	10.7	0.0	18.5	16.8	0.0	0.0	3.2	17.0	46.8	8.3	34.7	0.0	6.8	8.5	12.5	9.9

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2019-SB64, Arbor, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.91	82	47	47	92	0.0	0.0	0.0	0.0	16.2	0.0	0.0	19.6	0.0	0.0	0.0	0.0	0.0	11.7	0.0	0.0	2.9	3.2	9.1
	A10F	100.0	4.92	80	38	39	71	15.7	0.0	0.0	0.0	16.8	0.0	9.8	42.9	0.0	22.5	0.0	0.0	0.0	20.4	0.0	5.5	5.7	10.1	9.6
	Total	43.3	6.62	81	85	86	163	7.2	0.0	0.0	0.0	16.5	0.0	4.4	31.0	0.0	10.8	0.0	0.0	0.0	15.7	0.0	2.4	4.2	6.3	9.3
FRESB 2019-SB65, Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.44	84	2	2	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6
	A5H	0.0	7.85	80	37	37	73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	19.4	0.0	14.4	29.3	9.0	22.0	0.0	0.0	5.2	10.7
	A7H	0.0	4.37	81	9	9	27	0.0	38.4	70.5	52.2	48.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.2	44.5	40.3	21.4	14.7
	A10F	100.0	4.59	79	23	23	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.0	0.0	0.0	0.0	0.0	0.0	8.1	7.5
	A10H	0.0	4.88	80	35	35	51	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.9	4.5	2.3	4.4
	Total	23.6	5.77	80	106	106	217	0.0	3.8	18.2	6.6	6.2	0.0	0.0	0.0	8.2	6.9	0.0	22.6	10.9	3.1	35.4	7.7	6.0	6.4	9.4
FRESB 2019-SB66, Arbor, Basis, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.46	78	38	39	72	19.6	0.0	0.0	0.0	0.0	0.0	54.3	0.0	13.5	0.0	0.0	12.6	0.0	28.4	20.2	7.0	3.5	10.2	9.6
	A7F	100.0	4.70	79	9	10	25	94.9	70.6	0.0	0.0	29.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	72.4	48.9	27.6	12.7
	A7H	0.0	4.55	79	12	12	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.2	0.0	0.0	0.0	0.0	0.0	10.6
	A10F	100.0	4.63	78	35	35	48	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.0	0.0	0.0	0.0	24.6	0.0	7.1	3.5	4.4	5.1
	A10H	0.0	4.60	79	32	32	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	21.7	0.0	0.0	0.0	0.0	7.1
	Total	38.0	5.41	78	126	128	219	28.9	17.9	0.0	0.0	4.0	0.0	19.7	0.0	4.1	8.6	0.0	3.8	6.4	20.1	6.4	16.3	9.0	7.6	8.5
FRESB 2019-SB67 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.82	78	2	2	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.0
	A5H	0.0	5.28	77	43	43	67	0.0	9.1	0.0	29.2	54.3	0.0	0.0	0.0	0.0	12.4	0.0	0.0	0.0	0.0	0.0	3.1	18.7	10.5	7.2
	A7H	0.0	4.25	77	14	14	23	0.0	0.0	83.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.0	25.7	13.4	10.0
	A10F	100.0	4.54	77	32	32	43	0.0	0.0	30.2	0.0	0.0	0.0	47.2	0.0	0.0	19.7	0.0	0.0	40.5	0.0	0.0	11.4	5.8	9.6	5.1
	A10H	0.0	4.52	77	24	24	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.7	0.0	0.0	0.0	0.0	0.0	2.4	8.8
	Total	27.7	4.83	77	115	115	195	0.0	4.1	27.7	13.8	29.3	0.0	15.4	0.0	0.0	11.1	0.0	4.2	13.1	0.0	0.0	11.6	13.4	9.3	8.4
FRESB 2019-SB68 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	3.9	7.52	80	34	36	63	14.7	0.0	0.0	33.4	46.8	0.0	0.0	0.0	19.3	36.6	0.0	22.1	0.0	0.0	0.0	5.1	18.3	16.2	8.0
	A7F	100.0	4.64	77	19	20	37	47.0	0.0	0.0	36.8	57.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	0.0	0.0	18.8	27.7	14.3	9.7
	A7H	0.0	4.34	76	10	10	24	0.0	0.0	0.0	0.0	0.0	0.0	95.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.4	13.8
	A10F	100.0	4.60	76	22	22	38	0.0	0.0	0.0	56.4	0.0	0.0	0.0	26.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0	8.9	5.5
	A10H	0.0	4.41	76	27	27	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.4	2.5
	Total	35.6	5.70	78	112	115	194	13.9	0.0	0.0	32.9	31.1	0.0	24.6	6.1	8.1	29.2	0.0	9.6	2.7	0.0	0.0	4.8	14.3	13.9	7.6
FRESB 2019-SB69 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.04	76	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	97.6	0.0	70.9	28.3	0.0	0.0	35.4	11.9
	A5H	0.0	6.96	75	45	45	81	0.0	0.0	82.0	27.3	31.0	32.7	0.0	0.0	0.0	0.0	29.8	0.0	0.0	0.0	15.2	45.1	37.6	22.2	11.5
	A10F	100.0	4.50	76	29	29	41	0.0	0.0	0.0	0.0	0.0	14.2	0.0	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	0.0	2.5	3.5	6.7
	A10H	0.0	4.34	75	24	24	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6
	Total	37.0	5.34	75	100	100	179	0.0	0.0	47.9	12.0	14.0	19.2	0.0	0.0	0.0	8.0	13.6	15.2	0.0	6.8	9.3	19.9	17.5	11.9	8.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2020-SB70, Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.93	75	28	28	61	0.0	29.9	60.0	0.0	0.0	0.0	12.9	0.0	13.2	0.0	46.2	0.0	0.0	15.1	0.0	35.3	18.8	16.4	11.1
	A10F	100.0	4.37	74	50	50	63	0.0	30.2	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.7	0.0	0.0	18.7	9.7	4.9	4.6
	A10H	0.0	4.26	74	26	27	42	36.4	0.0	64.7	0.0	53.6	28.2	0.0	0.0	13.9	0.0	26.9	0.0	0.0	0.0	0.0	39.7	35.2	21.6	6.5
	Total	42.3	5.13	74	104	105	166	11.5	22.9	49.2	0.0	19.6	9.3	4.2	0.0	8.4	0.0	25.0	0.0	4.2	5.1	0.0	30.2	20.3	13.6	7.4
FRESB 2020-SB71, Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.78	74	24	25	53	0.0	67.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.1	0.0	0.0	31.0	16.6	8.5	12.9
	A7F	100.0	3.88	74	21	21	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	0.4
	A10F	100.0	4.33	73	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	20.6	0.0	0.0	0.0	0.0	0.0	1.9	7.5
	A10H	0.0	4.17	73	26	27	35	18.6	0.0	0.0	0.0	25.8	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	6.6	8.1	5.8	3.5
	Total	49.9	4.80	74	93	95	145	4.8	27.0	0.0	0.0	6.8	0.0	0.0	0.0	0.0	0.0	0.0	9.7	13.8	0.0	0.0	11.4	6.9	4.3	7.0
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.18	72	21	25	58	91.3	80.6	63.7	0.0	20.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.4	60.9	0.0	80.5	54.4	31.1	15.2
	A10F	100.0	4.24	72	25	25	33	0.0	0.0	54.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.5	12.2	6.2	5.0
	Total	60.1	5.02	72	46	50	91	64.6	53.5	59.2	0.0	10.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.7	38.5	0.0	59.2	35.8	19.2	11.0
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.57	70	13	13	33	0.0	86.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.7	0.0	0.0	34.8	0.0	48.8	27.4	18.5	17.0
	A7F	100.0	3.89	71	17	17	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.3
	A10F	100.0	4.10	70	22	22	29	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	0.0	26.8	0.0	0.0	0.0	0.0	0.0	4.3	4.5
	A10H	0.0	4.17	71	26	27	36	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.8	59.1	0.0	0.0	0.0	0.0	18.7	7.4	3.7	12.5	5.9
	Total	54.3	4.29	71	78	79	120	7.0	26.8	0.0	0.0	0.0	0.0	6.0	0.0	12.9	25.1	8.6	8.6	0.0	6.9	6.5	12.0	6.1	8.4	8.0
FRESB 2020-SB74, Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.74	71	3	3	28	0.0	0.0	2.6	0.0	0.0	0.0	0.0	100.0	99.1	0.0	0.0	48.4	72.5	74.8	0.0	0.9	0.4	76.2	16.7
	A5H	0.0	5.39	69	27	27	43	0.0	0.0	0.0	25.9	39.9	61.7	0.0	0.0	0.0	0.0	31.0	32.1	0.0	0.0	0.0	0.0	26.6	19.2	8.4
	A7H	0.0	3.85	70	23	23	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	0.0	0.0	0.0	0.0	0.0	1.6	3.8
	A10F	100.0	3.91	69	36	36	46	0.0	0.0	0.0	44.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	4.7	3.7
	Total	42.9	4.34	69	89	89	147	0.0	0.0	0.1	27.9	14.6	26.8	0.0	40.5	33.9	0.0	10.8	21.8	16.5	19.1	0.0	0.0	12.7	16.3	7.4
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F				0	0	25							100.0	100.0	0.0	0.0	50.1	0.0	46.7	0.0	0.0				15.9
	A5H	0.0	5.29	69	38	38	54	0.0	0.0	11.2	11.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5	0.0	0.0	0.0	3.9	3.9	3.4	4.5
	A10F	100.0	3.90	68	28	28	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	3.5
	A10H	0.0	3.96	69	42	42	46	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	4.7	2.4	1.3
	Total	25.5	4.50	69	108	108	159	0.0	0.0	13.5	4.9	0.0	0.0	18.1	78.7	0.0	0.0	11.7	6.0	11.1	0.0	0.0	4.8	3.2	16.4	5.6

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2020-SB76 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.56	68	4	4	18	0.0	0.0	0.0	0.0	0.0	0.0	81.6	99.9	58.5	57.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.3	6.7
	A5H	0.0	5.41	69	35	35	50	0.0	19.2	0.0	28.8	0.0	17.1	26.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.9	11.7	8.3	5.3
	Total	8.9	5.25	69	39	39	68	0.0	17.7	0.0	26.7	0.0	15.6	35.8	58.7	16.1	16.7	0.0	0.0	0.0	0.0	0.0	6.3	10.7	17.4	5.7
FRESB 2020-SB77 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.23	66	36	37	55	16.5	26.8	0.0	0.0	21.8	0.0	15.6	17.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0	11.5	8.6	7.0
	A7F	100.0	3.86	68	13	13	25	0.0	0.0	0.0	0.0	0.0	81.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.8	13.0	10.6
	A7H	0.0	3.42	67	52	52	59	0.0	0.0	0.0	11.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	0.0	2.0	1.0	2.1
	Total	11.6	3.81	67	101	102	139	7.4	12.5	0.0	5.4	10.1	18.2	7.0	8.1	0.0	0.0	0.0	0.0	0.0	0.0	8.6	6.8	9.2	5.8	5.4
FRESB 2020-SB78 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.84	67	32	32	51	0.0	0.0	0.0	0.0	0.0	15.6	0.0	0.0	46.2	11.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	7.4	7.3
	A10F	100.0	3.65	66	31	31	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	3.6
	A10H	0.0	3.77	67	50	51	63	12.8	0.0	10.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.2	0.0	0.0	0.0	0.0	7.8	4.0	5.9	5.0
	Total	25.1	4.13	67	113	114	153	5.2	0.0	4.1	0.0	0.0	5.9	0.0	4.7	20.4	4.3	16.8	0.0	0.0	0.0	0.0	3.1	2.6	5.4	5.6
FRESB 2020-SB79 Arbor, Basis, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.23	65	38	38	49	0.0	0.0	9.2	0.0	0.0	52.0	0.0	0.0	22.3	0.0	0.0	28.5	0.0	0.0	0.0	3.2	13.3	11.3	4.5
	A7H	0.0	3.22	66	41	41	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	2.1	0.9
	A10F	100.0	3.90	65	37	37	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9
	Total	27.3	3.75	65	116	116	136	0.0	0.0	3.2	0.0	0.0	22.5	0.0	0.0	8.6	0.0	9.0	11.4	0.0	0.0	0.0	1.1	4.7	4.9	3.1
FRESB 2020-SB80 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.10	67	32	32	49	0.0	29.4	14.5	78.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	29.1	15.1	6.3
	A10F	100.0	3.75	64	24	24	40	0.0	0.0	0.0	0.0	0.0	31.2	0.0	0.0	58.7	63.6	0.0	0.0	0.0	31.3	0.0	0.0	6.2	17.9	8.1
	A10H	0.0	3.70	66	65	65	76	0.0	0.0	0.0	7.4	0.0	0.0	0.0	12.6	15.5	0.0	0.0	0.0	0.0	25.4	0.0	0.0	1.3	3.1	2.5
	Total	20.2	4.11	66	121	121	165	0.0	9.5	4.5	40.2	0.0	7.0	0.0	6.4	22.8	19.3	0.0	0.0	0.0	20.0	0.0	4.8	11.5	10.0	5.0
FRESB 2020-SB81 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.49	63	21	23	32	71.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.4	0.0	0.0	0.0	0.0	33.1	18.0	15.6	6.8
	A10F	100.0	3.61	62	35	35	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	2.5
	A10H	0.0	3.66	63	45	45	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4
	Total	39.7	3.80	63	101	103	131	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	0.0	0.0	8.1	4.1	3.6	5.5

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2021-SB82 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.67	62	5	6	36	99.2	95.6	72.3	97.9	30.1	0.0	50.3	0.0	0.0	71.7	19.1	0.0	0.0	0.0	0.0	91.6	79.6	54.5	15.4
	A7F	100.0	3.63	62	16	16	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.6	0.0	0.0	0.0	0.0	0.0	3.6	6.8
	A7H	0.0	3.51	63	26	26	37	0.0	0.0	0.0	32.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.3	3.1	7.9
	A10F	100.0	3.41	61	61	61	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	4.4
	Total	74.3	3.48	62	108	109	169	19.2	17.2	13.2	50.1	6.3	0.0	12.3	0.0	4.1	23.4	4.6	5.4	0.0	0.0	0.0	16.5	19.5	13.9	7.9
FRESB 2021-SB83 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.49	60	7	16	38	0.0	65.5	98.9	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	0.0	17.7	0.0	92.5	61.4	34.8	10.4
	A10F	100.0	3.51	60	72	73	78	23.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.9	0.0	8.5	4.3	2.2	1.6
	A10H	0.0	3.40	60	32	32	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.7
	Total	71.4	3.47	60	111	121	157	15.9	15.3	59.3	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	15.7	0.0	35.0	18.7	9.8	4.8
FRESB 2021-SB84 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.80	60	20	20	33	0.0	0.0	0.0	0.0	0.0	41.3	0.0	0.0	0.0	0.0	0.0	40.0	73.3	0.0	23.6	0.0	8.7	8.5	12.0
	A10F	100.0	3.31	60	54	54	67	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	0.0	0.0	0.0	0.0	8.6	4.3	3.8	3.8
	A10H	0.0	3.33	59	35	35	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9
	Total	48.4	3.40	60	109	109	142	0.0	0.0	12.2	0.0	0.0	8.9	0.0	0.0	0.0	0.0	9.0	8.8	22.3	0.0	5.3	4.3	3.7	3.4	5.6
FRESB 2021-SB85 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.26	59	21	21	28	0.0	0.0	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	1.6	5.8
	A7H	0.0	3.04	59	23	23	25	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.7	0.0	0.0	0.0	9.1	4.6	6.5	1.3
	A10F	100.0	3.51	59	34	34	39	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.3	11.5	5.8	3.1
	A10H	0.0	3.37	58	49	49	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	4.0
	Total	25.6	3.32	59	127	127	150	0.0	5.9	17.6	0.0	0.0	3.4	0.0	0.0	0.0	5.3	0.0	10.2	0.0	0.0	0.0	8.2	4.7	3.7	3.6
FRESB 2021-SB86 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.37	59	12	12	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	12.2
	A10F	100.0	3.45	58	48	48	58	0.0	0.0	0.0	0.0	13.7	10.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.3	2.2	3.7
	A10H	0.0	3.35	58	67	67	76	0.0	0.0	15.3	0.0	6.6	0.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4	3.8	2.5	1.6
	Total	39.3	3.39	58	127	127	153	0.0	0.0	8.3	0.0	8.9	4.4	3.4	0.0	7.6	0.0	0.0	0.0	0.0	0.0	0.0	2.9	3.7	2.8	3.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans Dec	Nov	Orig	2025 Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2024 Dec	Nov	Oct	Sep	Horizons 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	3.54	58	17	17	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	0.0	0.0	0.0	59.2	0.0	0.0	33.7	0.0	0.0	15.0	13.1
	A7F	100.0	3.49	57	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	6.4
	A10F	100.0	3.45	57	45	45	52	0.0	0.0	0.0	0.0	0.0	0.0	36.6	0.0	0.0	24.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	3.6
	A10H	0.0	3.40	57	45	45	49	0.0	0.0	0.0	0.0	19.7	0.0	11.8	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6	3.7	1.1
	Total	55.0	3.45	57	128	128	155	0.0	0.0	0.0	0.0	7.0	0.0	20.0	14.4	0.0	10.6	0.0	11.2	0.0	0.0	5.6	0.0	1.2	5.6	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	58	19	22	32	96.1	39.1	26.5	0.0	0.0	0.0	19.4	0.0	26.3	0.0	46.2	0.0	0.0	0.0	0.0	71.0	44.7	31.8	10.1
	A5H	0.0	3.41	56	22	22	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.4	2.4
	A10F	100.0	3.53	56	64	64	70	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1	2.0	1.3
	A10H	0.0	3.36	56	36	36	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.9	0.0	0.0	0.0	0.0	0.0	3.3
	Total	53.5	3.44	56	141	144	167	34.8	7.2	4.6	9.5	0.0	0.0	3.3	9.4	4.7	0.0	9.6	0.0	8.1	0.0	0.0	16.6	10.1	7.3	3.6
FRESB 2021-SB89 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.32	55	24	24	31	0.0	20.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3	3.7	1.8	6.8
	A7F	100.0	3.32	55	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1
	A10F	100.0	3.44	55	48	48	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4
	A10H	0.0	3.37	55	36	36	38	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	34.5	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9	1.4
	Total	58.9	3.37	55	141	141	155	0.0	3.7	0.0	0.0	0.0	0.0	0.5	0.0	10.0	0.8	0.0	0.0	0.0	0.0	0.0	1.2	0.6	1.3	2.3
FRESB 2021-SB90 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.34	55	28	28	37	0.0	0.0	0.0	42.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.3	34.5	0.0	0.0	0.0	9.1	7.7	4.6
	A7H	0.0	3.28	55	38	39	44	0.0	0.0	0.0	0.0	0.0	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	2.8
	A10F	100.0	3.28	55	38	39	40	22.9	0.0	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.2	4.2	3.9	0.9
	A10H	0.0	3.41	54	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	33.1	0.0	0.0	0.0	0.0	0.0	3.4	1.2
	Total	53.0	3.32	55	134	136	153	7.6	0.0	0.0	12.4	0.0	0.0	10.6	0.0	0.0	0.0	0.0	15.0	10.1	0.0	0.0	2.6	3.5	4.0	2.5
FRESB 2021-SB91 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.38	53	31	31	35	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	24.6	0.0	0.0	0.0	0.0	0.0	3.3	4.0	3.2
	A7F	100.0	3.54	53	32	32	35	0.0	25.2	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	9.2	4.7	2.3	2.3
	A10F	100.0	3.48	54	42	42	47	0.0	0.0	26.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.8	0.0	33.0	0.0	9.8	5.0	3.4	2.1
	A10H	0.0	3.65	53	32	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.1	0.0	0.0	0.0	0.9
	Total	54.6	3.51	53	137	137	151	0.0	6.7	9.0	4.5	0.0	0.0	0.0	0.0	0.0	0.0	6.4	3.5	0.0	11.8	6.5	5.3	3.4	2.6	2.2

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2021-SB92 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.46	53	21	21	26	0.0	0.0	58.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.9	13.5	6.9	5.9
	A5H	0.0	3.08	52	31	32	36	36.1	0.0	0.0	0.0	0.0	0.0	31.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.7	7.0	6.6	3.7
	A7H	0.0	3.45	53	26	26	32	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	2.0	5.2
	A10F	100.0	3.59	54	37	37	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	1.7
	Total	51.4	3.40	53	115	116	135	11.0	0.0	14.5	0.0	0.0	5.3	9.6	0.0	0.0	8.1	0.0	0.0	0.0	0.0	0.0	8.7	5.3	4.2	3.9
FRESB 2021-SB93 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	51	47	47	51	0.0	0.0	16.3	0.0	41.3	0.0	0.0	0.0	0.0	0.0	41.9	0.0	0.0	0.0	0.0	5.8	11.3	10.0	2.6
	A7F	100.0	3.31	51	28	28	35	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.2	0.0	0.0	0.0	0.0	7.7	8.5	4.5
	A10F	100.0	3.70	52	63	63	67	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	8.0	4.0	2.0	1.3
	Total	63.2	3.37	51	138	138	153	0.0	9.6	6.3	10.4	17.9	0.0	0.0	0.0	0.0	0.0	18.7	12.1	0.0	0.0	3.8	5.4	7.6	6.5	2.5

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2022-SB94	A5F	100.0	3.23	50	27	27	33	0.0	0.0	0.0	0.0	0.0	0.0	54.0	0.0	65.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.6	4.4
Arbor, Basis, Berka-dia, Capital One,	A5H	0.0	3.10	50	44	44	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.7	0.0	0.0	0.0	0.0	0.0	0.0	5.6	3.2
CBRE, Greystone,	A7H	0.0	3.37	50	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	2.7
Orix, Pinnacle, ReadyCap, Sabal,	A10F	100.0	3.50	50	31	31	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.8	0.0	0.0	0.0	0.0	0.0	1.8
Walker & Dunlop	Total	43.7	3.29	50	136	136	152	0.0	0.0	0.0	0.0	0.0	0.0	13.9	0.0	19.6	0.0	19.9	0.0	12.1	0.0	0.0	0.0	0.0	4.9	3.0
FRESB 2022-SB95 Arbor, Basis, Berka-dia, Capital One,	A5H	0.0	3.04	49	46	46	51	0.0	0.0	0.0	38.1	22.6	37.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.7	9.5	3.0
CBRE, CPC Mort-	A7F	100.0	3.29	50	33	33	37	0.0	0.0	0.0	16.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	1.5	2.6
gage, Greystone, Orix, Pinnacle,	A10H	0.0	3.49	50	52	52	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	0.0	37.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2	1.8
ReadyCap, Sabal, Walker & Dunlop	Total	22.4	3.27	50	131	131	145	0.0	0.0	0.0	20.3	9.6	17.3	0.0	5.6	0.0	16.6	0.0	0.0	0.0	0.0	0.0	0.0	8.4	6.1	2.5
FRESB 2022-SB96 Arbor, Basis, Berka-	A5H	0.0	3.16	48	49	49	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	3.8	1.9
dia, Capital One,	A7F	100.0	3.44	48	52	52	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6
CBRE, Greystone, Orix, Pinnacle,	A10F	100.0	3.67	48	58	58	62	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4
ReadyCap, Sabal, Walker & Dunlop	Total	68.0	3.42	48	159	159	169	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	0.0	1.2	1.7
FRESB 2022-SB97	A5F	100.0	3.26	47	39	39	44	0.0	50.3	0.0	36.1	0.0	15.9	17.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.8	19.7	11.5	3.4
Arbor, Basis, Berka-dia, Capital One,	A5H	0.0	3.16	48	33	34	35	35.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	0.0	13.4	6.9	5.2	1.4
CBRE, Greystone,	A7F	100.0	3.35	47	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4	1.4
Orix, Pinnacle, ReadyCap, Sabal,	A7H	0.0	3.40	48	43	43	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.1	0.0	0.0	0.0	0.0	0.0	6.7	2.0
Walker & Dunlop	Total	48.9	3.30	48	149	150	160	10.1	16.3	0.0	11.1	0.0	4.5	5.0	0.0	14.1	0.0	4.8	18.9	0.0	0.0	0.0	9.0	7.2	7.3	2.1
FRESB 2022-SB98 Arbor, Basis, Berka-	A5H	0.0	3.16	45	49	49	51	0.0	0.0	0.0	0.0	0.0	0.0	15.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.7
dia, Capital One, CBRE, CPC Mort-	A7H	0.0	3.34	46	25	25	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	13.8	0.0	0.0	0.0	0.0	0.3
gage, Greystone, Orix, Pinnacle,	A10F	100.0	3.66	46	61	61	64	0.0	0.0	0.0	20.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	1.9	1.2
ReadyCap, Sabal, Walker & Dunlop	Total	41.3	3.41	46	135	135	141	0.0	0.0	0.0	9.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	1.6	1.3	0.8
FRESB 2022-SB99 Arbor, Basis, Berka-	A5H	0.0	3.24	45	41	41	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8
dia, Capital One, CBRE, CPC Mort-	A7F	100.0	3.44	45	53	53	55	0.0	0.0	0.0	0.0	29.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.6	4.0	1.1
gage, Greystone, Orix, Pinnacle,	A10H	0.0	3.57	45	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
ReadyCap, Sabal, Walker & Dunlop	Total	34.8	3.43	45	151	151	154	0.0	0.0	0.0	0.0	11.3	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	1.4	0.6

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2022-SB100 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.21	43	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.47	44	30	30	34	0.0	0.0	0.0	56.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.6	6.2	1.8
	A10F	100.0	3.65	44	37	37	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.3
	A10H	0.0	3.58	44	48	48	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	44.7	3.48	44	149	149	154	0.0	0.0	0.0	16.7	0.0	0.0	0.0	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	1.8	0.5
FRESB 2022-SB101 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.55	46	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	31.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.1	0.9
	A5H	0.0	3.24	44	19	19	21	0.0	29.6	32.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.3	11.6	5.9	1.8
	A7F	100.0	3.51	45	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	0.8
	A7H	0.0	3.46	44	33	33	34	0.0	0.0	0.0	0.0	18.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	1.7	0.5
	A10F	100.0	3.76	44	22	22	24	0.0	0.0	0.0	37.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	3.8	2.3
	Total	54.6	3.49	45	118	118	127	0.0	6.1	7.0	7.0	5.5	0.0	6.4	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.4	4.3	3.3	1.1
FRESB 2022-SB102 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.44	43	36	36	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.54	43	38	39	41	9.5	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	25.6	0.0	0.0	0.0	0.0	3.3	4.1	4.5	1.4
	A7H	0.0	3.58	43	23	24	25	64.9	0.0	0.0	0.0	0.0	0.0	34.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.7	15.4	11.1	3.4
	A10F	100.0	3.81	42	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
	Total	60.8	3.60	43	132	134	137	19.0	0.0	0.0	5.1	0.0	0.0	7.1	0.0	0.0	0.0	9.7	0.0	0.0	0.0	0.0	6.7	4.3	3.6	1.1
FRESB 2022-SB103 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.71	42	16	16	19	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.9	4.5	2.3	2.8
	A5H	0.0	3.68	41	38	39	39	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.3	2.7	1.3	0.4
	A7F	100.0	3.94	42	27	27	38	0.0	0.0	0.0	0.0	0.0	0.0	19.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	0.6
	A10H	0.0	3.64	43	34	34	35	0.0	0.0	0.0	0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	3.7	1.1
	Total	42.9	3.74	42	115	116	131	4.2	0.0	3.8	0.0	0.0	12.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6	3.4	2.3	1.0
FRESB 2022-SB104 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	4.08	41	33	33	38	0.0	0.0	0.0	0.0	15.7	0.0	0.0	0.0	63.9	0.0	0.0	52.9	0.0	0.0	0.0	0.0	2.8	15.6	5.5
	A5H	0.0	4.30	40	37	38	39	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.9	0.0	0.0	0.0	0.0	0.0	4.5	2.3	3.2	1.0
	A10F	100.0	4.39	41	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.96	42	37	37	39	0.0	0.0	0.0	0.0	0.0	28.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.1	0.0	0.0	5.5	2.8	1.6
	Total	49.5	4.19	41	140	141	149	3.5	0.0	0.0	0.0	3.8	8.1	0.0	0.0	21.1	6.1	0.0	16.8	0.0	6.5	0.0	1.2	2.6	5.3	2.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2023-SB105 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.07	37	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.13	37	31	32	32	18.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.5	3.3	1.7	0.6
	A7F	100.0	5.12	38	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.51	37	16	16	18	0.0	51.9	0.0	0.0	0.0	0.0	0.0	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	21.6	11.3	12.4	4.8
	Total	74.5	5.17	37	104	105	107	5.1	11.9	0.0	0.0	0.0	0.0	0.0	0.0	14.7	0.0	0.0	0.0	0.0	0.0	0.0	5.8	2.9	2.8	1.1
FRESB 2023-SB106 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.27	35	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
	A5H	0.0	5.10	35	19	19	23	0.0	0.0	0.0	0.0	0.0	40.2	0.0	0.0	0.0	0.0	0.0	61.5	0.0	25.7	0.0	0.0	8.4	11.9	6.4
	A7F	100.0	5.30	35	20	20	21	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	4.7	2.4	0.9
	A10F	100.0	5.32	36	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	70.0	0.0	0.0	0.0	5.3
	Total	80.1	5.25	35	92	92	99	0.0	0.0	0.0	0.0	6.4	9.8	0.0	0.0	0.0	0.0	0.0	18.3	0.0	6.3	21.6	0.0	2.8	3.1	2.7
FRESB 2023-SB107 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.33	31	33	33	34	0.0	28.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.7	5.5	2.8	1.1
	A5H	0.0	5.28	30	16	16	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.1	0.0	0.0	0.0	0.0	0.0	1.4
	A10F	100.0	5.52	31	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	5.25	31	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	65.9	5.35	31	97	97	99	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	0.0	0.0	4.7	2.4	1.2	0.7
FRESB 2023-SB108 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.43	30	29	29	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.9
	A5H	0.0	5.49	30	19	19	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	5.52	30	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.58	30	24	24	26	0.0	0.0	0.0	49.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.4	0.0	0.0	0.0	0.0	10.8	8.9	3.8
	Total	80.4	5.50	30	97	97	100	0.0	0.0	0.0	13.5	0.0	0.0	0.0	8.0	0.0	0.0	0.0	9.1	0.0	0.0	0.0	0.0	2.4	2.7	1.1
FRESB 2023-SB109 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.62	30	39	39	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	0.0	0.0	3.4	1.5
	A7F	100.0	5.56	29	13	13	17	0.0	0.0	50.2	78.3	0.0	0.0	0.0	25.7	0.0	0.0	0.0	49.2	0.0	0.0	0.0	21.1	31.1	23.1	10.3
	A10F	100.0	5.67	30	17	17	18	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.5	4.3	2.2	1.0
	A10H	0.0	5.28	36	18	18	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.4	75.4	68.1	0.0	0.0	0.0	0.0	15.0	10.2
	Total	82.9	5.56	31	87	87	97	0.0	0.0	14.5	21.5	0.0	0.0	0.0	4.9	0.0	0.0	6.8	42.1	19.4	0.0	0.0	5.1	6.4	8.6	4.5

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2023-SB110 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.74	29	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0	3.6
	A5H	0.0	5.56	30	15	15	16	0.0	0.0	0.0	0.0	0.0	0.0	46.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	2.3
	A7H	0.0	5.39	32	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.69	29	13	13	15	0.0	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	0.0	0.0	9.5	8.2	3.8
	Total	59.3	5.62	30	75	75	79	0.0	0.0	0.0	12.5	0.0	0.0	11.3	0.0	0.0	30.6	9.2	0.0	0.0	0.0	0.0	0.0	2.2	5.8	2.7
FRESB 2023-SB111 Arbor, Basis, Berkadia, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.90	28	26	26	28	0.0	26.2	51.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.5	15.6	8.0	3.9
	A7F	100.0	5.73	28	15	15	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.71	28	16	16	17	0.0	0.0	0.0	26.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1	2.5	1.2
	A10H	0.0	5.69	29	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	77.0	5.78	28	75	75	78	0.0	10.1	23.0	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.7	6.9	3.5	1.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2024-SB112 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.85	27	26	26	29	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.0	0.0	0.0	18.7	7.9	4.0	4.7	3.3
	A5H	0.0	5.93	27	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	75.2	0.0	0.0	0.0	6.0
	A7F	100.0	6.23	26	19	19	20	0.0	0.0	21.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	4.0	2.0	1.0
	A10F	100.0	6.45	26	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	77.6	6.05	27	84	84	89	0.0	9.2	5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.1	0.0	0.0	32.9	5.0	2.5	2.3	2.9
FRESB 2024-SB113 Arbor, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.17	26	43	43	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.2	17.8	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	6.3	3.8
	A5H	0.0	6.14	25	14	14	15	0.0	85.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.6	26.7	14.1	8.6
	A10F	100.0	6.69	24	11	12	12	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	18.8	9.8	5.0	3.0
	Total	80.6	6.25	25	68	69	73	10.9	32.9	0.0	0.0	0.0	0.0	0.0	18.1	11.3	0.0	0.0	13.9	0.0	0.0	0.0	15.7	8.1	7.8	4.7
FRESB 2024-SB114 Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.62	23	42	42	46	0.0	25.3	0.0	0.0	0.0	0.0	0.0	0.0	36.3	11.7	0.0	0.0	0.0	0.0	0.0	9.3	4.7	7.0	5.2
	A7F	100.0	6.47	22	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.40	20	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.53	22	83	83	87	0.0	15.2	0.0	0.0	0.0	0.0	0.0	0.0	22.8	7.0	0.0	0.0	0.0	0.0	0.0	5.4	2.7	4.0	3.0
FRESB 2024-SB115 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.52	21	49	50	50	10.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	1.7	0.9	0.7
	A7F	100.0	6.31	18	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	40.3	0.0	0.0	0.0	0.0	3.4
	A10F	100.0	6.63	18	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.50	20	88	89	90	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.9	0.0	2.0	1.0	0.5	1.2
FRESB 2024-SB116 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.53	18	60	60	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
	A7F	100.0	6.45	16	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
	A10F	100.0	6.49	16	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
	Total	100.0	6.51	17	99	99	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2024-SB117	A5F	100.0	6.42	18	43	43	45	0.0	0.0	25.2	0.0	0.0	0.0	17.5	0.0	0.0	0.0	0.0	0.0	0.0			9.3	4.7	3.9	3.6
Arbor, Berkadia, CBRE, Greystone,	A7F	100.0	5.95	15	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0
Lument Capital, Pinnacle, Ready-	A10F	100.0	5.95	14	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0
Cap, Regions Bank, Walker & Dunlop	Total	100.0	6.22	17	74	74	76	0.0	0.0	15.3	0.0	0.0	0.0	10.5	0.0	0.0	0.0	0.0	0.0	0.0			5.4	2.7	2.3	2.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2025-SB118 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.98	14	40	40	41	0.0	0.0	10.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					3.7	1.9	1.0	1.0
	A7F	100.0	5.91	14	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0	0.0	0.0	0.0
	A10F	100.0	5.91	13	22	22	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.8					0.0	0.0	1.8	1.8
	Total	100.0	5.95	14	86	86	88	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5					2.0	1.0	0.9	0.9
FRESB 2025-SB119 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready-Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.71	13	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
	A7F	100.0	5.55	14	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
	A10F	100.0	5.61	12	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
	Total	100.0	5.63	13	88	88	88	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
FRESB 2025-SB120 Arbor, Basis, Berka-dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready-Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.67	12	40	41	41	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								7.9	4.0		3.0
	A7F	100.0	5.40	13	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0
	A10F	100.0	5.49	12	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0
	Total	100.0	5.56	12	84	85	85	11.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0								4.1	2.1		1.6
FRESB 2025-SB121 Arbor, Basis, Berka-dia, CBRE, Grey-stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	11	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
	A7F	100.0	5.58	11	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
	A10F	100.0	5.76	11	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
	Total	100.0	5.80	11	96	96	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
FRESB 2025-SB122 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready-Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.88	10	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
	A7F	100.0	5.95	10	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
	A10F	100.0	6.16	10	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
	Total	100.0	5.98	10	85	85	85	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
FRESB 2025-SB123 Arbor, Basis, Berka-dia, CBRE, Grey-stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	9	38	38	38	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0
	A7F	100.0	5.94	10	20	20	20	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0
	A10F	100.0	6.09	10	28	28	28	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0
	Total	100.0	6.03	10	86	86	86	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2025-SB124 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	6	43	44	44	36.3	0.0	0.0													13.8			13.8
	A7F	100.0	6.21	6	26	26	26	0.0	0.0	0.0													0.0			0.0
	A10F	100.0	6.39	6	37	37	37	0.0	0.0	0.0													0.0			0.0
	Total	100.0	6.33	6	106	107	107	17.4	0.0	0.0													6.1			6.1
FRESB 2025-SB125 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.18	4	30	30	30	0.0	0.0														0.0			0.0
	A7F	100.0	5.91	4	29	29	29	0.0	0.0														0.0			0.0
	A10F	100.0	6.27	5	41	41	41	0.0	0.0														0.0			0.0
	Total	100.0	6.13	4	100	100	100	0.0	0.0														0.0			0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2015-SB1 Greystone	A	0.0	7.49	128	5	5	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2015-SB2 Arbor	A5				0	0	15																			2.5
	A7				0	0	13																			0.0
	A10				0	0	14																			0.0
	Total				0	0	42																			0.0
FRESB 2015-SB3 Banc of California	A3	0.0	7.62	133	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
	A5				0	0	31																			0.0
	A7				0	0	9																			0.0
	A10				0	0	4																			0.0
	Total				0	0	74																			0.0
FRESB 2015-SB4 Greystone	A5	0.0	7.52	124	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
	A7				0	0	6																			0.0
	A10	0.0	5.18	123	1	1	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0
	Total	0.0	6.99	124	5	5	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
FRESB 2015-SB5 Hunt	A5	0.0	7.52	124	2	2	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	0.3
	A7				0	0	4					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
	A10	0.0	5.48	124	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	0.0	0.0			1.1
	Total	0.0	6.70	124	4	4	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	0.7
FRESB 2015-SB6 Arbor	A5	0.0	7.52	124	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
	A7	0.0	7.50	125	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
	A10	100.0	4.15	123	1	1	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
	Total	30.2	6.49	124	4	4	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
FRESB 2015-SB7 Sabal	A5				0	0	18													0.0	0.0	0.0				0.0
	A7				0	0	7																			0.0
	A10				0	0	15		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.8
	Total				0	0	40													0.0	0.0	0.0				0.0
FRESB 2015-SB8 First Foundation	A5				0	0	33													100.0	0.0	0.0				0.9
	A7				0	0	12																			0.0
	A10				0	0	6													100.0	0.0	0.0				3.0
	Total				0	0	51													100.0	0.0	0.0				0.9
FRESB 2015-SB9 Arbor, Greystone	A5	0.0	7.48	122	17	18	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
	A7				0	0	5																			0.0
	A10	0.0	5.32	123	2	4	61	69.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.5	6.8	2.5	0.1
	Total	0.0	7.36	122	19	22	155	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	4.6	1.9	0.8	0.0
FRESB 2015-SB10 CBRE	A5				0	0	19																			0.0
	A7				0	0	5																			0.0
	A10	100.0	4.84	121	1	1	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
	Total				0	0	60																			0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2016-SB11 ReadyCap	A5	0.0	7.49	120	1	1	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7				0	0	4																			0.0
	A10	66.4	4.40	124	4	5	35	0.0	0.0	0.0	0.0	0.0	0.0	65.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.2
	Total	42.8	5.50	123	5	6	55	0.0	0.0	0.0	0.0	0.0	0.0	47.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.8	0.2
FRESB 2016-SB12 Hunt	A5				0	0	21																			0.8
	A7	0.0	7.53	123	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	0.9
	A10	100.0	4.66	120	3	7	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	34.8	6.53	122	6	10	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	0.3
FRESB 2016-SB13 Arbor, Greystone	A5F				0	0	4																			0.0
	A5H	0.0	7.48	120	16	16	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
	A7F				0	0	10																			0.0
	A7H				0	0	4																			0.0
	A10F	100.0	4.51	120	8	14	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
	A10H	0.0	5.26	121	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
	Total	35.3	6.34	120	25	31	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
FRESB 2016-SB14 CBRE, Sabal	A5F				0	0	8																			3.9
	A5H	0.0	7.47	120	7	7	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F				0	0	4																			0.0
	A7H	0.0	7.50	119	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
	A10F	100.0	4.33	119	11	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	44.7	0.0	0.0	0.0	0.0	0.3
	A10H				0	0	7				0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
	Total	61.7	5.53	119	19	22	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	34.3	0.0	0.0	0.0	0.0	0.3
FRESB 2016-SB15 Arbor, Greystone	A5F				0	0	7																			0.0
	A5H	0.0	7.52	118	7	7	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F				0	0	4																			0.0
	A7H				0	0	2																			0.0
	A10F	100.0	4.19	119	8	10	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
	A10H	0.0	4.86	119	3	3	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.7	0.8
	Total	40.9	5.41	119	18	20	117	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	0.1
FRESB 2016-SB16 CBRE, CPC, Grey-stone, RED	A5F				0	0	9																			0.0
	A5H	0.0	7.50	117	10	11	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	0.4
	A7F				0	0	5																			0.0
	A7H				0	0	13																			0.0
	A10F	100.0	4.45	118	12	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
	A10H	0.0	4.88	120	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
	Total	47.0	5.56	118	27	29	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	0.2

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2016-SB17 Arbor, Hunt	A5F				0	0	20																			0.5
	A5H	0.0	7.52	117	4	4	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	0.2
	A7F				0	0	14																			0.0
	A7H	0.0	7.42	115	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
	A10F	100.0	4.42	116	13	15	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
	A10H	0.0	4.31	115	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	3.4
	Total	70.4	5.03	116	21	23	165	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
FRESB 2016-SB18 ReadyCap	A5F				0	0	5																			0.0
	A5H	0.0	7.53	117	1	1	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
	A7F				0	0	1																			0.0
	A7H				0	0	2																			0.0
	A10F	100.0	4.47	115	3	4	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
	A10H				0	0	1																			0.0
	Total	88.5	4.82	115	4	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
FRESB 2016-SB19 First Foundation	A5H				0	0	58													100.0	0.0	0.0				1.9
	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	7.47	114	26	26	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	0.2
	A7F				0	0	7																			0.0
	A7H	0.0	7.50	113	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
	A10F	100.0	4.32	115	15	15	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
	A10H	0.0	4.69	114	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	0.0	0.9
	Total	31.9	6.30	114	47	47	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	7.74	113	3	4	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
	A7F				0	0	2																			4.1
	A7H	0.0	7.49	116	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
	A10F	100.0	4.23	112	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
	A10H	0.0	4.31	114	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
	Total	11.3	6.63	113	6	7	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	0.3
FRESB 2016-SB22 Sabal	A5F				0	0	11																			0.0
	A5H	0.0	7.49	114	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F				0	0	23																			0.0
	A7H				0	0	4																			0.0
	A10F	100.0	4.38	113	14	14	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
	A10H	0.0	4.50	115	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
	Total	87.7	4.50	113	17	17	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)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2016-SB23 Arbor, Pinnacle	A5F				0	0	22													100.0	0.0	0.0				1.0
	A5H	36.6	6.83	114	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
	A7F				0	0	14																			0.0
	A7H	0.0	7.52	111	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
	A10F	100.0	4.50	114	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
	A10H	0.0	4.48	114	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
	Total	42.2	6.33	113	20	20	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	31.1	0.0	0.0	0.0	0.0	0.0	0.1
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																			0.0
	A5H	0.0	7.72	112	7	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
	A7F				0	0	11																			0.0
	A7H	0.0	7.50	113	1	1	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.45	111	14	14	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.30	111	6	7	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
	Total	35.7	5.41	111	28	30	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
FRESB 2016-SB25 CBRE, CPC, Grey-stone, Hunt	A5F	100.0	3.86	111	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	4.5
	A5H	0.0	7.88	110	6	6	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F				0	0	8																			0.0
	A7H	0.0	7.41	109	3	3	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.36	111	17	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
	A10H	0.0	4.77	111	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
	Total	58.1	5.40	111	31	32	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	0.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2017-SB26 Sabal	A5F				0	0	5																			0.0
	A5H	0.0	7.88	109	1	1	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
	A7F				0	0	8																			0.0
	A7H	0.0	7.38	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
	A10F	100.0	4.20	109	25	25	48	0.0	0.0	0.0	0.0	0.0	16.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	1.4	0.8
	A10H	0.0	4.83	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
	Total	92.2	4.41	109	28	28	84	0.0	0.0	0.0	0.0	0.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.7	1.3	0.6
FRESB 2017-SB27 Arbor	A5F				0	0	8																			0.0
	A5H	0.0	7.99	107	14	14	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
	A7F				0	0	1																			0.0
	A7H	0.0	7.43	109	2	2	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.34	108	3	3	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.35	107	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
	Total	7.3	7.36	107	21	21	93	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2017-SB28 CBRE, Greystone, RED	A5H	0.0	7.90	108	15	16	71	0.0	0.0	39.0	0.0	45.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.4	17.0	8.3	0.5
	A7F				0	0	9																			0.0
	A7H				0	0	8											0.0	0.0	0.0	0.0	0.0				0.0
	A10F	100.0	4.06	109	18	18	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
	A10H	0.0	3.98	109	8	9	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	43.4	5.40	109	41	43	151	0.0	0.0	17.5	0.0	22.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	7.3	3.6	0.2
FRESB 2017-SB29 Hunt	A5F				0	0	8																			0.0
	A5H	0.0	8.00	107	1	1	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
	A7F				0	0	20																			0.0
	A7H	0.0	7.48	108	4	4	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
	A10F	100.0	4.25	107	19	19	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
	A10H	0.0	4.19	107	1	1	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
	Total	75.9	4.91	107	25	25	200	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2017-SB30 CBRE, Greystone, RED, Sabal	A5F				0	0	6																			0.0
	A5H	0.0	8.01	107	4	4	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	78.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.6	0.4
	A7F				0	0	21																			0.0
	A7H	0.0	7.52	106	2	2	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.99	106	21	22	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
	A10H	0.0	4.16	107	12	12	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	58.7	4.63	106	39	40	132	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	0.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2017-SB31 Capital One, CPC, Pinnacle	A5F				0	0	5																			0.0
	A5H	0.0	8.02	106	3	3	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F				0	0	4																			0.0
	A7H	0.0	7.50	107	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
	A10F	100.0	4.21	106	25	25	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
	A10H	0.0	3.96	107	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	80.7	4.70	106	32	32	98	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2017-SB32 CBRE, Greystone	A5H	0.0	8.01	105	20	20	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F				0	0	11																			0.0
	A10F	100.0	4.20	105	27	27	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	18.5	0.0	0.0	0.0	0.0	0.0	0.1
	A10H	0.0	4.17	105	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
	Total	40.4	5.36	105	65	65	144	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	0.0	0.0	0.0	0.0	0.0	0.1
FRESB 2017-SB33 ReadyCap	A5F				0	0	10																			1.9
	A5H	0.0	7.91	109	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F				0	0	8																			0.0
	A7H	0.0	7.51	109	2	2	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.34	105	9	10	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
	A10H	0.0	4.42	105	5	5	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
	Total	38.8	5.62	107	20	21	108	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
FRESB 2017-SB34 Arbor	A5F				0	0	10																			0.0
	A5H	12.5	7.39	105	18	18	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
	A7F				0	0	6																			0.0
	A7H				0	0	4																			0.0
	A10F	100.0	4.43	104	11	11	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
	A10H	0.0	4.55	103	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
	Total	46.7	6.00	104	32	32	125	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2017-SB35 CBRE, Greystone, Sabal	A5F				0	0	3																			0.0
	A5H	0.0	7.99	104	9	10	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	1.3
	A7F				0	0	8																			0.0
	A7H				0	0	9																			0.0
	A10F	100.0	4.42	103	17	17	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
	A10H	0.0	4.44	104	5	5	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	52.9	5.40	103	31	32	114	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
FRESB 2017-SB36 Capital One, CBRE, Greystone, RED	A5F				0	0	10																			0.0
	A5H	6.3	7.68	104	11	11	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	0.5
	A7F				0	0	8														100.0	0.0				1.3
	A7H	0.0	6.99	102	2	2	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
	A10F	100.0	4.40	103	19	19	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	4.39	102	7	7	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	0.8
	Total	55.8	5.38	103	39	39	131	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5	0.0	0.0	0.0	0.0	0.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2017-SB37 CBRE, CPC, Grey-stone	A5F				0	0	6																			0.0
	A5H	51.9	7.01	102	27	27	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	27.1	0.0	0.0	0.0	0.2
	A7F				0	0	5																			0.0
	A7H				0	0	5																			0.0
	A10F	100.0	4.44	103	21	21	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.32	101	2	2	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	73.7	5.68	102	50	50	137	0.0	0.0	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	0.1
FRESB 2017-SB38 Hunt	A5F				0	0	4																			0.0
	A5H				0	0	33																			0.7
	A7F				0	0	7																			0.0
	A7H	0.0	7.41	104	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
	A10F	100.0	4.64	102	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
	A10H	0.0	4.43	102	8	8	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	49.2	4.78	102	30	30	105	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
FRESB 2017-SB39 Arbor	A5F				0	0	7																			0.0
	A5H	0.0	8.00	101	9	10	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
	A7F				0	0	2																			0.0
	A7H				0	0	1																			0.0
	A10F	100.0	4.64	101	7	7	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.21	100	4	4	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	35.8	6.06	101	20	21	95	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2017-SB40 CBRE, CPC, Grey-stone, RED	A5H	0.0	8.01	101	6	6	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	6.97	100	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
	A10F	100.0	4.38	101	26	26	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	0.3
	A10H	0.0	4.33	100	5	5	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
	Total	49.9	5.44	101	41	41	119	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
FRESB 2017-SB41 CBRE, Greystone, Pinnacle, Sabal	A5H	0.0	8.03	99	8	8	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	0.8
	A7F				0	0	5																			0.0
	A10F	100.0	4.35	101	18	20	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
	A10H	0.0	4.29	99	4	4	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	64.0	5.22	100	30	32	110	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
FRESB 2017-SB42 CBRE, CPC, Grey-stone, Pinnacle, RED	A5H	0.0	8.02	99	13	13	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.1	0.0	0.0	0.0	0.0	0.0	0.0	8.9	0.4
	A10F	100.0	4.23	99	35	35	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	0.3
	Total	69.6	5.38	99	48	48	119	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.6	0.0	0.0	0.0	0.0	0.0	0.0	2.8	0.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2017-SB43 CBRE, Greystone, Sabal	A5F				0	0	6																			0.0
	A5H	0.0	8.00	98	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
	A7H	0.0	6.97	98	2	2	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.13	98	26	26	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.1
	A10H	0.0	4.38	98	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
	Total	68.0	4.88	98	39	39	111	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0
FRESB 2017-SB44 Capital One, CBRE, CPC, Greystone, Pinnacle, RED	A5H	19.3	7.13	99	17	18	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
	A10F	100.0	4.18	98	33	34	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	0.7
	Total	67.7	5.36	98	50	52	109	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2018-SB45 Arbor, ReadyCap	A5H	3.7	7.92	99	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	0.8
	A10F	100.0	4.33	99	34	35	89	25.6	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	9.3	4.6	6.1	0.4
	Total	73.4	5.32	99	44	45	155	19.4	0.0	0.0	0.0	0.0	0.0	29.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.9	3.4	4.4	0.6
FRESB 2018-SB46 CBRE, CPC, Greystone, Pinnacle, RED	A5H	49.6	5.74	97	56	56	102	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7	0.0	0.0	1.6	0.8	0.2
	A10F	100.0	4.29	97	38	39	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
	Total	67.0	5.24	97	94	95	169	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8	0.0	0.0	1.0	0.5	0.1
FRESB 2018-SB47 Basis, CBRE, CPC, Greystone, Pinnacle, RED, Sabal	A5H	13.9	7.58	96	18	18	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	0.3
	A7F				0	0	18													0.0	0.0	0.0				0.0
	A10F	100.0	4.32	96	56	59	113	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	36.8	3.7	1.9	0.9	0.5
	Total	78.2	5.15	96	74	77	209	8.2	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	25.5	2.8	1.4	0.7	0.4
FRESB 2018-SB48 CBRE, CPC, Greystone, Hunt, PennyMac, Pinnacle, RED	A5H	0.0	8.00	95	15	15	60	0.0	0.0	34.3	51.7	0.0	0.0	0.0	59.6	0.0	0.0	0.0	35.7	0.0	0.0	0.0	13.2	17.4	18.9	2.1
	A10F	100.0	4.31	96	66	66	126	0.0	0.0	9.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2	1.6	0.8	0.5
	A10H	0.0	4.42	96	29	29	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	0.5
	Total	64.2	4.88	96	110	110	236	0.0	0.0	11.6	11.3	0.0	0.0	0.0	15.3	0.0	0.0	0.0	8.1	0.0	0.0	0.0	4.1	4.0	4.0	0.9
FRESB 2018-SB49 Arbor, PennyMac, Sabal	A5H	0.0	8.01	95	19	20	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	0.5
	A7F				0	0	21					100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				2.6
	A7H	0.0	5.86	95	30	31	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.31	95	22	22	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
	A10H	0.0	4.36	95	12	12	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	28.4	5.64	95	83	85	208	0.0	0.0	0.0	0.0	49.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.2	5.4	0.5
FRESB 2018-SB50 Basis, Capital One, CBRE, CPC, Greystone, Hunt, PennyMac, Pinnacle, RED	A5F				0	0	27												100.0	0.0	0.0	0.0				1.9
	A5H	0.0	8.00	94	19	20	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	1.3
	A7F				0	0	24							0.0	0.0	0.0	0.0	0.0	67.7	0.0	0.0	0.0				0.7
	A10F	100.0	4.29	94	18	18	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	0.2
	A10H	0.0	4.33	93	12	12	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	41.1	5.53	94	49	50	180	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.1	0.0	0.0	0.0	0.0	0.0	3.1	0.8
FRESB 2018-SB51 Basis, CBRE, Greystone, Hunt, Pinnacle, RED	A5H	0.0	7.99	92	23	23	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	28.0	0.0	0.0	0.0	0.8
	A7H	0.0	6.46	95	13	14	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.34	93	47	47	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
	Total	55.5	5.70	93	83	84	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	8.3	0.0	0.0	0.0	0.3
FRESB 2018-SB52 ReadyCap, Sabal	A5F	0.0	6.94	98	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	1.4
	A5H	100.0	4.47	93	7	7	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
	A7F	0.0	7.92	91	8	8	51	0.0	0.0	0.0	0.0	60.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.4	6.1	0.2
	A7H	0.0	7.12	93	15	15	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	0.0	4.52	95	19	20	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
	A10H	100.0	4.43	93	35	35	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	0.6
	Total	44.7	5.41	94	91	92	217	0.0	0.0	0.0	0.0	7.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.7	0.4

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2018-SB53 Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5H	0.0	7.91	91	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	2.2
	A7F	100.0	1.00	91	2	3	34	71.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	18.1	5.5	0.3
	A10F	100.0	4.58	91	42	42	70	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
	A10H	0.0	4.43	92	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
	Total	52.6	4.87	91	86	87	226	8.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	1.4	0.7	0.9
FRESB 2018-SB54 Arbor	A5F	100.0	3.70	89	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
	A5H	0.0	7.93	91	17	17	83	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	5.25	88	1	1	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	6.18	91	7	7	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
	A10F	100.0	4.48	93	21	22	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
	Total	50.7	5.96	92	51	52	182	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 2018-SB55 Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5F				0	0	24															100.0				2.0
	A5H	0.0	7.99	89	31	31	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
	A7F				0	1	22	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				3.1
	A7H	0.0	5.72	90	6	7	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.72	89	30	30	60	0.0	0.0	0.0	0.0	14.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6	1.3	0.1
	A10H	0.0	4.71	90	16	16	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	39.6	5.96	89	83	85	222	10.0	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	3.4	2.6	1.2	0.5
FRESB 2018-SB56 Arbor, ReadyCap, Sabal	A5F				0	0	11																			4.9
	A5H	14.9	7.56	88	10	10	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	5.01	87	1	1	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
	A7H	0.0	5.48	89	4	4	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.72	90	68	69	140	25.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	4.5	2.2	0.4
	A10H	0.0	4.48	90	17	17	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	67.2	5.00	90	100	101	226	17.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	2.9	1.4	0.4
FRESB 2018-SB57 Arbor, Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED	A5H	0.0	8.02	88	17	18	77	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6
	A7F				0	0	24		0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				2.6
	A7H	0.0	5.60	89	16	16	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.68	89	38	38	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.83	88	22	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	42.0	5.60	89	93	94	224	0.0	0.0	9.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	1.6	0.8	0.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2019-SB58 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.99	86	25	27	83	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.6	0.0	0.0	0.0	0.0	0.0	1.1
	A7H	0.0	5.41	87	16	16	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.90	87	46	46	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	0.1
	A10H	0.0	5.04	86	19	19	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
	Total	40.7	5.68	87	106	108	238	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	0.0	0.0	0.0	0.0	0.0	0.4
FRESB 2019-SB59 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.92	85	26	26	83	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5
	A7F	100.0	4.62	85	3	3	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
	A7H	0.0	5.65	85	13	15	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	1.0
	A10F	98.2	4.90	85	43	43	77	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.79	85	23	23	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	41.4	5.70	85	108	110	244	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6
FRESB 2019-SB60 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.97	83	26	27	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
	A7H	0.0	4.73	84	18	19	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.74	85	17	17	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
	A10H	0.0	4.79	84	34	34	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	2.6
	Total	21.7	5.76	84	95	97	226	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6
FRESB 2019-SB61 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Orix, ReadyCap, RED, Sabal	A5F	100.0	4.14	83	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	1.3
	A5H	0.0	7.99	83	26	26	77	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	4.69	84	5	7	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
	A10F	100.0	4.46	84	36	36	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
	A10H	0.0	4.81	83	23	23	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	51.1	5.47	83	93	95	223	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 2019-SB62 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.91	83	20	21	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
	A7F	100.0	4.89	82	3	4	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
	A7H	0.0	4.46	82	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
	A10F	100.0	4.84	83	43	43	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
	A10H	0.0	4.82	83	38	38	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
	Total	39.5	5.33	83	120	122	210	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 2019-SB63 , Arbor, Capital One, CBRE, CPC, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.95	83	30	30	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
	A7F	100.0	4.86	81	3	3	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	1.2
	A7H	0.0	4.57	82	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
	A10F	100.0	4.97	82	29	29	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	5.16	82	12	12	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
	Total	29.2	6.17	82	90	90	187	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2019-SB64, Arbor, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.91	82	47	47	92	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	0.8
	A10F	100.0	4.92	80	38	39	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
	Total	43.3	6.62	81	85	86	163	0.0	0.0	0.0	0.0	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	0.9	0.4
FRESB 2019-SB65, Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.44	84	2	2	28	0.0	93.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.5	35.4	19.1	0.7
	A5H	0.0	7.85	80	37	37	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
	A7H	0.0	4.37	81	9	9	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.59	79	23	23	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	0.3
	A10H	0.0	4.88	80	35	35	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	23.6	5.77	80	106	106	217	0.0	6.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	1.0	0.5	0.1
FRESB 2019-SB66, Arbor, Basis, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.46	78	38	39	72	0.0	0.0	0.0	0.0	0.0	0.0	24.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.3
	A7F	100.0	4.70	79	9	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
	A7H	0.0	4.55	79	12	12	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.63	78	35	35	48	0.0	0.0	0.0	13.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3	1.1	0.1
	A10H	0.0	4.60	79	32	32	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
	Total	38.0	5.41	78	126	128	219	0.0	0.0	0.0	4.0	0.0	0.0	7.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	1.0	0.1
FRESB 2019-SB67 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.82	78	2	2	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	2.6
	A5H	0.0	5.28	77	43	43	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
	A7H	0.0	4.25	77	14	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
	A10F	100.0	4.54	77	32	32	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
	A10H	0.0	4.52	77	24	24	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	27.7	4.83	77	115	115	195	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.5	0.0	0.0	0.0	0.0	0.0	0.2
FRESB 2019-SB68 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	3.9	7.52	80	34	36	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
	A7F	100.0	4.64	77	19	20	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
	A7H	0.0	4.34	76	10	10	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.60	76	22	22	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.9	0.0	0.0	0.0	1.7
	A10H	0.0	4.41	76	27	27	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.9	0.0	0.0	0.0	0.8
	Total	35.6	5.70	78	112	115	194	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.7	0.0	0.0	0.0	0.5
FRESB 2019-SB69 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.04	76	2	2	24	0.0	0.0	0.0	0.0	0.0	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.5	1.2
	A5H	0.0	6.96	75	45	45	81	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.50	76	29	29	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.34	75	24	24	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	37.0	5.34	75	100	100	179	0.0	0.0	0.0	0.0	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.2

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2020-SB70 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.93	75	28	28	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
	A10F	100.0	4.37	74	50	50	63	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.26	74	26	27	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	0.3
	Total	42.3	5.13	74	104	105	166	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
FRESB 2020-SB71 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.78	74	24	25	53	66.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.3	15.0	7.7	1.0
	A7F	100.0	3.88	74	21	21	23	0.0	0.0	0.0	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	1.9	0.3
	A10F	100.0	4.33	73	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
	A10H	0.0	4.17	73	26	27	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
	Total	49.9	4.80	74	93	95	145	25.1	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	5.5	2.7	0.4
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.18	72	21	25	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
	A10F	100.0	4.24	72	25	25	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	60.1	5.02	72	46	50	91	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.57	70	13	13	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.89	71	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
	A10F	100.0	4.10	70	22	22	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.17	71	26	27	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
	Total	54.3	4.29	71	78	79	120	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB74 , Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.74	71	3	3	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.39	69	27	27	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.85	70	23	23	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.91	69	36	36	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
	Total	42.9	4.34	69	89	89	147	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F				0	0	25							0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0				0.5
	A5H	0.0	5.29	69	38	38	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.90	68	28	28	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
	A10H	0.0	3.96	69	42	42	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	25.5	4.50	69	108	108	159	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2020-SB76 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.56	68	4	4	18	0.0	0.0	0.0	0.0	0.0	69.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	4.6	0.4
	A5H	0.0	5.41	69	35	35	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
	Total	8.9	5.25	69	39	39	68	0.0	0.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	0.8	0.1
FRESB 2020-SB77 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.23	66	36	37	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
	A7F	100.0	3.86	68	13	13	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.42	67	52	52	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
	Total	11.6	3.81	67	101	102	139	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB78 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.84	67	32	32	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.65	66	31	31	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.77	67	50	51	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
	Total	25.1	4.13	67	113	114	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
FRESB 2020-SB79 Arbor, Basis, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.23	65	38	38	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.22	66	41	41	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.90	65	37	37	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	27.3	3.75	65	116	116	136	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB80 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.10	67	32	32	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
	A10F	100.0	3.75	64	24	24	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
	A10H	0.0	3.70	66	65	65	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
	Total	20.2	4.11	66	121	121	165	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
FRESB 2020-SB81 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.49	63	21	23	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.61	62	35	35	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
	A10H	0.0	3.66	63	45	45	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	39.7	3.80	63	101	103	131	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2021-SB82 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.67	62	5	6	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.63	62	16	16	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.51	63	26	26	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.41	61	61	61	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	74.3	3.48	62	108	109	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
FRESB 2021-SB83 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.49	60	7	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
	A10F	100.0	3.51	60	72	73	78	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.40	60	32	32	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	71.4	3.47	60	111	121	157	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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-SB84 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.80	60	20	20	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
	A10F	100.0	3.31	60	54	54	67	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.33	59	35	35	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	48.4	3.40	60	109	109	142	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB85 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.26	59	21	21	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
	A7H	0.0	3.04	59	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.51	59	34	34	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.37	58	49	49	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	25.6	3.32	59	127	127	150	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB86 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.37	59	12	12	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.45	58	48	48	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.35	58	67	67	76	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	0.0	0.0	0.0	0.0	0.0	0.1
	Total	39.3	3.39	58	127	127	153	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	0.0	0.0	0.0	0.0	0.0	0.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	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	3.54	58	17	17	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.49	57	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
	A10F	100.0	3.45	57	45	45	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
	A10H	0.0	3.40	57	45	45	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	55.0	3.45	57	128	128	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
FRESB 2021-SB88 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.39	58	19	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	3.41	56	22	22	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
	A10F	100.0	3.53	56	64	64	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
	A10H	0.0	3.36	56	36	36	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	53.5	3.44	56	141	144	167	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB89 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.32	55	24	24	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.32	55	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.44	55	48	48	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.37	55	36	36	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	58.9	3.37	55	141	141	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
FRESB 2021-SB90 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.34	55	28	28	37	0.0	0.0	0.0	58.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	7.0	1.5
	A7H	0.0	3.28	55	38	39	44	28.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.6	5.4	2.7	0.6
	A10F	100.0	3.28	55	38	39	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.41	54	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
	Total	53.0	3.32	55	134	136	153	9.7	0.0	0.0	19.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	5.1	2.5	0.6
FRESB 2021-SB91 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.38	53	31	31	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.54	53	32	32	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
	A10F	100.0	3.48	54	42	42	47	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.65	53	32	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	54.6	3.51	53	137	137	151	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2021-SB92 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.46	53	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
	A5H	0.0	3.08	52	31	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
	A7H	0.0	3.45	53	26	26	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.59	54	37	37	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	51.4	3.40	53	115	116	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
FRESB 2021-SB93 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	51	47	47	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.31	51	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
	A10F	100.0	3.70	52	63	63	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
	Total	63.2	3.37	51	138	138	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

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2022-SB94 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.23	50	27	27	33	0.0	52.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.9	11.5	5.5	2.5
	A5H	0.0	3.10	50	44	44	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.37	50	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
	A10F	100.0	3.50	50	31	31	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	43.7	3.29	50	136	136	152	0.0	12.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.4	2.2	1.1	0.5
FRESB 2022-SB95 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	49	46	46	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.29	50	33	33	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.49	50	52	52	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	22.4	3.27	50	131	131	145	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2022-SB96 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	48	49	49	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
	A7F	100.0	3.44	48	52	52	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.67	48	58	58	62	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	68.0	3.42	48	159	159	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
FRESB 2022-SB97 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.26	47	39	39	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	3.16	48	33	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.35	47	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.40	48	43	43	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	48.9	3.30	48	149	150	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
FRESB 2022-SB98 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	45	49	49	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.34	46	25	25	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
	A10F	100.0	3.66	46	61	61	64	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	41.3	3.41	46	135	135	141	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2022-SB99 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.24	45	41	41	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.44	45	53	53	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.57	45	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
	Total	34.8	3.43	45	151	151	154	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2022-SB100 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.21	43	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.47	44	30	30	34	0.0	0.0	0.0	0.0	40.4	27.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.8	6.8	1.9
	A10F	100.0	3.65	44	37	37	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.58	44	48	48	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	44.7	3.48	44	149	149	154	0.0	0.0	0.0	0.0	11.4	7.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	1.6	0.5
FRESB 2022-SB101 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.55	46	22	22	24	0.0	20.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	3.7	1.8	0.5
	A5H	0.0	3.24	44	19	19	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
	A7F	100.0	3.51	45	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.46	44	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.76	44	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	54.6	3.49	45	118	118	127	0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.7	0.3	0.1
FRESB 2022-SB102 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.44	43	36	36	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.54	43	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
	A7H	0.0	3.58	43	23	24	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
	A10F	100.0	3.81	42	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
	Total	60.8	3.60	43	132	134	137	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2022-SB103 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.71	42	16	16	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	3.68	41	38	39	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
	A7F	100.0	3.94	42	27	27	38	0.0	97.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.9	42.7	23.3	7.7
	A10H	0.0	3.64	43	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	42.9	3.74	42	115	116	131	0.0	67.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.0	16.5	8.4	2.7
FRESB 2022-SB104 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	4.08	41	33	33	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	4.30	40	37	38	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
	A10F	100.0	4.39	41	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.96	42	37	37	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	49.5	4.19	41	140	141	149	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2023-SB105 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.07	37	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.13	37	31	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	5.12	38	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.51	37	16	16	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	74.5	5.17	37	104	105	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
FRESB 2023-SB106 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.27	35	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
	A5H	0.0	5.10	35	19	19	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	5.30	35	20	20	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.32	36	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	80.1	5.25	35	92	92	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2023-SB107 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.33	31	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.28	30	16	16	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.52	31	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	5.25	31	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	65.9	5.35	31	97	97	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2023-SB108 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.43	30	29	29	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
	A5H	0.0	5.49	30	19	19	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	5.52	30	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.58	30	24	24	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	80.4	5.50	30	97	97	100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2023-SB109 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.62	30	39	39	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	5.56	29	13	13	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.67	30	17	17	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	5.28	36	18	18	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	82.9	5.56	31	87	87	97	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2023-SB110 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.74	29	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.56	30	15	15	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
	A7H	0.0	5.39	32	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.69	29	13	13	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	59.3	5.62	30	75	75	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
FRESB 2023-SB111 Arbor, Basis, Berkadia, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.90	28	26	26	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
	A7F	100.0	5.73	28	15	15	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.71	28	16	16	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	5.69	29	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	77.0	5.78	28	75	75	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

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2024-SB112 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.85	27	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
	A5H	0.0	5.93	27	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
	A7F	100.0	6.23	26	19	19	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.45	26	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	77.6	6.05	27	84	84	89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2024-SB113 Arbor, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.17	26	43	43	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	6.14	25	14	14	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.69	24	11	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
	Total	80.6	6.25	25	68	69	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
FRESB 2024-SB114 Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.62	23	42	42	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	6.47	22	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	6.40	20	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.53	22	83	83	87	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2024-SB115 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.52	21	49	50	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
	A7F	100.0	6.31	18	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
	A10F	100.0	6.63	18	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.50	20	88	89	90	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2024-SB116 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.53	18	60	60	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
	A7F	100.0	6.45	16	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
	A10F	100.0	6.49	16	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
	Total	100.0	6.51	17	99	99	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2024-SB117	A5F	100.0	6.42	18	43	43	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
Arbor, Berkadia, CBRE, Greystone,	A7F	100.0	5.95	15	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0
Lument Capital, Pinnacle, Ready-	A10F	100.0	5.95	14	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0
Cap, Regions Bank, Walker & Dunlop	Total	100.0	6.22	17	74	74	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

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FRESB 2025-SB118 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.98	14	40	40	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0	0.0	0.0	0.0
	A7F	100.0	5.91	14	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0	0.0	0.0	0.0
	A10F	100.0	5.91	13	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
	Total	100.0	5.95	14	86	86	88	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0	0.0	0.0	0.0
FRESB 2025-SB119 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready-Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.71	13	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
	A7F	100.0	5.55	14	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
	A10F	100.0	5.61	12	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
	Total	100.0	5.63	13	88	88	88	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
FRESB 2025-SB120 Arbor, Basis, Berka-dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready-Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.67	12	40	41	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0
	A7F	100.0	5.40	13	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0
	A10F	100.0	5.49	12	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0
	Total	100.0	5.56	12	84	85	85	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0
FRESB 2025-SB121 Arbor, Basis, Berka-dia, CBRE, Grey-stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	11	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
	A7F	100.0	5.58	11	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
	A10F	100.0	5.76	11	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
	Total	100.0	5.80	11	96	96	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0									0.0	0.0		0.0
FRESB 2025-SB122 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready-Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.88	10	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
	A7F	100.0	5.95	10	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
	A10F	100.0	6.16	10	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
	Total	100.0	5.98	10	85	85	85	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
FRESB 2025-SB123 Arbor, Basis, Berka-dia, CBRE, Grey-stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	9	38	38	38	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0
	A7F	100.0	5.94	10	20	20	20	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0
	A10F	100.0	6.09	10	28	28	28	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0
	Total	100.0	6.03	10	86	86	86	0.0	0.0	0.0	0.0	0.0											0.0	0.0		0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FRESB 2025-SB124 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	6	43	44	44	0.0	0.0	0.0													0.0			0.0
	A7F	100.0	6.21	6	26	26	26	0.0	0.0	0.0													0.0			0.0
	A10F	100.0	6.39	6	37	37	37	0.0	0.0	0.0													0.0			0.0
	Total	100.0	6.33	6	106	107	107	0.0	0.0	0.0													0.0			0.0
FRESB 2025-SB125 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.18	4	30	30	30	0.0	0.0														0.0			0.0
	A7F	100.0	5.91	4	29	29	29	0.0	0.0														0.0			0.0
	A10F	100.0	6.27	5	41	41	41	0.0	0.0														0.0			0.0
	Total	100.0	6.13	4	100	100	100	0.0	0.0														0.0			0.0

Source: Intex, Santander US Capital Markets

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.7	7.1	12.3	15.6	21.0	32.2	24.6	10.4	9.4	20.2	64.4	13.9
2017	1.4	5.6	11.8	12.7	25.8	22.0	6.2	7.7	11.6			11.5
2018	0.8	7.1	11.9	19.2	17.1	8.2	10.5	15.5				10.9
2019	1.4	5.7	17.9	10.2	6.3	8.9	10.2					8.8
2020	2.4	8.4	5.4	2.6	5.4	13.5						5.7
2021	1.5	4.3	2.6	3.3	4.9							3.2
2022	0.0	0.6	1.8	5.1								1.6
2023	0.1	3.0	3.6									2.1
2024	0.9	1.9										1.2
2025	0.8											0.8
Average	1.1	5.6	9.8	10.8	14.8	16.8	12.3	10.5	10.3	20.2	64.4	9.0

SB3 and SB8 are not representative and excluded

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.7	7.0	12.3	15.6	20.9	31.9	24.6	10.1	7.8	19.7	62.3	13.7
2017	1.4	5.6	11.8	12.6	25.6	21.2	5.6	7.0	11.2			11.2
2018	0.8	7.0	11.5	18.5	16.4	8.0	10.3	13.5				10.5
2019	1.2	5.7	17.7	10.2	5.9	8.4	9.7					8.6
2020	2.4	8.4	5.4	2.6	5.4	13.3						5.6
2021	1.5	4.3	2.5	3.3	4.3							3.1
2022	0.0	0.6	1.8	3.2								1.3
2023	0.1	3.0	3.6									2.1
2024	0.9	1.9										1.2
2025	0.8											0.8
Average	1.1	5.6	9.6	10.5	14.4	16.3	11.9	9.6	9.2	19.7	62.3	8.8

SB3 and SB8 are not representative and excluded

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.0	0.0	0.1	0.2	0.4	0.1	0.3	1.7	0.6	5.1	0.2
2017	0.0	0.0	0.1	0.2	0.3	1.0	0.6	0.8	0.5			0.3
2018	0.0	0.1	0.5	0.9	0.8	0.3	0.3	2.3				0.5
2019	0.2	0.0	0.2	0.0	0.5	0.6	0.6					0.2
2020	0.0	0.0	0.1	0.0	0.0	0.2						0.0
2021	0.0	0.0	0.1	0.0	0.6							0.1
2022	0.0	0.0	0.0	2.0								0.3
2023	0.0	0.0	0.0									0.0
2024	0.0	0.0										0.0
2025	0.0											0.0
Average	0.0	0.0	0.2	0.3	0.4	0.5	0.4	1.1	1.2	0.6	5.1	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	Y11	Life
≤2016	0.5	15.0	22.8	22.0	49.9	85.9	0.0	23.7	54.8	0.0		21.6
2017	0.0	7.0	20.9	9.7	59.6	33.2	11.9	10.8	0.0			19.1
2018	5.9	16.2	14.3	26.7	48.0	54.5	14.5	0.0				21.3
2019	1.3	11.5	27.3	16.0	24.2	53.1	9.4					17.8
2020	1.2	7.8	5.1	2.1	20.9	97.1						12.9
2021	3.3	1.6	6.0	7.9	25.3							6.6
2022	0.0	1.4	3.7	6.4								2.6
2023	0.2	3.5	3.8									2.4
2024	1.4	2.6										1.8
2025	1.9											1.9
Average	1.4	6.3	10.8	11.8	35.5	77.7	11.2	9.6	25.1	0.0		10.8

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.5	15.0	22.8	22.0	49.9	75.2	0.0	0.0	0.0	0.0		20.9
2017	0.0	7.0	20.9	9.7	59.6	33.2	11.9	0.0	0.0			18.9
2018	5.9	16.2	13.1	23.4	48.0	40.1	5.6	0.0				19.9
2019	1.3	11.5	27.3	16.0	24.2	39.6	0.0					16.8
2020	1.2	7.8	5.1	2.1	20.9	96.8						12.8
2021	3.3	1.6	5.0	7.9	18.7							5.7
2022	0.0	1.4	3.7	5.7								2.5
2023	0.2	3.5	3.8									2.4
2024	1.4	2.6										1.8
2025	1.9											1.9
Average	1.4	6.3	10.5	11.2	34.7	72.4	5.8	0.0	0.0	0.0		10.3

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.0	0.0	0.0	0.0	39.2	0.0	23.7	54.8	0.0		0.9
2017	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.8	0.0			0.2
2018	0.0	0.0	1.3	4.2	0.0	23.2	9.4	0.0				1.8
2019	0.0	0.0	0.0	0.0	0.0	21.6	9.4					1.2
2020	0.0	0.0	0.0	0.0	0.0	8.4						0.2
2021	0.0	0.0	1.1	0.0	8.0							1.0
2022	0.0	0.0	0.0	0.7								0.1
2023	0.0	0.0	0.0									0.0
2024	0.0	0.0										0.0
2025	0.0											0.0
Average	0.0	0.0	0.3	0.7	1.2	17.5	5.8	9.6	25.1	0.0		0.5

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.8	9.1	12.2	18.0	26.8	44.3	18.6	10.1	19.9	19.7	66.9	16.0
2017	2.6	5.2	13.7	13.6	29.7	37.9	6.9	9.8	13.2			13.9
2018	0.7	8.8	12.4	25.8	29.9	14.1	13.2	17.8				14.4
2019	2.0	7.3	18.9	12.5	5.9	9.6	13.1					10.0
2020	6.2	10.3	5.3	2.7	5.6	14.2						6.9
2021	1.2	7.0	3.3	6.5	6.1							4.8
2022	0.0	0.5	1.3	2.8								1.0
2023	0.0	6.1	0.0									2.9
Average	1.9	7.1	11.3	13.6	19.7	23.5	12.2	11.8	16.9	19.7	66.9	11.4

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.8	9.1	12.2	18.0	26.3	44.1	18.6	10.1	16.3	19.2	66.9	15.8
2017	2.6	5.2	13.7	13.3	29.4	37.2	5.3	8.9	12.7			13.6
2018	0.7	8.7	11.4	24.6	27.9	14.1	12.4	15.9				13.7
2019	1.5	7.3	18.9	12.5	5.9	9.5	12.0					9.8
2020	6.2	10.3	5.3	2.7	5.6	14.2						6.9
2021	1.2	7.0	3.3	6.5	6.1							4.8
2022	0.0	0.5	1.3	2.8								1.0
2023	0.0	6.1	0.0									2.9
Average	1.8	7.1	11.1	13.4	19.2	23.3	11.2	10.8	14.7	19.2	66.9	11.1

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.0	0.0	0.0	0.6	0.2	0.0	0.0	4.3	0.7	0.0	0.2
2017	0.0	0.0	0.0	0.3	0.4	1.0	1.6	1.0	0.5			0.3
2018	0.0	0.2	1.1	1.5	2.6	0.0	1.0	2.2				0.9
2019	0.5	0.0	0.0	0.0	0.0	0.2	1.2					0.2
2020	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0	0.0	0.0	0.0	0.0							0.0
2022	0.0	0.0	0.0	0.0								0.0
2023	0.0	0.0	0.0									0.0
Average	0.1	0.0	0.2	0.3	0.6	0.3	1.1	1.0	2.6	0.7	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	Y11	Life
≤2016	0.6	5.1	14.6	18.3	21.9	27.1	69.4	98.8				17.5
2017	2.0	7.3	24.4	25.4	37.4	27.4	42.4	90.6				20.1
2018	0.4	6.7	16.0	20.8	15.4	5.0	28.3	70.8				13.6
2019	4.4	9.0	20.8	8.9	9.7	7.1	27.5					11.2
2020	2.3	14.1	17.6	4.3	0.0	8.2						8.5
2021	0.9	6.3	2.1	1.7	1.3							2.8
2022	0.0	0.0	1.1	11.9								2.6
2023	0.0	1.9	5.1									1.8
2024	0.8	0.0										0.6
2025	0.0											0.0
Average	1.0	5.1	10.7	12.8	14.9	12.5	38.1	77.6				9.6

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.6	5.1	14.6	18.3	21.9	27.1	69.4	97.2				17.5
2017	2.0	7.3	24.4	25.4	37.4	27.4	42.4	50.1				19.8
2018	0.4	6.7	16.0	18.8	15.4	5.0	28.3	46.2				12.8
2019	4.4	9.0	20.2	8.9	9.7	6.5	27.5					11.1
2020	2.3	14.1	17.6	4.3	0.0	8.2						8.5
2021	0.9	6.3	2.1	1.7	1.3							2.8
2022	0.0	0.0	1.1	4.5								1.2
2023	0.0	1.9	5.1									1.8
2024	0.8	0.0										0.6
2025	0.0											0.0
Average	1.0	5.1	10.7	10.8	14.9	12.3	38.1	54.8				9.1

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.5				0.1
2017	0.0	0.0	0.0	0.0	0.0	0.0	0.0	79.1				0.3
2018	0.0	0.0	0.0	2.5	0.0	0.0	0.0	44.1				0.9
2019	0.0	0.0	0.7	0.0	0.0	0.6	0.0					0.2
2020	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0	0.0	0.0	0.0	0.0							0.0
2022	0.0	0.0	0.0	7.7								1.4
2023	0.0	0.0	0.0									0.0
2024	0.0	0.0										0.0
2025	0.0											0.0
Average	0.0	0.0	0.1	2.2	0.0	0.2	0.0	48.2				0.5

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	8.1	9.3	12.9	17.5	40.0	32.8	20.6	17.5	17.0		14.9
2017	1.1	5.3	10.7	12.7	21.5	5.0	3.7	12.6	24.1			9.7
2018	0.0	10.8	11.9	13.0	9.9	8.2	8.7	37.3				10.5
2019	0.8	10.6	21.3	4.6	8.0	9.1	10.1					9.7
2020	0.0	6.6	4.4	2.2	2.7	0.7						3.2
2021	1.9	1.9	2.8	3.8	3.7							2.7
2022	0.0	0.0	3.3	3.2								1.6
2023	0.0	0.0	0.0									0.0
Average	0.5	6.9	9.3	7.5	9.4	11.7	12.1	26.4	19.9	17.0		8.1

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	8.1	9.3	12.9	17.5	40.0	32.8	20.6	17.5	17.0		14.9
2017	1.1	5.3	10.7	12.7	21.5	5.0	3.7	12.6	24.1			9.7
2018	0.0	10.8	11.4	12.9	9.9	8.2	8.7	37.3				10.4
2019	0.8	10.6	21.3	4.6	8.0	9.1	10.1					9.7
2020	0.0	6.6	4.4	2.2	2.7	0.7						3.2
2021	1.9	1.9	2.8	3.8	1.9							2.6
2022	0.0	0.0	3.3	3.2								1.6
2023	0.0	0.0	0.0									0.0
Average	0.5	6.9	9.2	7.5	9.3	11.7	12.1	26.4	19.9	17.0		8.0

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	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			0.0
2018	0.0	0.0	0.6	0.1	0.0	0.0	0.0	0.0				0.1
2019	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2020	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0	0.0	0.0	0.0	1.9							0.2
2022	0.0	0.0	0.0	0.0								0.0
2023	0.0	0.0	0.0									0.0
Average	0.0	0.0	0.1	0.0	0.2	0.0	0.0	0.0	0.0	0.0		0.1

Source: Intex, Santander US Capital Markets

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.9	5.2	8.7	13.8	15.7	18.7	17.9	4.3	4.9	22.2		10.3
2017	0.5	6.2	8.4	11.5	21.5	13.2	4.0	6.3	10.5			9.1
2018	0.6	4.9	10.3	17.3	10.9	6.0	6.3	7.6				8.3
2019	0.8	2.8	16.2	10.4	3.5	6.9	8.0					7.1
2020	1.1	5.3	5.3	2.9	3.4	1.6						3.6
2021	1.5	2.7	2.1	1.2	4.1							2.2
2022	0.0	1.9	0.6	1.5								1.0
2023	0.0	1.2	6.8									1.9
2024	0.3	1.7										0.7
2025	0.0											0.0
Average	0.7	4.4	8.2	9.9	11.6	10.0	7.6	6.2	7.7	22.2		7.1

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.9	5.2	8.7	13.8	15.7	18.5	17.9	4.3	4.2	22.2		10.2
2017	0.5	6.2	8.3	11.4	21.3	12.1	3.8	5.9	9.9			8.9
2018	0.6	4.9	10.1	17.3	10.6	5.8	6.2	6.8				8.2
2019	0.8	2.8	15.9	10.4	3.4	6.4	7.7					7.0
2020	1.1	5.3	5.1	2.9	3.4	1.6						3.5
2021	1.5	2.7	2.1	1.2	4.1							2.2
2022	0.0	1.9	0.6	1.5								1.0
2023	0.0	1.2	6.8									1.9
2024	0.3	1.7										0.7
2025	0.0											0.0
Average	0.7	4.4	8.1	9.9	11.5	9.5	7.5	5.8	7.1	22.2		7.0

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.8	0.0		0.1
2017	0.0	0.0	0.1	0.1	0.2	1.2	0.3	0.5	0.6			0.3
2018	0.0	0.0	0.2	0.0	0.2	0.2	0.1	0.8				0.1
2019	0.0	0.0	0.3	0.0	0.2	0.5	0.3					0.2
2020	0.0	0.0	0.2	0.0	0.0	0.0						0.0
2021	0.0	0.0	0.0	0.0	0.0							0.0
2022	0.0	0.0	0.0	0.0								0.0
2023	0.0	0.0	0.0									0.0
2024	0.0	0.0										0.0
2025	0.0											0.0
Average	0.0	0.0	0.1	0.0	0.1	0.6	0.2	0.5	0.7	0.0		0.1

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.2	3.2	12.5	5.9	9.3	29.4	20.7	18.7	1.3	19.7	0.0	10.8
2017	0.0	2.5	10.5	9.2	13.5	12.5	4.6	4.1	9.7			7.3
2018	0.6	1.8	11.2	10.2	6.0	3.8	7.2	2.4				5.8
2019	0.2	1.2	13.9	7.3	6.0	7.9	2.5					6.0
2020	0.0	10.9	3.8	2.2	2.7	5.1						4.4
2021	1.3	4.5	1.4	1.9	1.6							2.3
2022	0.0	0.0	2.6	2.2								1.2
2023	0.0	1.2	0.0									0.6
Average	0.4	3.5	7.6	5.4	5.6	9.4	7.0	6.4	6.0	19.7	0.0	5.2

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.2	2.3	12.5	5.9	9.3	29.0	20.7	18.7	1.3	16.5	0.0	10.6
2017	0.0	2.5	10.5	9.2	13.0	12.5	4.6	4.1	9.7			7.3
2018	0.6	1.8	11.2	9.6	5.6	3.8	7.2	2.4				5.7
2019	0.2	1.2	13.4	7.3	3.8	7.4	2.5					5.6
2020	0.0	10.9	3.8	2.2	2.7	5.1						4.4
2021	1.3	4.5	1.4	1.8	1.6							2.2
2022	0.0	0.0	2.6	2.2								1.2
2023	0.0	1.2	0.0									0.6
Average	0.4	3.5	7.5	5.3	5.0	9.2	7.0	6.4	6.0	16.5	0.0	5.1

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.9	0.0	0.0	0.0	0.7	0.0	0.0	0.0	3.8	0.0	0.3
2017	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0			0.1
2018	0.0	0.0	0.0	0.7	0.5	0.0	0.0	0.0				0.2
2019	0.0	0.0	0.6	0.0	2.2	0.4	0.0					0.5
2020	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0	0.0	0.0	0.1	0.0							0.0
2022	0.0	0.0	0.0	0.0								0.0
2023	0.0	0.0	0.0									0.0
Average	0.0	0.1	0.1	0.1	0.7	0.2	0.0	0.0	0.0	3.8	0.0	0.2

Source: Intex, Santander US Capital Markets

Santander
Corporate & Investment Banking

Santander US Capital Markets LLC

FHMS K-F Floater Deal Prepayments

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F01	All Collat				0	0	80																			39.4
FHMS K-F02	All Collat				0	0	87																			41.8
FHMS K-F03	All Collat				0	0	85																			34.0
FHMS K-F04	All Collat				0	0	79																			37.1
FHMS K-F05	All Collat				0	0	88																			31.2
FHMS K-F06	All Collat				0	0	66																			28.4
FHMS K-F07	All Collat				0	0	40														100.0	0.0				24.8
FHMS K-F08	All Collat				0	0	73																			29.8
FHMS K-F09	All Collat				0	0	80																			33.5
FHMS K-F10	All Collat				0	0	76																			34.2
FHMS K-F11	All Collat				0	0	78																			34.5
FHMS K-F12	All Collat	0.0	6.62	125	1	1	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.8
FHMS K-F13	All Collat				0	0	48			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				28.9
FHMS K-F14	All Collat				0	0	83																			36.4
FHMS K-F15	All Collat				0	0	67																			31.4
FHMS K-F16	All Collat				0	0	69		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				34.4
FHMS K-F17	All Collat				0	0	56																			35.4
FHMS K-F18	All Collat	0.0	6.27	116	1	1	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.5
FHMS K-F19	All Collat				0	0	66																			32.4
FHMS K-F20	All Collat				0	0	48																			38.6
FHMS K-F21	All Collat	0.0	7.29	114	36	36	83	0.0	0.0	0.0	0.0	0.0	0.0	85.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.8	23.1
FHMS K-F22	All Collat				0	0	58																			34.3
FHMS K-F23	All Collat				0	0	49																			37.0
FHMS K-F24	All Collat				0	0	50							100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				33.4
FHMS K-F25	All Collat	0.0	6.03	111	4	6	70	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	94.1	73.6	47.7	29.8
FHMS K-F26	All Collat	0.0	5.32	110	1	1	21	2.2	1.7	0.9	0.9	0.0	0.0	0.0	0.0	0.0	0.0	1.8	2.4	1.6	0.0	1.6	1.6	1.0	0.8	28.6
FHMS K-F27	All Collat				0	0	55													100.0	0.0	0.0				27.0
FHMS K-F28	All Collat				0	0	61																			36.0
FHMS K-F29	All Collat				0	0	54																			31.2
FHMS K-F30	All Collat	0.0	6.76	109	2	2	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.0
FHMS K-F31	All Collat	0.0	4.50	105	1	1	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.5
FHMS K-F32	All Collat				0	0	58																			34.0
FHMS K-F33	All Collat	0.0	6.32	103	4	4	58	0.0	0.0	0.0	92.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.5	18.6	28.7
FHMS K-F34	All Collat				0	0	48																			29.3
FHMS K-F35	All Collat				0	0	54																			30.2
FHMS K-F36	All Collat				0	0	50																			25.3
FHMS K-F37	All Collat	0.0	6.29	101	4	4	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.2
FHMS K-F38	All Collat	0.0	7.01	100	1	1	49	0.0	0.0	0.0	0.0	5.8	0.0	94.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	22.2	28.3
FHMS K-F39	All Collat				0	0	42												100.0	0.0	0.0	95.0				27.5
FHMS K-F40	All Collat	0.0	6.57	98	3	3	46	0.0	0.0	96.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.8	42.0	22.6	26.7

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F41	All Collat	0.0	6.56	97	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	28.3
FHMS K-F42	All Collat				0	0	58													100.0	0.0	0.0				27.3
FHMS K-F43	All Collat	0.0	6.10	96	5	5	42	0.0	87.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	28.2	15.0	23.5
FHMS K-F44	All Collat	0.0	6.93	95	1	1	74	0.0	100.0	0.7	1.9	0.0	0.0	100.0	0.0	0.0	89.5	100.0	70.3	38.5	0.0	98.5	97.5	77.4	97.1	30.8
FHMS K-F45	All Collat	0.0	6.31	94	2	2	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	99.8	0.0	100.0	0.0	0.0	0.0	0.0	0.0	95.9	27.7
FHMS K-F46	All Collat	0.0	6.63	95	2	2	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.6
FHMS K-F47	All Collat				0	0	55									100.0	0.0	0.0	0.0	100.0	98.2	0.0				29.5
FHMS K-F48	All Collat	0.0	5.82	91	4	4	43	0.0	91.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.0	31.6	16.9	21.3
FHMS K-F49	All Collat	0.0	6.90	90	1	1	55	0.0	0.0	0.0	0.0	100.0	99.1	100.0	100.0	0.0	0.0	0.0	0.0	0.0	91.7	0.0	0.0	97.7	89.6	27.6
FHMS K-F50	All Collat	0.0	5.94	90	6	6	49	0.0	0.0	99.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	85.0	54.6	30.5	21.9
FHMS K-F51	All Collat				0	0	42								100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0				31.8
FHMS K-F52	All Collat	0.0	6.10	88	3	3	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.8
FHMS K-F53	All Collat	0.0	6.43	87	1	3	47	100.0	100.0	99.8	20.3	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	90.6	100.0	93.1	66.5	26.0
FHMS K-F54	All Collat	0.0	5.96	86	6	6	41	0.0	82.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.3	0.0	58.2	0.0	44.1	24.4	36.6	20.3
FHMS K-F55	All Collat				0	0	40			100.0	59.5	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.1	100.0				24.4
FHMS K-F56	All Collat	0.0	5.89	85	5	5	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.0
FHMS K-F57	All Collat	0.0	5.91	85	5	5	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	94.2	0.0	0.0	0.0	0.0	64.1	0.0	0.0	0.0	0.0	21.6	20.5
FHMS K-F58	All Collat				0	2	41	100.0	96.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	72.6	0.0				25.5
FHMS K-F59	All Collat	0.0	5.87	83	7	7	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.3
FHMS K-F60	All Collat	0.0	5.85	83	4	5	45	77.2	0.0	55.5	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	94.9	52.7	90.3	56.3	22.6
FHMS K-F61	All Collat	0.0	5.89	82	8	8	33	0.0	62.9	0.0	0.0	84.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.6	0.0	28.1	38.5	20.3	15.4
FHMS K-F62	All Collat	0.0	5.87	81	3	4	37	89.3	93.7	98.9	50.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	86.6	96.6	75.9	46.9	24.8
FHMS K-F63	All Collat	0.0	6.00	80	15	16	36	45.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	0.0	0.0	0.0	0.0	18.2	9.5	5.6	10.4
FHMS K-F64	All Collat	0.0	5.76	79	3	3	26	0.0	0.0	0.0	0.0	38.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	3.9	25.3
FHMS K-F65	All Collat	0.0	5.86	78	5	5	26	0.0	92.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.3	33.9	18.2	17.1
FHMS K-F66	All Collat	0.0	5.84	77	5	5	30	0.0	0.0	49.7	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	0.0	20.8	10.8	33.6	19.8
FHMS K-F67	All Collat	0.0	5.95	77	7	7	21	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.9	33.8	14.4
FHMS K-F68	All Collat	0.0	5.77	78	4	4	29	0.0	0.0	91.1	0.0	0.0	0.0	84.9	0.0	0.0	0.0	94.4	0.0	0.0	0.0	0.0	57.8	32.6	46.4	21.6
FHMS K-F69	All Collat	0.0	6.16	76	5	5	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.3
FHMS K-F70	All Collat	0.0	6.05	76	4	4	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	90.2	95.7	0.0	0.0	0.0	59.0	90.4	0.0	0.0	39.9	25.3
FHMS K-F71	All Collat	0.0	6.04	75	16	16	34	0.0	0.0	0.0	0.0	83.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.1	13.8	9.7
FHMS K-F72	All Collat	0.0	6.01	75	2	2	27	0.0	0.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	38.5	24.9
FHMS K-F73	All Collat	11.9	5.85	77	14	14	38	0.0	0.0	10.2	0.0	58.2	0.0	0.0	0.0	40.1	0.0	0.0	0.0	0.0	67.4	0.0	3.5	15.3	11.7	11.9
FHMS K-F74	All Collat	0.0	6.37	71	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	31.5
FHMS K-F75	All Collat	0.0	6.46	72	5	6	32	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	79.2	53.2	31.1	23.1
FHMS K-F76	All Collat	0.0	6.30	72	11	11	39	0.0	54.5	47.0	0.0	0.0	89.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.3	47.3	24.9	17.0
FHMS K-F77	All Collat	0.0	6.15	71	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	21.3
FHMS K-F78	All Collat	0.0	6.16	71	8	8	33	0.0	0.0	60.2	0.0	12.0	0.0	0.0	5.4	61.5	0.0	0.0	0.0	13.7	0.0	0.0	27.1	16.0	15.7	12.2
FHMS K-F79	All Collat	0.0	6.35	69	13	15	37	63.5	0.0	0.0	0.0	0.0	12.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.2	27.8	16.7	8.7	11.9
FHMS K-F80	All Collat	0.0	6.30	68	8	8	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	97.7	0.0	0.0	79.0	0.0	0.0	30.6	21.5

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F81	All Collat	0.0	6.33	68	7	7	42	0.0	71.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.8	18.2	9.4	29.8
FHMS K-F82	All Collat	0.0	6.24	67	10	10	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.0	0.0	26.5	0.0	0.0	0.0	2.9	11.3
FHMS K-F83	All Collat	0.0	6.54	67	8	8	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	77.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.1	27.2
FHMS K-F84	All Collat	0.0	6.38	67	3	3	36	0.0	0.0	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.6	0.0	0.0	30.7	15.8	27.7
FHMS K-F85	All Collat	0.0	7.07	65	3	3	40	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.5	0.0	0.0	99.7	83.2	52.7	44.2
FHMS K-F86	All Collat	0.0	6.58	66	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	37.3
FHMS K-F87	All Collat	0.0	7.25	64	2	2	49	0.0	0.0	98.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	0.0	0.0	0.0	0.0	81.4	51.1	31.3	33.1
FHMS K-F88	All Collat	0.0	6.85	64	6	7	23	80.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.7	0.0	0.0	40.4	22.6	11.9	22.6
FHMS K-F89	All Collat	0.0	6.83	64	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	17.7
FHMS K-F90	All Collat	0.0	6.69	63	6	6	37	0.0	0.0	0.0	0.0	0.0	74.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.7	0.0	0.0	21.5	10.8	20.7
FHMS K-F91	All Collat	0.0	6.92	63	12	12	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	68.2	0.0	0.0	0.0	0.0	0.0	9.5	21.7
FHMS K-F92	All Collat	0.0	6.73	62	5	5	45	0.0	99.9	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	89.9	63.2	81.1	29.3
FHMS K-F93	All Collat	0.0	6.89	63	9	9	43	0.0	0.0	0.0	92.5	0.0	0.0	0.0	0.0	69.4	0.0	0.0	0.0	0.0	0.0	73.5	0.0	35.4	26.3	31.9
FHMS K-F94	All Collat	0.0	6.76	62	15	16	45	35.1	65.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.1	21.5	11.2	21.2
FHMS K-F95	Group 1	0.0	6.90	62	11	11	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.6
FHMS K-F95	Group 2	0.0	6.57	62	3	3	16	0.0	0.0	87.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.4	52.4	29.1	15.3	20.9
FHMS K-F95	Total	0.0	6.71	62	14	14	38	0.0	0.0	72.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.2	35.8	19.1	9.8	21.7
FHMS K-F96	Group 1	0.0	6.77	61	4	4	21	0.0	99.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.2	0.0	87.9	60.5	35.5	28.2
FHMS K-F96	Group 2	0.0	6.88	61	3	3	28	0.0	98.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	76.3	48.3	27.1	31.4
FHMS K-F96	Total	0.0	6.82	61	7	7	49	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.7	98.0	83.4	55.4	31.9	30.2
FHMS K-F97	Group 1				0	0	8											100.0	0.0	100.0	0.0	0.0				37.9
FHMS K-F97	Group 2	0.0	6.87	61	5	5	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.1	78.9	69.4	0.0	0.0	0.0	24.0
FHMS K-F97	Total				0	0	37											54.6	0.0	96.9	75.6	66.2				26.7
FHMS K-F98	Group 1	0.0	6.91	60	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	10.5
FHMS K-F98	Group 2	0.0	6.63	60	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	71.2	0.0	0.0	0.0	0.0	15.6
FHMS K-F98	Total	0.0	6.68	60	12	12	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	64.3	0.0	0.0	0.0	0.0	14.9
FHMS K-F99	All Collat	0.0	6.53	60	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	13.9
FHMS K-F100	Group 1	0.0	6.74	61	3	3	14	0.0	96.2	30.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.3	42.9	23.6	31.6
FHMS K-F100	Group 2	0.0	6.68	61	4	4	27	0.0	0.0	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	89.1	0.0	0.0	0.0	0.0	0.0	36.2	33.9	29.0
FHMS K-F100	Total	0.0	6.69	61	7	7	41	0.0	63.5	11.8	0.0	82.3	0.0	0.0	0.0	0.0	0.0	79.7	0.0	0.0	0.0	0.0	31.6	38.4	31.0	29.6
FHMS K-F101	All Collat	0.0	6.68	60	10	10	33	0.0	0.0	0.0	0.0	0.0	98.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.3	28.8	24.3
FHMS K-F102	All Collat	0.0	6.52	60	8	8	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.0	34.1	0.0	0.0	77.8	0.0	0.0	0.0	0.0	9.5	17.5
FHMS K-F103	All Collat	0.0	6.58	59	11	11	31	0.0	0.0	80.0	0.0	0.0	0.0	0.0	37.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.9	23.2	15.4	17.1
FHMS K-F104	All Collat	0.0	6.44	59	4	5	26	75.4	0.0	0.0	0.0	0.0	20.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.2	22.9	12.1	21.1
FHMS K-F105	All Collat	0.0	6.62	59	6	6	29	0.0	0.0	0.0	77.5	0.0	0.0	0.0	0.0	73.3	0.0	0.0	0.0	0.0	73.7	0.0	0.0	22.2	20.8	23.5
FHMS K-F106	All Collat	0.0	6.52	59	10	10	30	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	58.8	0.0	0.0	0.0	99.4	0.0	52.6	29.2	21.5	19.2
FHMS K-F107	All Collat	0.0	6.30	59	8	8	30	0.0	32.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.8	8.2	65.8	0.0	0.0	12.4	6.4	10.6	15.1
FHMS K-F108	All Collat	0.0	6.81	58	9	10	37	40.2	0.0	0.0	0.0	71.3	0.0	0.0	0.0	0.0	32.7	0.0	0.0	0.0	0.0	0.0	15.6	25.6	16.1	28.8
FHMS K-F109	All Collat	0.0	6.68	58	10	10	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4	23.6
FHMS K-F110	All Collat	0.0	6.56	62	14	14	42	0.0	0.0	0.0	0.0	0.0	89.4	86.6	0.0	0.0	0.0	0.0	16.3	0.0	0.0	0.0	0.0	33.3	30.8	17.2

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F111	All Collat	0.0	6.70	57	10	12	43	76.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	0.0	86.3	0.0	37.1	20.5	13.7	23.9
FHMS K-F112	All Collat	0.0	6.83	56	8	8	38	0.0	0.0	48.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.0	66.8	19.9	10.3	5.2	27.6
FHMS K-F113	All Collat	0.0	6.77	56	12	12	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.2	0.0	0.0	0.0	0.0	0.0	81.2	91.1	0.0	0.0	9.5	23.4
FHMS K-F114	All Collat	4.6	6.84	56	20	20	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	18.0
FHMS K-F115	All Collat	0.0	6.89	56	17	17	65	0.0	0.0	0.7	0.0	0.0	0.0	0.0	8.3	0.0	70.7	33.5	0.0	41.8	5.2	23.2	0.2	0.1	14.0	24.1
FHMS K-F116	All Collat	0.0	6.76	55	13	13	37	0.0	0.0	0.0	0.0	0.0	19.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6	1.8	17.0
FHMS K-F117	All Collat	0.0	6.67	60	13	13	61	0.0	0.0	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	0.0	0.0	72.3	0.0	14.5	7.4	4.4	19.6
FHMS K-F118	All Collat	0.0	6.57	53	13	13	42	0.0	0.0	33.1	0.0	64.5	85.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	88.1	0.0	12.7	45.5	23.6	18.5
FHMS K-F119	All Collat	0.0	6.79	53	12	12	44	0.0	0.0	42.0	0.0	0.0	0.0	0.0	89.3	0.0	66.2	0.0	30.3	0.0	0.0	0.0	16.8	8.7	30.9	23.4
FHMS K-F120	All Collat	0.0	6.81	53	20	20	46	0.0	0.0	0.0	63.9	55.9	0.0	17.1	0.0	0.0	0.0	0.0	0.0	0.0	64.7	44.8	0.0	26.9	15.1	19.4
FHMS K-F121	All Collat	0.0	6.48	52	9	9	28	0.0	11.2	0.0	18.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.6	93.2	3.9	5.2	2.6	20.4
FHMS K-F122	All Collat	0.0	6.61	51	11	11	37	0.0	35.4	0.0	57.3	8.3	0.0	0.0	0.0	0.0	38.9	0.0	49.6	0.0	0.0	87.1	13.5	20.4	19.3	18.6
FHMS K-F123	All Collat	0.0	6.41	51	12	13	32	12.9	0.0	0.0	86.9	0.0	49.5	0.0	0.0	0.0	32.9	0.0	0.0	29.8	0.0	42.7	4.5	38.8	23.0	19.9
FHMS K-F124	All Collat	0.0	6.62	51	16	16	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.6	71.0	0.0	0.0	0.0	18.1
FHMS K-F125	All Collat	0.0	6.43	51	14	14	25	0.0	49.6	0.0	52.6	66.1	13.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.1	20.4	36.3	19.0	12.2
FHMS K-F126	All Collat	0.0	6.70	50	15	15	35	0.0	0.0	0.0	0.0	0.0	12.4	0.0	55.4	63.0	0.0	49.1	0.0	0.0	0.0	0.0	0.0	2.2	20.4	12.9
FHMS K-F127	All Collat	0.0	6.57	49	23	23	34	0.0	91.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.5	0.0	55.7	32.1	17.2	14.6
FHMS K-F128	All Collat	0.0	6.77	50	15	16	42	56.4	0.0	0.0	0.0	0.0	56.4	0.0	0.0	0.0	0.0	49.4	0.0	54.4	74.8	32.3	23.7	24.2	17.5	20.6
FHMS K-F129	All Collat	0.0	6.55	48	23	25	36	98.8	0.0	0.0	0.0	39.9	0.0	0.0	54.3	0.0	0.0	0.0	22.7	0.0	56.0	39.6	72.6	50.8	34.7	17.3
FHMS K-F130	All Collat	0.0	6.56	48	18	18	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	55.5	0.0	0.0	0.0	6.0
FHMS K-F131	All Collat	0.0	6.81	48	30	30	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1	0.0	0.0	0.0	5.8
FHMS K-F132	All Collat	0.0	6.73	48	21	21	35	0.0	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.4	0.0	4.4	2.2	8.7
FHMS K-F133	All Collat	0.0	6.58	47	20	20	29	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	50.5	4.8	0.0	0.0	8.2	6.9	0.0	2.5	7.4	4.1
FHMS K-F134	All Collat	0.0	6.66	46	17	17	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.5	85.1	0.0	0.0	0.0	0.0	0.0	68.2	0.0	0.0	16.8	13.0
FHMS K-F135	All Collat	0.0	6.62	46	20	20	30	0.0	0.0	0.0	73.6	0.0	0.0	17.6	0.0	0.0	0.0	0.0	49.5	22.0	0.0	0.0	0.0	20.1	16.9	8.3
FHMS K-F136	All Collat	0.0	6.76	46	14	14	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.5	0.0	0.0	0.0	82.0	0.0	0.0	8.1	17.4
FHMS K-F137	All Collat	0.0	6.65	45	15	16	32	86.5	0.0	0.0	0.0	68.6	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.8	46.8	48.4	26.4	18.1
FHMS K-F138	All Collat	0.0	6.69	44	22	25	38	72.8	0.0	63.7	0.0	0.0	28.5	0.0	53.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.5	34.6	23.4	11.2
FHMS K-F139	All Collat	0.0	6.46	44	24	24	43	0.0	0.0	40.3	19.7	0.0	51.8	0.0	0.0	19.5	0.0	0.0	47.6	0.0	0.0	0.0	16.0	22.1	17.8	11.1
FHMS K-F140	All Collat	0.0	6.40	44	22	22	33	0.0	0.0	7.5	0.0	0.0	0.0	0.0	0.0	0.0	26.5	62.5	32.1	0.0	0.0	23.9	2.6	1.3	14.3	7.6
FHMS K-F141	All Collat	0.0	6.36	41	28	28	44	0.0	0.0	0.0	0.0	0.0	0.0	26.2	19.4	0.0	0.0	0.0	23.0	0.0	0.0	0.0	0.0	0.0	6.4	15.2
FHMS K-F142	All Collat	0.0	6.27	41	19	20	27	83.8	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	36.7	0.0	35.8	43.8	27.6	14.7	10.2
FHMS K-F143	All Collat	0.0	6.15	42	17	17	21	0.0	0.0	0.0	0.0	0.0	61.0	0.0	0.0	0.0	0.0	46.6	0.0	0.0	0.0	74.2	0.0	15.0	12.5	6.8
FHMS K-F144	All Collat	0.0	6.36	40	23	23	32	0.0	0.0	39.4	41.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.1	30.5	0.0	15.6	15.8	8.1	8.1
FHMS K-F145	All Collat	0.0	6.26	39	22	23	30	70.9	0.0	0.0	0.0	50.8	0.0	0.0	0.0	30.1	0.0	0.0	0.0	57.4	0.0	16.5	32.8	27.0	16.7	10.1
FHMS K-F146	All Collat	0.0	6.21	38	23	24	32	39.6	14.8	87.2	40.5	43.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.1	46.2	25.1	9.8
FHMS K-F147	All Collat	0.0	6.18	38	25	26	29	31.5	0.0	39.2	0.0	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.4	20.2	10.4	3.5
FHMS K-F148	All Collat	0.0	6.23	37	26	26	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	14.1	0.0	0.0	0.0	1.9	1.1
FHMS K-F149	All Collat	0.0	6.27	37	21	24	31	80.4	0.0	66.5	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	0.0	49.1	59.1	34.7	20.3	11.0
FHMS K-F150	All Collat	0.0	6.33	37	23	23	30	0.0	0.0	6.5	0.0	0.0	55.7	0.0	0.0	25.8	0.0	0.0	0.0	53.8	13.2	0.0	2.2	14.0	9.4	7.1

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F151	All Collat	0.0	6.20	36	20	20	31	0.0	0.0	18.3	0.0	36.1	36.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.8	6.6	17.2	8.7	10.1
FHMS K-F152	All Collat	0.0	6.30	35	20	21	31	20.1	0.0	3.8	0.0	0.0	0.0	0.0	0.0	47.2	0.0	0.0	59.1	0.0	37.0	0.0	8.4	4.3	14.4	13.3
FHMS K-F153	All Collat	0.0	6.38	35	16	16	22	0.0	0.0	17.7	0.0	0.0	0.0	0.0	53.6	32.1	0.0	0.0	0.0	36.8	44.8	0.0	6.3	3.2	10.7	9.8
FHMS K-F154	All Collat	0.0	6.29	35	17	18	28	61.2	30.8	0.0	23.4	51.2	0.0	24.4	0.0	0.0	52.8	0.0	64.6	0.0	0.0	0.0	34.8	31.2	30.5	11.8
FHMS K-F155	All Collat	0.0	6.21	38	20	20	28	0.0	0.0	45.4	0.0	0.0	75.0	67.2	0.0	0.0	0.0	0.0	10.3	38.9	0.0	0.0	18.6	29.3	23.2	10.3
FHMS K-F156	All Collat	0.0	6.11	36	24	24	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	0.0	17.9	0.0	0.0	0.0	0.0	29.6	0.0	0.0	3.2	4.8
FHMS K-F157	All Collat	0.0	6.23	34	16	16	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.1	0.0	42.2	0.0	0.0	0.0	7.4	8.3
FHMS K-F158	All Collat	0.0	6.28	32	16	16	20	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	54.6	0.0	0.0	29.1	42.6	18.2	9.4	11.0	7.3
FHMS K-F159	All Collat	0.0	6.14	33	10	10	12	0.0	0.0	0.0	28.2	0.0	0.0	0.0	85.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4	17.6	7.5
FHMS K-F160	All Collat	0.0	6.17	36	17	17	27	0.0	0.0	29.1	0.0	21.2	86.1	0.0	0.0	0.0	0.0	0.0	0.0	4.2	48.2	0.0	11.0	36.7	18.8	17.0
FHMS K-F161	All Collat	0.0	6.25	29	13	13	20	0.0	0.0	0.0	66.8	0.0	73.6	0.0	0.0	11.7	0.0	0.0	0.0	0.0	67.4	32.8	0.0	34.8	18.8	15.6
FHMS K-F162	All Collat	0.0	6.18	25	25	25	30	0.0	0.0	0.0	0.0	0.0	55.4	0.0	0.0	12.2	0.0	0.0	0.0	0.0	11.3	0.0	0.0	12.9	7.5	7.0
FHMS K-F163	All Collat	0.0	6.22	23	24	25	27	35.1	0.0	0.0	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0	0.0	0.0	6.6	0.0	13.3	6.8	5.0	3.9
FHMS K-F164	All Collat	0.0	6.02	17	24	24	27	0.0	0.0	12.4	0.0	0.0	0.0	27.9	0.0	0.0	0.0	0.0	0.0				4.3	2.2	3.7	3.7
FHMS K-F165	All Collat	0.0	6.06	11	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
FHMS K-F166	All Collat	0.0	6.15	11	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0
FHMS K-F167	All Collat	0.0	6.13	12	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
FHMS K-F168	All Collat	0.0	5.90	5	29	29	29	0.0																		0.0

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F01	All Collat				0	0	80																			42.6
FHMS K-F02	All Collat				0	0	87																			45.5
FHMS K-F03	All Collat				0	0	85																			43.2
FHMS K-F04	All Collat				0	0	79																			49.5
FHMS K-F05	All Collat				0	0	88																			38.2
FHMS K-F06	All Collat				0	0	66																			37.8
FHMS K-F07	All Collat				0	0	40														100.0	0.0				29.7
FHMS K-F08	All Collat				0	0	73																			35.0
FHMS K-F09	All Collat				0	0	80																			39.8
FHMS K-F10	All Collat				0	0	76																			42.5
FHMS K-F11	All Collat				0	0	78																			40.7
FHMS K-F12	All Collat	0.0	6.62	125	1	1	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.6
FHMS K-F13	All Collat				0	0	48			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				36.2
FHMS K-F14	All Collat				0	0	83																			44.8
FHMS K-F15	All Collat				0	0	67																			41.6
FHMS K-F16	All Collat				0	0	69		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				44.5
FHMS K-F17	All Collat				0	0	56																			45.1
FHMS K-F18	All Collat	0.0	6.27	116	1	1	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.1
FHMS K-F19	All Collat				0	0	66																			42.0
FHMS K-F20	All Collat				0	0	48																			62.9
FHMS K-F21	All Collat	0.0	7.29	114	36	36	83	0.0	0.0	0.0	0.0	0.0	0.0	85.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.8	29.3
FHMS K-F22	All Collat				0	0	58																			45.7
FHMS K-F23	All Collat				0	0	49																			48.8
FHMS K-F24	All Collat				0	0	50							100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				39.9
FHMS K-F25	All Collat	0.0	6.03	111	4	6	70	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	94.1	73.6	47.7	42.6
FHMS K-F26	All Collat	0.0	5.32	110	1	1	21	2.2	1.7	0.9	0.9	0.0	0.0	0.0	0.0	0.0	0.0	1.8	2.4	1.6	0.0	1.6	1.6	1.0	0.8	33.3
FHMS K-F27	All Collat				0	0	55													100.0	0.0	0.0				33.9
FHMS K-F28	All Collat				0	0	61																			45.6
FHMS K-F29	All Collat				0	0	54																			41.0
FHMS K-F30	All Collat	0.0	6.76	109	2	2	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.2
FHMS K-F31	All Collat	0.0	4.50	105	1	1	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.6
FHMS K-F32	All Collat				0	0	58																			43.0
FHMS K-F33	All Collat	0.0	6.32	103	4	4	58	0.0	0.0	0.0	92.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.5	18.6	35.8
FHMS K-F34	All Collat				0	0	48																			39.0
FHMS K-F35	All Collat				0	0	54																			40.6
FHMS K-F36	All Collat				0	0	50																			31.0
FHMS K-F37	All Collat	0.0	6.29	101	4	4	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.8
FHMS K-F38	All Collat	0.0	7.01	100	1	1	49	0.0	0.0	0.0	0.0	5.8	0.0	94.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	22.2	36.1
FHMS K-F39	All Collat				0	0	42												100.0	0.0	0.0	95.0				35.9
FHMS K-F40	All Collat	0.0	6.57	98	3	3	46	0.0	0.0	96.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.8	42.0	22.6	33.4

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F41	All Collat	0.0	6.56	97	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	36.8
FHMS K-F42	All Collat				0	0	58													100.0	0.0	0.0				35.5
FHMS K-F43	All Collat	0.0	6.10	96	5	5	42	0.0	87.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	28.2	15.0	29.3
FHMS K-F44	All Collat	0.0	6.93	95	1	1	74	0.0	100.0	0.7	1.9	0.0	0.0	100.0	0.0	0.0	89.5	100.0	70.3	38.5	0.0	98.5	97.5	77.4	97.1	41.6
FHMS K-F45	All Collat	0.0	6.31	94	2	2	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	99.8	0.0	100.0	0.0	0.0	0.0	0.0	0.0	95.9	34.3
FHMS K-F46	All Collat	0.0	6.63	95	2	2	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.8
FHMS K-F47	All Collat				0	0	55									100.0	0.0	0.0	0.0	100.0	98.2	0.0				38.6
FHMS K-F48	All Collat	0.0	5.82	91	4	4	43	0.0	91.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.0	31.6	16.9	26.6
FHMS K-F49	All Collat	0.0	6.90	90	1	1	55	0.0	0.0	0.0	0.0	100.0	99.1	100.0	100.0	0.0	0.0	0.0	0.0	0.0	91.7	0.0	0.0	97.7	89.6	34.2
FHMS K-F50	All Collat	0.0	5.94	90	6	6	49	0.0	0.0	99.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	85.0	54.6	30.5	26.7
FHMS K-F51	All Collat				0	0	42								100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0				42.3
FHMS K-F52	All Collat	0.0	6.10	88	3	3	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.6
FHMS K-F53	All Collat	0.0	6.43	87	1	3	47	100.0	100.0	99.8	20.3	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	90.6	100.0	93.1	66.5	33.1
FHMS K-F54	All Collat	0.0	5.96	86	6	6	41	0.0	82.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.3	0.0	58.2	0.0	44.1	24.4	36.6	24.6
FHMS K-F55	All Collat				0	0	40			100.0	59.5	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.1	100.0				30.4
FHMS K-F56	All Collat	0.0	5.89	85	5	5	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.3
FHMS K-F57	All Collat	0.0	5.91	85	5	5	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	94.2	0.0	0.0	0.0	0.0	64.1	0.0	0.0	0.0	0.0	21.6	25.7
FHMS K-F58	All Collat				0	2	41	100.0	96.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	72.6	0.0				30.1
FHMS K-F59	All Collat	0.0	5.87	83	7	7	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6
FHMS K-F60	All Collat	0.0	5.85	83	4	5	45	77.2	0.0	55.5	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	94.9	52.7	90.3	56.3	29.7
FHMS K-F61	All Collat	0.0	5.89	82	8	8	33	0.0	62.9	0.0	0.0	84.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.6	0.0	28.1	38.5	20.3	19.6
FHMS K-F62	All Collat	0.0	5.87	81	3	4	37	89.3	93.7	98.9	50.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	86.6	96.6	75.9	46.9	33.9
FHMS K-F63	All Collat	0.0	6.00	80	15	16	36	45.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	0.0	0.0	0.0	0.0	18.2	9.5	5.6	12.9
FHMS K-F64	All Collat	0.0	5.76	79	3	3	26	0.0	0.0	0.0	0.0	38.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	3.9	36.1
FHMS K-F65	All Collat	0.0	5.86	78	5	5	26	0.0	92.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.3	33.9	18.2	22.1
FHMS K-F66	All Collat	0.0	5.84	77	5	5	30	0.0	0.0	49.7	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	0.0	20.8	10.8	33.6	28.4
FHMS K-F67	All Collat	0.0	5.95	77	7	7	21	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.9	33.8	17.9
FHMS K-F68	All Collat	0.0	5.77	78	4	4	29	0.0	0.0	91.1	0.0	0.0	0.0	84.9	0.0	0.0	0.0	94.4	0.0	0.0	0.0	0.0	57.8	32.6	46.4	26.3
FHMS K-F69	All Collat	0.0	6.16	76	5	5	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.7
FHMS K-F70	All Collat	0.0	6.05	76	4	4	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	90.2	95.7	0.0	0.0	0.0	59.0	90.4	0.0	0.0	39.9	33.2
FHMS K-F71	All Collat	0.0	6.04	75	16	16	34	0.0	0.0	0.0	0.0	83.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.1	13.8	11.8
FHMS K-F72	All Collat	0.0	6.01	75	2	2	27	0.0	0.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	38.5	30.6
FHMS K-F73	All Collat	11.9	5.85	77	14	14	38	0.0	0.0	10.2	0.0	58.2	0.0	0.0	0.0	40.1	0.0	0.0	0.0	0.0	67.4	0.0	3.5	15.3	11.7	14.9
FHMS K-F74	All Collat	0.0	6.37	71	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	43.7
FHMS K-F75	All Collat	0.0	6.46	72	5	6	32	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	79.2	53.2	31.1	31.4
FHMS K-F76	All Collat	0.0	6.30	72	11	11	39	0.0	54.5	47.0	0.0	0.0	89.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.3	47.3	24.9	23.1
FHMS K-F77	All Collat	0.0	6.15	71	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	27.2
FHMS K-F78	All Collat	0.0	6.16	71	8	8	33	0.0	0.0	60.2	0.0	12.0	0.0	0.0	5.4	61.5	0.0	0.0	0.0	13.7	0.0	0.0	27.1	16.0	15.7	15.5
FHMS K-F79	All Collat	0.0	6.35	69	13	15	37	63.5	0.0	0.0	0.0	0.0	12.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.2	27.8	16.7	8.7	15.4
FHMS K-F80	All Collat	0.0	6.30	68	8	8	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	97.7	0.0	0.0	79.0	0.0	0.0	30.6	32.0

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F81	All Collat	0.0	6.33	68	7	7	42	0.0	71.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.8	18.2	9.4	39.3
FHMS K-F82	All Collat	0.0	6.24	67	10	10	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.0	0.0	26.5	0.0	0.0	0.0	2.9	14.0
FHMS K-F83	All Collat	0.0	6.54	67	8	8	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	77.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.1	36.7
FHMS K-F84	All Collat	0.0	6.38	67	3	3	36	0.0	0.0	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.6	0.0	0.0	30.7	15.8	34.5
FHMS K-F85	All Collat	0.0	7.07	65	3	3	40	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.5	0.0	0.0	99.7	83.2	52.7	63.4
FHMS K-F86	All Collat	0.0	6.58	66	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	47.1
FHMS K-F87	All Collat	0.0	7.25	64	2	2	49	0.0	0.0	98.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	0.0	0.0	0.0	0.0	81.4	51.1	31.3	44.1
FHMS K-F88	All Collat	0.0	6.85	64	6	7	23	80.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.7	0.0	0.0	40.4	22.6	11.9	29.4
FHMS K-F89	All Collat	0.0	6.83	64	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	22.5
FHMS K-F90	All Collat	0.0	6.69	63	6	6	37	0.0	0.0	0.0	0.0	0.0	74.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.7	0.0	0.0	21.5	10.8	27.9
FHMS K-F91	All Collat	0.0	6.92	63	12	12	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	68.2	0.0	0.0	0.0	0.0	0.0	9.5	28.1
FHMS K-F92	All Collat	0.0	6.73	62	5	5	45	0.0	99.9	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	89.9	63.2	81.1	44.6
FHMS K-F93	All Collat	0.0	6.89	63	9	9	43	0.0	0.0	0.0	92.5	0.0	0.0	0.0	0.0	69.4	0.0	0.0	0.0	0.0	0.0	73.5	0.0	35.4	26.3	42.9
FHMS K-F94	All Collat	0.0	6.76	62	15	16	45	35.1	65.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.1	21.5	11.2	29.2
FHMS K-F95	Group 1	0.0	6.90	62	11	11	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.2
FHMS K-F95	Group 2	0.0	6.57	62	3	3	16	0.0	0.0	87.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.4	52.4	29.1	15.3	29.0
FHMS K-F95	Total	0.0	6.71	62	14	14	38	0.0	0.0	72.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.2	35.8	19.1	9.8	27.9
FHMS K-F96	Group 1	0.0	6.77	61	4	4	21	0.0	99.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.2	0.0	87.9	60.5	35.5	39.7
FHMS K-F96	Group 2	0.0	6.88	61	3	3	28	0.0	98.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	76.3	48.3	27.1	47.6
FHMS K-F96	Total	0.0	6.82	61	7	7	49	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.7	98.0	83.4	55.4	31.9	39.4
FHMS K-F97	Group 1				0	0	8											100.0	0.0	100.0	0.0	0.0				52.3
FHMS K-F97	Group 2	0.0	6.87	61	5	5	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.1	78.9	69.4	0.0	0.0	0.0	32.5
FHMS K-F97	Total				0	0	37											54.6	0.0	96.9	75.6	66.2				34.6
FHMS K-F98	Group 1	0.0	6.91	60	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	13.2
FHMS K-F98	Group 2	0.0	6.63	60	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	71.2	0.0	0.0	0.0	0.0	20.1
FHMS K-F98	Total	0.0	6.68	60	12	12	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	64.3	0.0	0.0	0.0	0.0	18.6
FHMS K-F99	All Collat	0.0	6.53	60	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	19.3
FHMS K-F100	Group 1	0.0	6.74	61	3	3	14	0.0	96.2	30.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.3	42.9	23.6	37.9
FHMS K-F100	Group 2	0.0	6.68	61	4	4	27	0.0	0.0	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	89.1	0.0	0.0	0.0	0.0	0.0	36.2	33.9	37.3
FHMS K-F100	Total	0.0	6.69	61	7	7	41	0.0	63.5	11.8	0.0	82.3	0.0	0.0	0.0	0.0	0.0	79.7	0.0	0.0	0.0	0.0	31.6	38.4	31.0	36.8
FHMS K-F101	All Collat	0.0	6.68	60	10	10	33	0.0	0.0	0.0	0.0	0.0	98.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.3	28.8	31.1
FHMS K-F102	All Collat	0.0	6.52	60	8	8	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.0	34.1	0.0	0.0	77.8	0.0	0.0	0.0	0.0	9.5	21.8
FHMS K-F103	All Collat	0.0	6.58	59	11	11	31	0.0	0.0	80.0	0.0	0.0	0.0	0.0	37.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.9	23.2	15.4	23.2
FHMS K-F104	All Collat	0.0	6.44	59	4	5	26	75.4	0.0	0.0	0.0	0.0	20.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.2	22.9	12.1	27.8
FHMS K-F105	All Collat	0.0	6.62	59	6	6	29	0.0	0.0	0.0	77.5	0.0	0.0	0.0	0.0	73.3	0.0	0.0	0.0	0.0	73.7	0.0	0.0	22.2	20.8	31.0
FHMS K-F106	All Collat	0.0	6.52	59	10	10	30	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	58.8	0.0	0.0	0.0	99.4	0.0	52.6	29.2	21.5	25.9
FHMS K-F107	All Collat	0.0	6.30	59	8	8	30	0.0	32.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.8	8.2	65.8	0.0	0.0	12.4	6.4	10.6	23.5
FHMS K-F108	All Collat	0.0	6.81	58	9	10	37	40.2	0.0	0.0	0.0	71.3	0.0	0.0	0.0	0.0	32.7	0.0	0.0	0.0	0.0	0.0	15.6	25.6	16.1	42.6
FHMS K-F109	All Collat	0.0	6.68	58	10	10	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4	32.8
FHMS K-F110	All Collat	0.0	6.56	62	14	14	42	0.0	0.0	0.0	0.0	0.0	89.4	86.6	0.0	0.0	0.0	0.0	16.3	0.0	0.0	0.0	0.0	33.3	30.8	22.9

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F111	All Collat	0.0	6.70	57	10	12	43	76.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	0.0	86.3	0.0	37.1	20.5	13.7	33.2
FHMS K-F112	All Collat	0.0	6.83	56	8	8	38	0.0	0.0	48.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.0	66.8	19.9	10.3	5.2	41.2
FHMS K-F113	All Collat	0.0	6.77	56	12	12	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.2	0.0	0.0	0.0	0.0	0.0	81.2	91.1	0.0	0.0	9.5	30.7
FHMS K-F114	All Collat	4.6	6.84	56	20	20	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	25.8
FHMS K-F115	All Collat	0.0	6.89	56	17	17	65	0.0	0.0	0.7	0.0	0.0	0.0	0.0	8.3	0.0	70.7	33.5	0.0	41.8	5.2	23.2	0.2	0.1	14.0	30.9
FHMS K-F116	All Collat	0.0	6.76	55	13	13	37	0.0	0.0	0.0	0.0	0.0	19.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6	1.8	22.4
FHMS K-F117	All Collat	0.0	6.67	60	13	13	61	0.0	0.0	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	0.0	0.0	72.3	0.0	14.5	7.4	4.4	25.4
FHMS K-F118	All Collat	0.0	6.57	53	13	13	42	0.0	0.0	33.1	0.0	64.5	85.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	88.1	0.0	12.7	45.5	23.6	25.9
FHMS K-F119	All Collat	0.0	6.79	53	12	12	44	0.0	0.0	42.0	0.0	0.0	0.0	0.0	89.3	0.0	66.2	0.0	30.3	0.0	0.0	0.0	16.8	8.7	30.9	32.6
FHMS K-F120	All Collat	0.0	6.81	53	20	20	46	0.0	0.0	0.0	63.9	55.9	0.0	17.1	0.0	0.0	0.0	0.0	0.0	0.0	64.7	44.8	0.0	26.9	15.1	25.5
FHMS K-F121	All Collat	0.0	6.48	52	9	9	28	0.0	11.2	0.0	18.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.6	93.2	3.9	5.2	2.6	28.3
FHMS K-F122	All Collat	0.0	6.61	51	11	11	37	0.0	35.4	0.0	57.3	8.3	0.0	0.0	0.0	0.0	38.9	0.0	49.6	0.0	0.0	87.1	13.5	20.4	19.3	28.1
FHMS K-F123	All Collat	0.0	6.41	51	12	13	32	12.9	0.0	0.0	86.9	0.0	49.5	0.0	0.0	0.0	32.9	0.0	0.0	29.8	0.0	42.7	4.5	38.8	23.0	28.3
FHMS K-F124	All Collat	0.0	6.62	51	16	16	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.6	71.0	0.0	0.0	0.0	25.3
FHMS K-F125	All Collat	0.0	6.43	51	14	14	25	0.0	49.6	0.0	52.6	66.1	13.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.1	20.4	36.3	19.0	16.9
FHMS K-F126	All Collat	0.0	6.70	50	15	15	35	0.0	0.0	0.0	0.0	0.0	12.4	0.0	55.4	63.0	0.0	49.1	0.0	0.0	0.0	0.0	0.0	2.2	20.4	17.3
FHMS K-F127	All Collat	0.0	6.57	49	23	23	34	0.0	91.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.5	0.0	55.7	32.1	17.2	19.6
FHMS K-F128	All Collat	0.0	6.77	50	15	16	42	56.4	0.0	0.0	0.0	0.0	56.4	0.0	0.0	0.0	0.0	49.4	0.0	54.4	74.8	32.3	23.7	24.2	17.5	28.8
FHMS K-F129	All Collat	0.0	6.55	48	23	25	36	98.8	0.0	0.0	0.0	39.9	0.0	0.0	54.3	0.0	0.0	0.0	22.7	0.0	56.0	39.6	72.6	50.8	34.7	22.3
FHMS K-F130	All Collat	0.0	6.56	48	18	18	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	55.5	0.0	0.0	0.0	8.1
FHMS K-F131	All Collat	0.0	6.81	48	30	30	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.7	0.0	0.0	0.0	8.3
FHMS K-F132	All Collat	0.0	6.73	48	21	21	35	0.0	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.4	0.0	4.4	2.2	11.0
FHMS K-F133	All Collat	0.0	6.58	47	20	20	29	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	50.5	4.8	0.0	0.0	8.2	6.9	0.0	2.5	7.4	5.4
FHMS K-F134	All Collat	0.0	6.66	46	17	17	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.5	85.1	0.0	0.0	0.0	0.0	0.0	68.2	0.0	0.0	16.8	18.6
FHMS K-F135	All Collat	0.0	6.62	46	20	20	30	0.0	0.0	0.0	73.6	0.0	0.0	17.6	0.0	0.0	0.0	0.0	49.5	22.0	0.0	0.0	0.0	20.1	16.9	10.4
FHMS K-F136	All Collat	0.0	6.76	46	14	14	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.5	0.0	0.0	0.0	82.0	0.0	0.0	8.1	24.5
FHMS K-F137	All Collat	0.0	6.65	45	15	16	32	86.5	0.0	0.0	0.0	68.6	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.8	46.8	48.4	26.4	23.0
FHMS K-F138	All Collat	0.0	6.69	44	22	25	38	72.8	0.0	63.7	0.0	0.0	28.5	0.0	53.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.5	34.6	23.4	13.8
FHMS K-F139	All Collat	0.0	6.46	44	24	24	43	0.0	0.0	40.3	19.7	0.0	51.8	0.0	0.0	19.7	0.0	0.0	48.0	0.0	0.0	0.0	16.0	22.1	17.9	17.0
FHMS K-F140	All Collat	0.0	6.40	44	22	22	33	0.0	0.0	7.5	0.0	0.0	0.0	0.0	0.0	0.0	26.5	62.5	32.1	0.0	0.0	23.9	2.6	1.3	14.3	11.6
FHMS K-F141	All Collat	0.0	6.36	41	28	28	44	0.0	0.0	0.0	0.0	0.0	0.0	26.2	0.0	0.0	0.0	0.0	23.0	0.0	0.0	0.0	0.0	0.0	4.7	23.2
FHMS K-F142	All Collat	0.0	6.27	41	19	20	27	83.8	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	36.7	0.0	35.8	43.8	27.6	14.7	14.0
FHMS K-F143	All Collat	0.0	6.15	42	17	17	21	0.0	0.0	0.0	0.0	0.0	61.0	0.0	0.0	0.0	0.0	46.6	0.0	0.0	0.0	74.2	0.0	15.0	12.5	9.5
FHMS K-F144	All Collat	0.0	6.36	40	23	23	32	0.0	0.0	39.4	41.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.7	31.6	0.0	15.6	16.0	8.3	11.3
FHMS K-F145	All Collat	0.0	6.26	39	22	23	30	70.9	0.0	0.0	0.0	50.8	0.0	0.0	0.0	30.1	0.0	0.0	0.0	57.4	0.0	16.5	32.8	27.0	16.7	16.0
FHMS K-F146	All Collat	0.0	6.21	38	23	24	32	39.6	14.8	87.2	40.5	43.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.1	46.2	25.1	16.1
FHMS K-F147	All Collat	0.0	6.18	38	25	26	29	31.5	0.0	40.8	0.0	40.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.8	20.8	10.8	6.0
FHMS K-F148	All Collat	0.0	6.23	37	26	26	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	14.1	0.0	0.0	0.0	1.9	1.9
FHMS K-F149	All Collat	0.0	6.27	37	21	24	31	80.4	0.0	66.5	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	0.0	70.2	59.1	34.7	20.3	18.5
FHMS K-F150	All Collat	0.0	6.33	37	23	23	30	0.0	0.0	6.5	0.0	0.0	55.7	0.0	0.0	25.8	0.0	0.0	0.0	53.8	14.4	0.0	2.2	14.0	9.4	10.4

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F151	All Collat	0.0	6.20	36	20	20	31	0.0	0.0	18.3	0.0	36.1	36.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.9	6.6	17.2	8.7	16.3
FHMS K-F152	All Collat	0.0	6.30	35	20	21	31	20.1	0.0	3.8	0.0	0.0	0.0	0.0	0.0	47.2	0.0	0.0	59.1	0.0	44.3	0.0	8.4	4.3	14.4	20.2
FHMS K-F153	All Collat	0.0	6.38	35	16	16	22	0.0	0.0	17.7	0.0	0.0	0.0	0.0	53.6	32.1	0.0	0.0	0.0	39.9	48.2	0.0	6.3	3.2	10.7	14.1
FHMS K-F154	All Collat	0.0	6.29	35	17	18	28	61.2	30.8	0.0	23.4	51.2	0.0	24.4	0.0	0.0	52.8	0.0	64.6	0.0	0.0	0.0	34.8	31.2	30.5	17.6
FHMS K-F155	All Collat	0.0	6.21	38	20	20	28	0.0	0.0	45.4	0.0	0.0	75.0	67.2	0.0	0.0	0.0	0.0	10.3	38.9	0.0	0.0	18.6	29.3	23.2	12.1
FHMS K-F156	All Collat	0.0	6.11	36	24	24	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	0.0	17.9	0.0	0.0	0.0	0.0	34.9	0.0	0.0	3.2	6.6
FHMS K-F157	All Collat	0.0	6.23	34	16	16	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.0	0.0	50.3	0.0	0.0	0.0	7.4	12.0
FHMS K-F158	All Collat	0.0	6.28	32	16	16	20	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	57.5	0.0	0.0	33.8	48.5	18.2	9.4	11.2	11.0
FHMS K-F159	All Collat	0.0	6.14	33	10	10	12	0.0	0.0	0.0	28.2	0.0	0.0	0.0	85.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4	17.6	11.2
FHMS K-F160	All Collat	0.0	6.17	36	17	17	27	0.0	0.0	29.1	0.0	21.2	86.1	0.0	0.0	0.0	0.0	0.0	0.0	4.2	48.2	0.0	11.0	36.7	18.8	18.2
FHMS K-F161	All Collat	0.0	6.25	29	13	13	20	0.0	0.0	0.0	66.8	0.0	73.6	0.0	0.0	11.7	0.0	0.0	0.0	0.0	67.4	35.3	0.0	34.8	18.8	21.5
FHMS K-F162	All Collat	0.0	6.18	25	25	25	30	0.0	0.0	0.0	0.0	0.0	55.4	0.0	0.0	12.2	0.0	0.0	0.0	0.0	17.3	0.0	0.0	12.9	7.5	10.2
FHMS K-F163	All Collat	0.0	6.22	23	24	25	27	35.1	0.0	0.0	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0	0.0	0.0	20.4	0.0	13.3	6.8	5.5	5.3
FHMS K-F164	All Collat	0.0	6.02	17	24	24	27	0.0	0.0	13.9	0.0	0.0	0.0	92.7	0.0	0.0	0.0	0.0	0.0				4.7	3.6	10.9	10.9
FHMS K-F165	All Collat	0.0	6.06	11	17	17	17	0.0															0.0	0.0		0.0
FHMS K-F166	All Collat	0.0	6.15	11	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
FHMS K-F167	All Collat	0.0	6.13	12	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
FHMS K-F168	All Collat	0.0	5.90	5	29	29	29																			

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F01	All Collat				0	0	80																			0.3
FHMS K-F02	All Collat				0	0	87																			0.0
FHMS K-F03	All Collat				0	0	85																			0.0
FHMS K-F04	All Collat				0	0	79																			0.0
FHMS K-F05	All Collat				0	0	88																			0.0
FHMS K-F06	All Collat				0	0	66																			0.0
FHMS K-F07	All Collat				0	0	40														0.0	0.0				0.0
FHMS K-F08	All Collat				0	0	73																			0.0
FHMS K-F09	All Collat				0	0	80																			0.0
FHMS K-F10	All Collat				0	0	76																			0.0
FHMS K-F11	All Collat				0	0	78																			0.0
FHMS K-F12	All Collat	0.0	6.62	125	1	1	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F13	All Collat				0	0	48			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
FHMS K-F14	All Collat				0	0	83																			0.0
FHMS K-F15	All Collat				0	0	67																			0.0
FHMS K-F16	All Collat				0	0	69		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
FHMS K-F17	All Collat				0	0	56																			0.0
FHMS K-F18	All Collat	0.0	6.27	116	1	1	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F19	All Collat				0	0	66																			0.3
FHMS K-F20	All Collat				0	0	48																			0.0
FHMS K-F21	All Collat	0.0	7.29	114	36	36	83	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F22	All Collat				0	0	58																			0.0
FHMS K-F23	All Collat				0	0	49																			0.0
FHMS K-F24	All Collat				0	0	50							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
FHMS K-F25	All Collat	0.0	6.03	111	4	6	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
FHMS K-F26	All Collat	0.0	5.32	110	1	1	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F27	All Collat				0	0	55													0.0	0.0	0.0				0.0
FHMS K-F28	All Collat				0	0	61																			0.0
FHMS K-F29	All Collat				0	0	54																			0.0
FHMS K-F30	All Collat	0.0	6.76	109	2	2	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F31	All Collat	0.0	4.50	105	1	1	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F32	All Collat				0	0	58																			0.0
FHMS K-F33	All Collat	0.0	6.32	103	4	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
FHMS K-F34	All Collat				0	0	48																			0.0
FHMS K-F35	All Collat				0	0	54																			0.0
FHMS K-F36	All Collat				0	0	50																			0.0
FHMS K-F37	All Collat	0.0	6.29	101	4	4	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F38	All Collat	0.0	7.01	100	1	1	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F39	All Collat				0	0	42												0.0	0.0	0.0	0.0				0.0
FHMS K-F40	All Collat	0.0	6.57	98	3	3	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F41	All Collat	0.0	6.56	97	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
FHMS K-F42	All Collat				0	0	58													0.0	0.0	0.0				0.0
FHMS K-F43	All Collat	0.0	6.10	96	5	5	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F44	All Collat	0.0	6.93	95	1	1	74	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F45	All Collat	0.0	6.31	94	2	2	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F46	All Collat	0.0	6.63	95	2	2	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F47	All Collat				0	0	55									0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
FHMS K-F48	All Collat	0.0	5.82	91	4	4	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F49	All Collat	0.0	6.90	90	1	1	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
FHMS K-F50	All Collat	0.0	5.94	90	6	6	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F51	All Collat				0	0	42								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	6.10	88	3	3	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F53	All Collat	0.0	6.43	87	1	3	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
FHMS K-F54	All Collat	0.0	5.96	86	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	0.2
FHMS K-F55	All Collat				0	0	40			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
FHMS K-F56	All Collat	0.0	5.89	85	5	5	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F57	All Collat	0.0	5.91	85	5	5	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F58	All Collat				0	2	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
FHMS K-F59	All Collat	0.0	5.87	83	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
FHMS K-F60	All Collat	0.0	5.85	83	4	5	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F61	All Collat	0.0	5.89	82	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
FHMS K-F62	All Collat	0.0	5.87	81	3	4	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
FHMS K-F63	All Collat	0.0	6.00	80	15	16	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
FHMS K-F64	All Collat	0.0	5.76	79	3	3	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F65	All Collat	0.0	5.86	78	5	5	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F66	All Collat	0.0	5.84	77	5	5	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
FHMS K-F67	All Collat	0.0	5.95	77	7	7	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F68	All Collat	0.0	5.77	78	4	4	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F69	All Collat	0.0	6.16	76	5	5	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F70	All Collat	0.0	6.05	76	4	4	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F71	All Collat	0.0	6.04	75	16	16	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F72	All Collat	0.0	6.01	75	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	0.0	0.0	0.0	0.0	0.0
FHMS K-F73	All Collat	11.9	5.85	77	14	14	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F74	All Collat	0.0	6.37	71	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F75	All Collat	0.0	6.46	72	5	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
FHMS K-F76	All Collat	0.0	6.30	72	11	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
FHMS K-F77	All Collat	0.0	6.15	71	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	2.7
FHMS K-F78	All Collat	0.0	6.16	71	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
FHMS K-F79	All Collat	0.0	6.35	69	13	15	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
FHMS K-F80	All Collat	0.0	6.30	68	8	8	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FHMS K-F81	All Collat	0.0	6.33	68	7	7	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F82	All Collat	0.0	6.24	67	10	10	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F83	All Collat	0.0	6.54	67	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
FHMS K-F84	All Collat	0.0	6.38	67	3	3	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F85	All Collat	0.0	7.07	65	3	3	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F86	All Collat	0.0	6.58	66	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
FHMS K-F87	All Collat	0.0	7.25	64	2	2	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F88	All Collat	0.0	6.85	64	6	7	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
FHMS K-F89	All Collat	0.0	6.83	64	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
FHMS K-F90	All Collat	0.0	6.69	63	6	6	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F91	All Collat	0.0	6.92	63	12	12	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F92	All Collat	0.0	6.73	62	5	5	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F93	All Collat	0.0	6.89	63	9	9	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F94	All Collat	0.0	6.76	62	15	16	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
FHMS K-F95	Group 1	0.0	6.90	62	11	11	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F95	Group 2	0.0	6.57	62	3	3	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F95	Total	0.0	6.71	62	14	14	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F96	Group 1	0.0	6.77	61	4	4	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F96	Group 2	0.0	6.88	61	3	3	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F96	Total	0.0	6.82	61	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
FHMS K-F97	Group 1				0	0	8											0.0	0.0	0.0	0.0	0.0				0.0
FHMS K-F97	Group 2	0.0	6.87	61	5	5	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F97	Total				0	0	37											0.0	0.0	0.0	0.0	0.0				0.0
FHMS K-F98	Group 1	0.0	6.91	60	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
FHMS K-F98	Group 2	0.0	6.63	60	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F98	Total	0.0	6.68	60	12	12	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
FHMS K-F99	All Collat	0.0	6.53	60	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
FHMS K-F100	Group 1	0.0	6.74	61	3	3	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F100	Group 2	0.0	6.68	61	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F100	Total	0.0	6.69	61	7	7	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F101	All Collat	0.0	6.68	60	10	10	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F102	All Collat	0.0	6.52	60	8	8	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F103	All Collat	0.0	6.58	59	11	11	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F104	All Collat	0.0	6.44	59	4	5	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F105	All Collat	0.0	6.62	59	6	6	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F106	All Collat	0.0	6.52	59	10	10	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F107	All Collat	0.0	6.30	59	8	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
FHMS K-F108	All Collat	0.0	6.81	58	9	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
FHMS K-F109	All Collat	0.0	6.68	58	10	10	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	0.2
FHMS K-F110	All Collat	0.0	6.56	62	14	14	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

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FHMS K-F111	All Collat	0.0	6.70	57	10	12	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
FHMS K-F112	All Collat	0.0	6.83	56	8	8	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
FHMS K-F113	All Collat	0.0	6.77	56	12	12	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F114	All Collat	4.6	6.84	56	20	20	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
FHMS K-F115	All Collat	0.0	6.89	56	17	17	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
FHMS K-F116	All Collat	0.0	6.76	55	13	13	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F117	All Collat	0.0	6.67	60	13	13	61	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F118	All Collat	0.0	6.57	53	13	13	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F119	All Collat	0.0	6.79	53	12	12	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F120	All Collat	0.0	6.81	53	20	20	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
FHMS K-F121	All Collat	0.0	6.48	52	9	9	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F122	All Collat	0.0	6.61	51	11	11	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F123	All Collat	0.0	6.41	51	12	13	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
FHMS K-F124	All Collat	0.0	6.62	51	16	16	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F125	All Collat	0.0	6.43	51	14	14	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F126	All Collat	0.0	6.70	50	15	15	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2
FHMS K-F127	All Collat	0.0	6.57	49	23	23	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F128	All Collat	0.0	6.77	50	15	16	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
FHMS K-F129	All Collat	0.0	6.55	48	23	25	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F130	All Collat	0.0	6.56	48	18	18	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
FHMS K-F131	All Collat	0.0	6.81	48	30	30	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F132	All Collat	0.0	6.73	48	21	21	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
FHMS K-F133	All Collat	0.0	6.58	47	20	20	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F134	All Collat	0.0	6.66	46	17	17	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F135	All Collat	0.0	6.62	46	20	20	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F136	All Collat	0.0	6.76	46	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
FHMS K-F137	All Collat	0.0	6.65	45	15	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
FHMS K-F138	All Collat	0.0	6.69	44	22	25	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
FHMS K-F139	All Collat	0.0	6.46	44	24	24	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
FHMS K-F140	All Collat	0.0	6.40	44	22	22	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F141	All Collat	0.0	6.36	41	28	28	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8	0.4
FHMS K-F142	All Collat	0.0	6.27	41	19	20	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F143	All Collat	0.0	6.15	42	17	17	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F144	All Collat	0.0	6.36	40	23	23	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F145	All Collat	0.0	6.26	39	22	23	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
FHMS K-F146	All Collat	0.0	6.21	38	23	24	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
FHMS K-F147	All Collat	0.0	6.18	38	25	26	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F148	All Collat	0.0	6.23	37	26	26	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
FHMS K-F149	All Collat	0.0	6.27	37	21	24	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F150	All Collat	0.0	6.33	37	23	23	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

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F151	All Collat	0.0	6.20	36	20	20	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F152	All Collat	0.0	6.30	35	20	21	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F153	All Collat	0.0	6.38	35	16	16	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F154	All Collat	0.0	6.29	35	17	18	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
FHMS K-F155	All Collat	0.0	6.21	38	20	20	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
FHMS K-F156	All Collat	0.0	6.11	36	24	24	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F157	All Collat	0.0	6.23	34	16	16	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F158	All Collat	0.0	6.28	32	16	16	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F159	All Collat	0.0	6.14	33	10	10	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F160	All Collat	0.0	6.17	36	17	17	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F161	All Collat	0.0	6.25	29	13	13	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F162	All Collat	0.0	6.18	25	25	25	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
FHMS K-F163	All Collat	0.0	6.22	23	24	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
FHMS K-F164	All Collat	0.0	6.02	17	24	24	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
FHMS K-F165	All Collat	0.0	6.06	11	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	0.0		0.0
FHMS K-F166	All Collat	0.0	6.15	11	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0
FHMS K-F167	All Collat	0.0	6.13	12	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0										0.0	0.0		0.0
FHMS K-F168	All Collat	0.0	5.90	5	29	29	29	0.0																		0.0

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F01	All Collat				0	0	80																			
FHMS K-F02	All Collat				0	0	87																			
FHMS K-F03	All Collat				0	0	85																			
FHMS K-F04	All Collat				0	0	79																			
FHMS K-F05	All Collat				0	0	88																			
FHMS K-F06	All Collat				0	0	66																			
FHMS K-F07	All Collat				0	0	40																			
FHMS K-F08	All Collat				0	0	73																			
FHMS K-F09	All Collat				0	0	80																			
FHMS K-F10	All Collat				0	0	76																			
FHMS K-F11	All Collat				0	0	78																			
FHMS K-F12	All Collat	0.0	6.62	125	1	1	79																			
FHMS K-F13	All Collat				0	0	48																			
FHMS K-F14	All Collat				0	0	83																			
FHMS K-F15	All Collat				0	0	67																			
FHMS K-F16	All Collat				0	0	69																			
FHMS K-F17	All Collat				0	0	56																			
FHMS K-F18	All Collat	0.0	6.27	116	1	1	41																			
FHMS K-F19	All Collat				0	0	66																			
FHMS K-F20	All Collat				0	0	48																			
FHMS K-F21	All Collat	0.0	7.29	114	36	36	83																			
FHMS K-F22	All Collat				0	0	58																			
FHMS K-F23	All Collat				0	0	49																			
FHMS K-F24	All Collat				0	0	50							100.0												
FHMS K-F25	All Collat	0.0	6.03	111	4	6	70																			
FHMS K-F26	All Collat	0.0	5.32	110	1	1	21																			
FHMS K-F27	All Collat				0	0	55													100.0						
FHMS K-F28	All Collat				0	0	61																			
FHMS K-F29	All Collat				0	0	54																			
FHMS K-F30	All Collat	0.0	6.76	109	2	2	56																			
FHMS K-F31	All Collat	0.0	4.50	105	1	1	45																			
FHMS K-F32	All Collat				0	0	58																			
FHMS K-F33	All Collat	0.0	6.32	103	4	4	58				0.0															
FHMS K-F34	All Collat				0	0	48																			
FHMS K-F35	All Collat				0	0	54																			
FHMS K-F36	All Collat				0	0	50																			
FHMS K-F37	All Collat	0.0	6.29	101	4	4	41																			
FHMS K-F38	All Collat	0.0	7.01	100	1	1	49																			
FHMS K-F39	All Collat				0	0	42																			
FHMS K-F40	All Collat	0.0	6.57	98	3	3	46			0.0																

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F41	All Collat	0.0	6.56	97	1	1	23																			
FHMS K-F42	All Collat				0	0	58																			
FHMS K-F43	All Collat	0.0	6.10	96	5	5	42		0.0																	
FHMS K-F44	All Collat	0.0	6.93	95	1	1	74																			
FHMS K-F45	All Collat	0.0	6.31	94	2	2	65																			
FHMS K-F46	All Collat	0.0	6.63	95	2	2	51																			
FHMS K-F47	All Collat				0	0	55																			
FHMS K-F48	All Collat	0.0	5.82	91	4	4	43		0.0																	
FHMS K-F49	All Collat	0.0	6.90	90	1	1	55																			
FHMS K-F50	All Collat	0.0	5.94	90	6	6	49			0.0																
FHMS K-F51	All Collat				0	0	42																			
FHMS K-F52	All Collat	0.0	6.10	88	3	3	36																			
FHMS K-F53	All Collat	0.0	6.43	87	1	3	47																			
FHMS K-F54	All Collat	0.0	5.96	86	6	6	41		0.0										0.0		100.0					
FHMS K-F55	All Collat				0	0	40																			
FHMS K-F56	All Collat	0.0	5.89	85	5	5	21																			
FHMS K-F57	All Collat	0.0	5.91	85	5	5	42								100.0					0.0						
FHMS K-F58	All Collat				0	2	41																			
FHMS K-F59	All Collat	0.0	5.87	83	7	7	40																			
FHMS K-F60	All Collat	0.0	5.85	83	4	5	45															0.0				
FHMS K-F61	All Collat	0.0	5.89	82	8	8	33		0.0			0.0														
FHMS K-F62	All Collat	0.0	5.87	81	3	4	37															0.0				
FHMS K-F63	All Collat	0.0	6.00	80	15	16	36	0.0								0.0										
FHMS K-F64	All Collat	0.0	5.76	79	3	3	26																			
FHMS K-F65	All Collat	0.0	5.86	78	5	5	26		0.0																	
FHMS K-F66	All Collat	0.0	5.84	77	5	5	30			100.0						0.0										
FHMS K-F67	All Collat	0.0	5.95	77	7	7	21				100.0															
FHMS K-F68	All Collat	0.0	5.77	78	4	4	29							0.0												
FHMS K-F69	All Collat	0.0	6.16	76	5	5	33																			
FHMS K-F70	All Collat	0.0	6.05	76	4	4	32									0.0	0.0					0.0				
FHMS K-F71	All Collat	0.0	6.04	75	16	16	34					100.0														
FHMS K-F72	All Collat	0.0	6.01	75	2	2	27							0.0								0.0				
FHMS K-F73	All Collat	11.9	5.85	77	14	14	38			100.0		100.0				0.0					0.0					
FHMS K-F74	All Collat	0.0	6.37	71	1	1	19															0.0				
FHMS K-F75	All Collat	0.0	6.46	72	5	6	32	0.0																		
FHMS K-F76	All Collat	0.0	6.30	72	11	11	39		0.0	0.0			0.0													
FHMS K-F77	All Collat	0.0	6.15	71	6	6	24																			
FHMS K-F78	All Collat	0.0	6.16	71	8	8	33			26.8		0.0			0.0	0.0				100.0						
FHMS K-F79	All Collat	0.0	6.35	69	13	15	37	0.0					100.0									0.0				
FHMS K-F80	All Collat	0.0	6.30	68	8	8	41												0.0			0.0				

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F81	All Collat	0.0	6.33	68	7	7	42		0.0																	
FHMS K-F82	All Collat	0.0	6.24	67	10	10	28												0.0		0.0					
FHMS K-F83	All Collat	0.0	6.54	67	8	8	35									0.0										
FHMS K-F84	All Collat	0.0	6.38	67	3	3	36					0.0									100.0					
FHMS K-F85	All Collat	0.0	7.07	65	3	3	40			0.0										100.0						
FHMS K-F86	All Collat	0.0	6.58	66	2	2	33																			
FHMS K-F87	All Collat	0.0	7.25	64	2	2	49			100.0								0.0								
FHMS K-F88	All Collat	0.0	6.85	64	6	7	23	0.0												0.0						
FHMS K-F89	All Collat	0.0	6.83	64	5	5	35																			
FHMS K-F90	All Collat	0.0	6.69	63	6	6	37						100.0								100.0					
FHMS K-F91	All Collat	0.0	6.92	63	12	12	41												0.0							
FHMS K-F92	All Collat	0.0	6.73	62	5	5	45		0.0										93.4							
FHMS K-F93	All Collat	0.0	6.89	63	9	9	43				0.0					0.0						0.0				
FHMS K-F94	All Collat	0.0	6.76	62	15	16	45	0.0	0.0																	
FHMS K-F95	Group 1	0.0	6.90	62	11	11	22																			
FHMS K-F95	Group 2	0.0	6.57	62	3	3	16			100.0												0.0				
FHMS K-F95	Total	0.0	6.71	62	14	14	38																			
FHMS K-F96	Group 1	0.0	6.77	61	4	4	21		0.0												0.0					
FHMS K-F96	Group 2	0.0	6.88	61	3	3	28		0.0													100.0				
FHMS K-F96	Total	0.0	6.82	61	7	7	49																			
FHMS K-F97	Group 1				0	0	8											0.0		0.0						
FHMS K-F97	Group 2	0.0	6.87	61	5	5	29													0.0	100.0	100.0				
FHMS K-F97	Total				0	0	37																			
FHMS K-F98	Group 1	0.0	6.91	60	3	3	6																			
FHMS K-F98	Group 2	0.0	6.63	60	9	9	25														0.0					
FHMS K-F98	Total	0.0	6.68	60	12	12	31																			
FHMS K-F99	All Collat	0.0	6.53	60	6	6	28																			
FHMS K-F100	Group 1	0.0	6.74	61	3	3	14		0.0	0.0																
FHMS K-F100	Group 2	0.0	6.68	61	4	4	27					0.0						0.0								
FHMS K-F100	Total	0.0	6.69	61	7	7	41																			
FHMS K-F101	All Collat	0.0	6.68	60	10	10	33						0.0													
FHMS K-F102	All Collat	0.0	6.52	60	8	8	36									0.0	0.0			100.0						
FHMS K-F103	All Collat	0.0	6.58	59	11	11	31			0.0					0.0											
FHMS K-F104	All Collat	0.0	6.44	59	4	5	26	0.0					100.0													
FHMS K-F105	All Collat	0.0	6.62	59	6	6	29				0.0					100.0					100.0					
FHMS K-F106	All Collat	0.0	6.52	59	10	10	30			0.0							0.0				100.0					
FHMS K-F107	All Collat	0.0	6.30	59	8	8	30		0.0									100.0	0.0	100.0						
FHMS K-F108	All Collat	0.0	6.81	58	9	10	37	0.0				0.0					0.0									
FHMS K-F109	All Collat	0.0	6.68	58	10	10	40										100.0									
FHMS K-F110	All Collat	0.0	6.56	62	14	14	42						0.0	100.0					0.0							

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F111	All Collat	0.0	6.70	57	10	12	43	0.0								0.0					58.9					
FHMS K-F112	All Collat	0.0	6.83	56	8	8	38			0.0											72.2	0.0				
FHMS K-F113	All Collat	0.0	6.77	56	12	12	39								0.0						0.0	64.4				
FHMS K-F114	All Collat	4.6	6.84	56	20	20	44									0.0										
FHMS K-F115	All Collat	0.0	6.89	56	17	17	65								0.0		0.0	0.0		25.0	0.0	100.0				
FHMS K-F116	All Collat	0.0	6.76	55	13	13	37																			
FHMS K-F117	All Collat	0.0	6.67	60	13	13	61			100.0								0.0			0.0					
FHMS K-F118	All Collat	0.0	6.57	53	13	13	42			0.0		0.0	100.0								73.4					
FHMS K-F119	All Collat	0.0	6.79	53	12	12	44			0.0					0.0		0.0		0.0							
FHMS K-F120	All Collat	0.0	6.81	53	20	20	46				100.0	56.6		100.0							100.0	0.0				
FHMS K-F121	All Collat	0.0	6.48	52	9	9	28		0.0		0.0										0.0	0.0				
FHMS K-F122	All Collat	0.0	6.61	51	11	11	37		0.0		100.0						100.0		100.0			95.9				
FHMS K-F123	All Collat	0.0	6.41	51	12	13	32	0.0			44.5		0.0				100.0			100.0		100.0				
FHMS K-F124	All Collat	0.0	6.62	51	16	16	35														0.0	100.0				
FHMS K-F125	All Collat	0.0	6.43	51	14	14	25		0.0		100.0	0.0	0.0									0.0				
FHMS K-F126	All Collat	0.0	6.70	50	15	15	35						0.0		0.0	0.0		0.0								
FHMS K-F127	All Collat	0.0	6.57	49	23	23	34		0.0												100.0					
FHMS K-F128	All Collat	0.0	6.77	50	15	16	42	0.0					0.0					0.0		0.0	95.5	0.0				
FHMS K-F129	All Collat	0.0	6.55	48	23	25	36	0.0				0.0			100.0				100.0		100.0	100.0				
FHMS K-F130	All Collat	0.0	6.56	48	18	18	24															0.0				
FHMS K-F131	All Collat	0.0	6.81	48	30	30	48															0.0				
FHMS K-F132	All Collat	0.0	6.73	48	21	21	35				0.0											0.0				
FHMS K-F133	All Collat	0.0	6.58	47	20	20	29						0.0				0.0	0.0			0.0	0.0				
FHMS K-F134	All Collat	0.0	6.66	46	17	17	29								0.0	0.0						100.0				
FHMS K-F135	All Collat	0.0	6.62	46	20	20	30				0.0			0.0					31.0	100.0						
FHMS K-F136	All Collat	0.0	6.76	46	14	14	33											0.0				100.0				
FHMS K-F137	All Collat	0.0	6.65	45	15	16	32	0.0				100.0	100.0									42.5				
FHMS K-F138	All Collat	0.0	6.69	44	22	25	38	100.0		0.0			100.0		54.2											
FHMS K-F139	All Collat	0.0	6.46	44	24	24	43			0.0	100.0		0.0			100.0			0.0							
FHMS K-F140	All Collat	0.0	6.40	44	22	22	33			0.0							0.0	0.0	32.5			100.0				
FHMS K-F141	All Collat	0.0	6.36	41	28	28	44							0.0					0.0							
FHMS K-F142	All Collat	0.0	6.27	41	19	20	27	100.0					0.0							0.0		0.0				
FHMS K-F143	All Collat	0.0	6.15	42	17	17	21						100.0					100.0				0.0				
FHMS K-F144	All Collat	0.0	6.36	40	23	23	32			88.6	0.0									100.0	0.0					
FHMS K-F145	All Collat	0.0	6.26	39	22	23	30	0.0				0.0				0.0				0.0		0.0				
FHMS K-F146	All Collat	0.0	6.21	38	23	24	32	100.0	0.0	0.0	0.0	100.0														
FHMS K-F147	All Collat	0.0	6.18	38	25	26	29	0.0		0.0		100.0														
FHMS K-F148	All Collat	0.0	6.23	37	26	26	28									0.0					0.0					
FHMS K-F149	All Collat	0.0	6.27	37	21	24	31	0.0		96.0						0.0						0.0				
FHMS K-F150	All Collat	0.0	6.33	37	23	23	30			0.0			0.0			0.0				100.0	0.0					

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-F151	All Collat	0.0	6.20	36	20	20	31			100.0		0.0	0.0									0.0				
FHMS K-F152	All Collat	0.0	6.30	35	20	21	31	0.0		0.0						0.0			0.0		100.0					
FHMS K-F153	All Collat	0.0	6.38	35	16	16	22			0.0					0.0	0.0				0.0	100.0					
FHMS K-F154	All Collat	0.0	6.29	35	17	18	28	100.0	0.0		0.0	38.0		100.0			0.0		0.0							
FHMS K-F155	All Collat	0.0	6.21	38	20	20	28			84.4			42.1	0.0					100.0	0.0						
FHMS K-F156	All Collat	0.0	6.11	36	24	24	29								0.0		0.0					100.0				
FHMS K-F157	All Collat	0.0	6.23	34	16	16	20												0.0		0.0					
FHMS K-F158	All Collat	0.0	6.28	32	16	16	20			0.0								0.0			0.0	0.0				
FHMS K-F159	All Collat	0.0	6.14	33	10	10	12				0.0				0.0											
FHMS K-F160	All Collat	0.0	6.17	36	17	17	27			83.6		0.0	0.0							0.0	0.0					
FHMS K-F161	All Collat	0.0	6.25	29	13	13	20				0.0		100.0			0.0					100.0	0.0				
FHMS K-F162	All Collat	0.0	6.18	25	25	25	30						100.0			0.0					0.0					
FHMS K-F163	All Collat	0.0	6.22	23	24	25	27	0.0							0.0						0.0					
FHMS K-F164	All Collat	0.0	6.02	17	24	24	27			100.0				0.0												
FHMS K-F165	All Collat	0.0	6.06	11	17	17	17																			
FHMS K-F166	All Collat	0.0	6.15	11	17	17	17																			
FHMS K-F167	All Collat	0.0	6.13	12	23	23	23																			
FHMS K-F168	All Collat	0.0	5.90	5	29	29	29																			

Source: Intex, Santander US Capital Markets

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	2.3	29.8	45.8	54.0	50.0	39.5	48.3	19.1	39.2	38.7	0.0	32.5
2017	2.4	32.4	36.4	35.2	51.2	33.3	38.1	43.3	27.5			28.8
2018	2.8	22.0	31.5	39.3	36.1	17.9	37.9	57.5				24.3
2019	2.1	13.3	35.8	22.8	19.6	18.0	27.6					18.8
2020	5.5	34.1	32.6	20.7	14.0	16.1						22.4
2021	4.1	29.3	24.9	19.6	15.2							19.3
2022	1.4	10.6	13.4	13.9								9.4
2023	1.5	12.6	13.5									9.4
2024	4.8	6.0										5.2
2025	0.0											0.0
Average	3.0	25.3	31.5	30.5	29.7	23.8	37.9	39.7	36.5	38.7	0.0	22.7

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	12.9	32.8	46.8	54.4	50.6	39.7	48.0	18.0	39.2	38.7	0.0	40.9
2017	18.8	36.1	37.9	35.3	51.2	33.3	38.1	43.3	27.5			37.4
2018	18.7	24.0	32.0	39.3	36.1	17.7	37.9	57.5				30.5
2019	12.7	16.8	36.5	22.9	19.6	18.0	27.6					24.0
2020	38.7	38.5	33.4	20.9	14.0	16.1						29.9
2021	34.1	33.8	25.5	19.6	15.2							26.7
2022	10.0	14.3	13.5	13.8								13.6
2023	8.9	13.3	13.5									13.0
2024	26.9	6.2										11.2
2025	0.0											0.0
Average	21.1	29.2	32.1	30.6	29.8	23.8	37.9	39.4	36.5	38.7	0.0	30.0

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.0	0.0	0.0	0.0	0.0	0.5	1.3	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			0.0
2018	0.0	0.0	0.0	0.1	0.0	0.2	0.0	0.0				0.0
2019	0.6	0.0	0.0	0.0	0.0	0.0	0.0					0.1
2020	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0	0.2	0.0	0.0	0.0							0.1
2022	0.0	0.0	0.0	0.2								0.0
2023	0.0	0.0	0.0									0.0
2024	0.0	0.0										0.0
2025	0.0											0.0
Average	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.5	0.0	0.0	0.0	0.0

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	16.4	28.4	22.1	28.3	28.6	8.0	0.0	0.0	100.0			25.3
2017	48.7	29.8	18.0	8.9	5.3	12.0	0.0	42.1	0.0			19.3
2018	31.4	17.0	24.6	3.1	8.3	29.5	21.8	0.0				15.4
2019	0.0	2.3	2.1	23.0	13.9	18.9	48.6					9.5
2020	4.6	1.7	20.3	39.2	29.5	13.1						13.7
2021	5.9	18.7	46.1	48.8	25.0							30.8
2022	12.0	27.4	42.9	32.1								34.2
2023	0.0	28.1	14.8									22.2
2024	0.0	0.0										0.0
2025												
Average	12.6	18.9	23.3	25.3	18.2	14.6	23.0	11.9	51.4			21.1

Source: Intex, Santander US Capital Markets

Santander
Corporate & Investment Banking

Santander US Capital Markets LLC

FHMS K-J Supplemental Deal Prepayments

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-J01	All Collat				0	0	42																			33.3
FHMS K-J02	All Collat				0	0	57																			32.0
FHMS K-J03	All Collat				0	0	43																			26.9
FHMS K-J04	All Collat				0	0	63																			30.7
FHMS K-J05	All Collat				0	0	58																			23.6
FHMS K-J06	All Collat				0	0	10																			23.2
FHMS K-J07	All Collat				0	0	38																			24.7
FHMS K-J08	All Collat				0	0	75																			23.3
FHMS K-J09	All Collat				0	0	58																			25.4
FHMS K-J10	All Collat	100.0	5.25	124	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	20.6
FHMS K-J11	All Collat				0	0	66																			22.6
FHMS K-J12	All Collat				0	0	65																			22.5
FHMS K-J13	All Collat				0	0	61																			24.5
FHMS K-J14	All Collat				0	0	53																			19.5
FHMS K-J15	Group 1				0	0	20																			44.0
FHMS K-J15	Group 2				0	0	35																			50.7
FHMS K-J15	Total				0	0	55																			47.6
FHMS K-J16	All Collat				0	0	28																			20.6
FHMS K-J17	All Collat	100.0	5.66	104	1	1	75	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	83.7	0.0	98.1	0.0	93.6	69.9	62.3	0.0	99.5	85.8	17.9
FHMS K-J18	All Collat				0	0	46																			28.3
FHMS K-J19	Group 1				0	0	31																			32.0
FHMS K-J19	Group 2				0	0	29																			40.9
FHMS K-J19	Total				0	0	60																			35.4
FHMS K-J20	All Collat				0	1	58		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	42.8	0.0	90.3	86.7	0.0				17.1
FHMS K-J21	All Collat	100.0	5.40	98	14	14	76	0.0	77.3	0.0	61.7	30.2	67.8	81.6	0.0	7.4	0.0	26.7	44.8	23.2	29.2	40.5	39.0	49.6	39.2	10.4
FHMS K-J22	Group 1				0	0	82												100.0	0.0	98.0	0.0				26.6
FHMS K-J22	Group 2				0	0	4																			54.5
FHMS K-J22	Total				0	0	86																			25.7
FHMS K-J23	All Collat				0	0	31																			35.2
FHMS K-J24	All Collat	100.0	5.66	88	22	22	70	0.0	41.5	0.0	16.8	28.3	0.0	69.1	78.0	0.0	49.6	0.0	9.2	51.2	0.0	0.0	16.4	16.0	31.7	14.7
FHMS K-J25	All Collat	100.0	5.59	91	2	3	79	99.6	0.0	87.3	89.1	0.0	0.0	0.0	98.7	85.4	29.6	41.7	74.3	0.0	68.7	0.0	89.7	68.5	72.4	21.3
FHMS K-J26	All Collat	100.0	5.47	80	21	21	62	0.0	0.0	72.0	0.0	66.7	0.0	90.6	23.9	0.0	0.0	0.0	31.5	0.0	0.0	0.0	35.6	33.0	35.3	14.9
FHMS K-J27	All Collat				0	0	39										0.0	0.0	0.0	0.0	89.6	95.0				23.9
FHMS K-J28	All Collat	100.0	4.69	75	22	22	72	0.0	73.1	18.1	0.0	68.1	0.0	0.0	22.3	12.5	0.0	0.0	0.0	43.9	80.5	0.0	39.8	35.6	21.2	12.9
FHMS K-J29	All Collat	100.0	5.07	74	17	18	52	19.3	23.7	94.6	48.1	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0	91.9	29.2	70.6	48.0	27.6	12.5
FHMS K-J30	All Collat	100.0	4.74	74	38	38	96	0.0	0.0	51.4	73.7	0.0	12.6	0.0	0.0	34.2	0.0	57.1	0.0	0.0	28.7	26.3	21.8	30.8	24.8	11.8
FHMS K-J31	All Collat	100.0	4.27	68	25	25	54	0.0	0.0	0.0	24.9	28.2	0.0	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	0.0	9.8	6.0	7.2
FHMS K-J32	Group 1	100.0	4.29	69	19	19	59	0.0	0.0	63.0	93.5	0.0	0.0	0.0	0.0	15.4	0.0	38.4	20.5	17.2	0.0	30.9	28.9	46.2	29.9	14.9
FHMS K-J32	Group 2	0.0	8.25	72	1	1	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.3
FHMS K-J32	Total	91.6	4.62	69	20	20	75	0.0	0.0	59.9	92.1	0.0	0.0	0.0	0.0	14.5	0.0	36.7	19.5	16.3	0.0	29.6	26.8	43.7	28.3	20.1

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-J33	All Collat	100.0	4.05	61	20	25	69	70.6	60.5	44.9	18.9	0.0	69.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.3	49.2	25.7	14.4

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FHMS K-J01	All Collat				0	0	42																			33.3
FHMS K-J02	All Collat				0	0	57																			32.0
FHMS K-J03	All Collat				0	0	43																			26.9
FHMS K-J04	All Collat				0	0	63																			30.7
FHMS K-J05	All Collat				0	0	58																			23.6
FHMS K-J06	All Collat				0	0	10																			23.2
FHMS K-J07	All Collat				0	0	38																			24.7
FHMS K-J08	All Collat				0	0	75																			23.3
FHMS K-J09	All Collat				0	0	58																			25.4
FHMS K-J10	All Collat	100.0	5.25	124	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	20.6
FHMS K-J11	All Collat				0	0	66																			22.6
FHMS K-J12	All Collat				0	0	65																			22.5
FHMS K-J13	All Collat				0	0	61																			24.5
FHMS K-J14	All Collat				0	0	53																			19.5
FHMS K-J15	Group 1				0	0	20																			44.0
FHMS K-J15	Group 2				0	0	35																			50.8
FHMS K-J15	Total				0	0	55																			47.6
FHMS K-J16	All Collat				0	0	28																			20.6
FHMS K-J17	All Collat	100.0	5.66	104	1	1	75	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	83.7	0.0	98.1	0.0	93.6	69.9	62.3	0.0	99.5	85.8	17.9
FHMS K-J18	All Collat				0	0	46																			27.9
FHMS K-J19	Group 1				0	0	31																			32.0
FHMS K-J19	Group 2				0	0	29																			43.8
FHMS K-J19	Total				0	0	60																			36.0
FHMS K-J20	All Collat				0	1	58		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	42.8	0.0	90.3	86.7	0.0				17.1
FHMS K-J21	All Collat	100.0	5.40	98	14	14	76	0.0	77.3	0.0	61.7	30.2	67.8	81.6	0.0	7.4	0.0	26.7	44.8	23.2	29.2	40.5	39.0	49.6	39.2	10.4
FHMS K-J22	Group 1				0	0	82												100.0	0.0	98.0	0.0				26.6
FHMS K-J22	Group 2				0	0	4																			57.5
FHMS K-J22	Total				0	0	86																			25.7
FHMS K-J23	All Collat				0	0	31																			35.2
FHMS K-J24	All Collat	100.0	5.66	88	22	22	70	0.0	41.5	0.0	16.8	28.3	0.0	69.1	78.0	0.0	49.6	0.0	9.2	51.2	0.0	0.0	16.4	16.0	31.7	14.6
FHMS K-J25	All Collat	100.0	5.59	91	2	3	79	0.0	0.0	87.3	89.1	0.0	0.0	0.0	98.7	85.4	29.6	41.7	74.3	0.0	68.7	0.0	51.8	50.6	68.3	21.0
FHMS K-J26	All Collat	100.0	5.47	80	21	21	62	0.0	0.0	72.0	0.0	66.7	0.0	90.6	23.9	0.0	0.0	0.0	31.5	0.0	0.0	0.0	35.6	33.0	35.3	14.9
FHMS K-J27	All Collat				0	0	39										0.0	0.0	0.0	0.0	89.6	95.0				23.9
FHMS K-J28	All Collat	100.0	4.69	75	22	22	72	0.0	73.1	18.1	0.0	68.1	0.0	0.0	22.3	12.5	0.0	0.0	0.0	43.9	80.5	0.0	39.8	35.6	21.2	12.9
FHMS K-J29	All Collat	100.0	5.07	74	17	18	52	19.3	23.7	94.6	48.1	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0	91.9	29.2	70.6	48.0	27.6	12.5
FHMS K-J30	All Collat	100.0	4.74	74	38	38	96	0.0	0.0	51.4	73.7	0.0	12.6	0.0	0.0	34.2	0.0	57.1	0.0	0.0	28.7	26.3	21.8	30.8	24.8	11.8
FHMS K-J31	All Collat	100.0	4.27	68	25	25	54	0.0	0.0	0.0	24.9	28.2	0.0	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	0.0	9.8	6.0	7.2
FHMS K-J32	Group 1	100.0	4.29	69	19	19	59	0.0	0.0	63.0	93.5	0.0	0.0	0.0	0.0	15.4	0.0	38.4	20.5	17.2	0.0	30.9	28.9	46.2	29.9	14.8
FHMS K-J32	Group 2	0.0	8.25	72	1	1	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.9
FHMS K-J32	Total	91.6	4.62	69	20	20	75	0.0	0.0	59.9	92.1	0.0	0.0	0.0	0.0	14.5	0.0	36.7	19.5	16.3	0.0	29.6	26.8	43.7	28.3	20.1

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-J33	All Collat	100.0	4.05	61	20	25	69	70.6	60.5	44.9	18.9	0.0	69.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.3	49.2	25.7	14.4

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	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	124	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
FHMS K-J11	All Collat				0	0	66																			0.0
FHMS K-J12	All Collat				0	0	65																			0.0
FHMS K-J13	All Collat				0	0	61																			0.0
FHMS K-J14	All Collat				0	0	53																			0.0
FHMS K-J15	Group 1				0	0	20																			0.0
FHMS K-J15	Group 2				0	0	35																			0.0
FHMS K-J15	Total				0	0	55																			0.0
FHMS K-J16	All Collat				0	0	28																			0.0
FHMS K-J17	All Collat	100.0	5.66	104	1	1	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J18	All Collat				0	0	46																			0.5
FHMS K-J19	Group 1				0	0	31																			0.0
FHMS K-J19	Group 2				0	0	29																			0.0
FHMS K-J19	Total				0	0	60																			0.0
FHMS K-J20	All Collat				0	1	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
FHMS K-J21	All Collat	100.0	5.40	98	14	14	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
FHMS K-J22	Group 1				0	0	82												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	5.66	88	22	22	70	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
FHMS K-J25	All Collat	100.0	5.59	91	2	3	79	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.5	34.5	11.8	0.4
FHMS K-J26	All Collat	100.0	5.47	80	21	21	62	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J27	All Collat				0	0	39										0.0	0.0	0.0	0.0	0.0	0.0				0.0
FHMS K-J28	All Collat	100.0	4.69	75	22	22	72	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J29	All Collat	100.0	5.07	74	17	18	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J30	All Collat	100.0	4.74	74	38	38	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J31	All Collat	100.0	4.27	68	25	25	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J32	Group 1	100.0	4.29	69	19	19	59	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
FHMS K-J32	Group 2	0.0	8.25	72	1	1	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-J32	Total	91.6	4.62	69	20	20	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	0.1

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-J33	All Collat	100.0	4.05	61	20	25	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

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	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	124	1	1	82																			
FHMS K-J11	All Collat				0	0	66																			
FHMS K-J12	All Collat				0	0	65																			
FHMS K-J13	All Collat				0	0	61																			
FHMS K-J14	All Collat				0	0	53																			
FHMS K-J15	Group 1				0	0	20																			
FHMS K-J15	Group 2				0	0	35																			
FHMS K-J15	Total				0	0	55																			
FHMS K-J16	All Collat				0	0	28																			
FHMS K-J17	All Collat	100.0	5.66	104	1	1	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																			
FHMS K-J19	Total				0	0	60																			
FHMS K-J20	All Collat				0	1	58																			
FHMS K-J21	All Collat	100.0	5.40	98	14	14	76						0.0					0.0	0.0	0.0	0.0	0.0				
FHMS K-J22	Group 1				0	0	82																			
FHMS K-J22	Group 2				0	0	4																			
FHMS K-J22	Total				0	0	86																			
FHMS K-J23	All Collat				0	0	31																			
FHMS K-J24	All Collat	100.0	5.66	88	22	22	70		0.0		0.0			0.0	0.0		0.0		0.0	0.0						
FHMS K-J25	All Collat	100.0	5.59	91	2	3	79																			
FHMS K-J26	All Collat	100.0	5.47	80	21	21	62					0.0							0.0							
FHMS K-J27	All Collat				0	0	39																			
FHMS K-J28	All Collat	100.0	4.69	75	22	22	72			0.0						0.0				0.0	0.0					
FHMS K-J29	All Collat	100.0	5.07	74	17	18	52			0.0							0.0				0.0	0.0				
FHMS K-J30	All Collat	100.0	4.74	74	38	38	96									0.0										
FHMS K-J31	All Collat	100.0	4.27	68	25	25	54				0.0	0.0							0.0							
FHMS K-J32	Group 1	100.0	4.29	69	19	19	59			0.0									0.0	0.0		0.0				
FHMS K-J32	Group 2	0.0	8.25	72	1	1	16																			
FHMS K-J32	Total	91.6	4.62	69	20	20	75																			

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-J33	All Collat	100.0	4.05	61	20	25	69	0.0	0.0	0.0			0.0													

Source: Intex, Santander US Capital Markets

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	1.3	7.1	22.4	26.1	29.6	36.9	45.9	59.5	58.3	0.0	0.0	25.3
2017	2.2	14.3	19.9	20.7	40.6	17.6	20.8	48.1	70.7			21.7
2018	0.8	10.9	20.5	26.7	20.7	17.4	37.6	63.6				19.8
2019	6.9	4.4	18.2	20.9	11.5	25.0	28.8					14.6
2020	7.3	13.2	17.1	6.5	21.4	21.6						13.5
2021	23.0	0.0	0.0	0.0	23.6							10.2
Average	4.8	9.4	20.4	22.5	26.4	28.3	37.9	56.9	63.7	0.0	0.0	20.7

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	1.3	7.1	22.4	26.1	29.6	36.9	45.9	59.5	58.3	0.0	0.0	25.3
2017	2.3	14.4	19.9	20.7	40.3	17.6	20.8	48.1	70.7			21.7
2018	0.8	10.9	20.5	26.7	20.7	17.4	37.6	63.6				19.8
2019	6.9	4.4	18.2	20.7	11.5	25.0	25.7					14.5
2020	7.4	13.2	16.9	6.5	21.4	21.6						13.5
2021	23.0	0.0	0.0	0.0	23.6							10.2
Average	4.8	9.4	20.4	22.5	26.4	28.3	37.6	56.9	63.7	0.0	0.0	20.7

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.0	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	0.0			0.1
2018	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
2019	0.0	0.0	0.0	0.2	0.0	0.0	4.1					0.2
2020	0.0	0.0	0.1	0.0	0.0	0.0						0.0
2021	0.0	0.0	0.0	0.0	0.0							0.0
Average	0.0	0.0	0.0	0.0	0.1	0.0	0.4	0.0	0.0	0.0	0.0	0.0

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.0	6.9	6.5	1.9	2.8	0.0	0.0	0.0			4.2
2017	0.0	0.0	0.0	3.5	0.0	0.0	0.0	0.0	0.0			0.6
2018	0.0	0.0	4.1	0.0	0.0	0.0	0.0	0.0				1.2
2019	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2020	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2021	0.0				0.0							0.0
Average	0.0	0.0	3.9	4.0	1.1	2.0	0.0	0.0	0.0			2.4

Source: Intex, Santander US Capital Markets

Santander Corporate & Investment Banking

Santander US Capital Markets LLC

FHMS K-I Value Add Deal Prepayments

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

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FHMS K-I01	All Collat				0	0	21																			56.9
FHMS K-I02	All Collat				0	0	17																			57.1
FHMS K-I03	All Collat				0	0	12																			61.5
FHMS K-I04	All Collat				0	0	18																			37.1
FHMS K-I05	All Collat				0	0	20																			44.8
FHMS K-I06	All Collat				0	0	13																			54.4
FHMS K-I07	All Collat	0.0	6.05	51	1	1	10	0.0	0.0	100.0	0.0	79.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	91.1	0.0	0.0	97.5	75.1	38.8	12.5
FHMS K-I08	All Collat				0	0	16			0.0	100.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				23.6
FHMS K-I09	All Collat	0.0	6.77	44	5	5	13	0.0	0.0	99.9	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	74.9	0.0	33.9	0.0	93.4	67.7	47.0	17.9

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-I01	All Collat				0	0	21																			56.9
FHMS K-I02	All Collat				0	0	17																			57.1
FHMS K-I03	All Collat				0	0	12																			61.5
FHMS K-I04	All Collat				0	0	18																			37.1
FHMS K-I05	All Collat				0	0	20																			44.8
FHMS K-I06	All Collat				0	0	13																			55.5
FHMS K-I07	All Collat	0.0	6.05	51	1	1	10	0.0	0.0	100.0	0.0	79.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	91.1	0.0	0.0	97.5	75.1	38.8	21.9
FHMS K-I08	All Collat				0	0	16			0.0	100.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				29.1
FHMS K-I09	All Collat	0.0	6.77	44	5	5	13	0.0	0.0	99.9	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	74.9	0.0	33.9	0.0	93.4	67.7	47.0	24.9

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	**Tranche**	**% Fixed**	**WAC**	**WALA**	**Dec**	**Nov**	**Orig**	**Nov**	**Oct**	**Sep**	**Aug**	**Jul**	**Jun**	**May**	**Apr**	**Mar**	**Feb**	**Jan**	**Dec**	**Nov**	**Oct**	**Sep**	**3M**	**6M**	**12M**	**LT**
FHMS K-I01	All Collat				0	0	21																			0.0
FHMS K-I02	All Collat				0	0	17																			0.0
FHMS K-I03	All Collat				0	0	12																			0.0
FHMS K-I04	All Collat				0	0	18																			0.0
FHMS K-I05	All Collat				0	0	20																			0.0
FHMS K-I06	All Collat				0	0	13																			12.5
FHMS K-I07	All Collat	0.0	6.05	51	1	1	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
FHMS K-I08	All Collat				0	0	16			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0
FHMS K-I09	All Collat	0.0	6.77	44	5	5	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

Source: Intex, Santander US Capital Markets

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

					# Loans			2025											2024				Horizons			
Deal	Tranche	% Fixed	WAC	WALA	Dec	Nov	Orig	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	3M	6M	12M	LT
FHMS K-I01	All Collat				0	0	21																			
FHMS K-I02	All Collat				0	0	17																			
FHMS K-I03	All Collat				0	0	12																			
FHMS K-I04	All Collat				0	0	18																			
FHMS K-I05	All Collat				0	0	20																			
FHMS K-I06	All Collat				0	0	13																			
FHMS K-I07	All Collat	0.0	6.05	51	1	1	10																			
FHMS K-I08	All Collat				0	0	16																			
FHMS K-I09	All Collat	0.0	6.77	44	5	5	13																			

Source: Intex, Santander US Capital Markets

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2016		74.0	61.2	49.8	93.1	67.3
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	92.2	40.7
2020	0.0	65.7	11.4	28.2	55.5	39.7
2021	0.0	0.9	8.2	45.5	97.5	16.6
2022	0.0	15.3	11.8	66.1		17.9
Average	0.3	28.3	44.3	55.2	88.7	34.2

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2016		74.0	61.2	49.8	93.1	67.3
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	92.2	40.7
2020	0.0	63.9	11.4	28.2	55.5	36.2
2021	0.0	3.0	8.2	45.5	97.5	25.9
2022	0.0	20.7	11.8	66.1		24.9
Average	0.7	33.8	44.3	55.2	88.7	40.4

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤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	0.0	14.9
2021	0.0	0.0	0.0	0.0	0.0	0.0
2022	0.0	0.0	0.0	0.0		0.0
Average	0.0	2.3	0.0	0.0	0.0	0.9

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Life
≤2016						
2017						
2018						
2019						
2020						
2021						
2022						
Average						

Source: Intex, Santander US Capital Markets

Santander
Corporate & Investment Banking

Santander US Capital Markets LLC

Servicer Prepayment Rankings

Freddie Mac: FRESB Total

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	Regions Bank	517	6.11	15	241.9	7.8	2.3	Regions Bank	441	6.10	14	329.1	5.7	1.4	Lument Capital	452	6.05	14	81.6	4.9	2.7
2	Walker & Dunlop	1,431	4.69	33	197.9	15.1	5.3	Walker & Dunlop	1,239	4.64	32	106.9	9.3	4.6	Walker & Dunlop	1,103	4.55	31	65.5	7.3	4.4
3	PennyMac	17	5.54	103	147.2	28.7	12.7	Lument Capital	569	6.02	15	100.2	5.1	2.6	Regions Bank	357	6.10	13	51.4	3.4	2.2
4	Hunt	1,268	4.92	87	57.4	20.4	13.4	PennyMac	15	5.51	101	36.4	15.4	11.5	Pinnacle	1,349	4.24	51	35.5	8.6	6.4
5	CPC	458	5.89	92	52.1	21.6	14.7	Hunt	1,146	4.90	86	28.7	16.7	13.2	Hunt	1,115	4.88	83	25.3	13.7	11.1
6	Capital One	1,442	4.67	65	43.1	14.5	10.3	Capital One	1,294	4.66	63	28.6	13.5	10.6	CBRE	5,227	4.51	53	20.0	8.0	6.7
7	Lument Capital	695	6.04	15	37.5	5.5	4.0	CBRE	5,649	4.57	54	28.2	9.6	7.6	Capital One	1,239	4.62	61	2.2	9.1	8.9
8	CBRE	6,417	4.60	55	28.1	10.1	8.0	Pinnacle	1,468	4.32	52	23.1	7.7	6.3	ReadyCap	2,054	4.39	51	−6.3	5.3	5.7
9	ReadyCap	2,538	4.46	54	26.9	8.3	6.6	ReadyCap	2,233	4.44	53	19.4	7.5	6.3	Greystone	4,158	4.99	65	−8.1	9.5	10.3
10	Basis	495	4.29	45	5.5	10.3	9.8	RED	232	5.09	93	3.5	15.6	15.1	CPC Mortgage	205	3.86	50	−9.1	9.1	10.0
11	Berkadia	1,614	4.68	31	−0.9	4.8	4.8	Orix	1,586	3.78	54	−15.3	5.8	6.8	Basis	386	4.16	44	−9.4	5.9	6.5
12	RED	257	5.12	94	−8.1	14.6	15.8	Greystone	4,372	5.03	67	−17.6	10.2	12.3	Sabal	2,896	4.42	65	−12.8	9.6	11.0
13	Orix	1,793	3.80	55	−15.3	7.5	8.8	CPC Mortgage	214	3.93	53	−17.6	7.7	9.3	Orix	1,496	3.76	51	−14.7	4.5	5.3
14	Greystone	4,907	5.07	68	−25.0	9.5	12.5	Basis	425	4.22	45	−19.7	6.3	7.7	Arbor	2,697	5.00	60	−15.6	8.7	10.2
15	Sabal	3,393	4.59	70	−25.5	10.1	13.4	Sabal	3,014	4.53	68	−20.8	9.6	12.0	PennyMac	14	5.36	98	−16.4	8.0	9.5
16	Pinnacle	1,671	4.35	52	−45.8	3.9	7.1	Berkadia	1,368	4.63	31	−21.7	3.2	4.1	RED	225	5.02	90	−18.1	11.0	13.3
17	Arbor	3,281	5.12	61	−50.5	6.3	12.3	CPC	410	5.84	90	−28.4	12.0	16.4	Berkadia	1,164	4.49	31	−30.3	2.7	3.8
18	CPC Mortgage	241	3.97	55	−71.2	3.4	11.2	Arbor	2,884	5.07	61	−33.4	8.1	12.0	CPC	391	5.76	88	−34.6	8.3	12.5

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

Source: Intex, Santander US Capital Markets

Freddie Mac: FRESB A5F

	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Regions Bank	248	6.14	16	166.2	9.4	3.6	Regions Bank	210	6.14	15	166.2	5.0	1.9	Capital One	83	4.30	38	64.6	31.4	20.3
2	Capital One	81	4.65	37	159.5	80.7	45.6	Capital One	81	4.44	38	81.8	50.4	31.7	Orix	85	3.65	42	47.7	18.0	12.5
3	Walker & Dunlop	363	5.49	21	33.2	10.6	8.0	Walker & Dunlop	312	5.43	21	60.7	8.2	5.2	CPC Mortgage	39	3.62	51	39.8	35.5	26.8
4	Berkadia	394	5.48	22	30.1	12.5	9.7	CPC Mortgage	37	3.59	53	32.1	26.4	20.6	Walker & Dunlop	261	5.36	21	33.8	7.3	5.5
5	Orix	96	3.65	46	28.8	25.3	20.2	CBRE	626	5.66	21	24.9	6.6	5.3	Pinnacle	124	5.35	28	15.0	20.0	17.6
6	Sabal	186	4.20	42	15.8	37.1	32.9	Pinnacle	139	5.54	27	13.5	15.0	13.3	Sabal	192	4.01	41	12.1	41.7	38.2
7	Greystone	452	5.26	29	−11.2	13.3	14.8	Berkadia	333	5.46	22	0.9	6.7	6.7	CBRE	542	5.60	20	−3.4	5.8	6.0
8	ReadyCap	386	5.61	30	−29.1	4.7	6.6	Sabal	169	4.17	41	−13.1	21.1	23.9	Greystone	359	5.12	28	−8.4	10.3	11.1
9	CPC Mortgage	40	3.60	54	−32.1	18.7	26.4	Orix	86	3.64	45	−18.7	13.3	16.1	Lument Capital	220	6.17	14	−14.2	2.9	3.4
10	Basis	95	4.48	36	−38.7	20.7	31.7	Arbor	509	5.38	25	−27.2	6.1	8.3	Regions Bank	170	6.15	14	−16.8	3.0	3.5
11	CBRE	729	5.72	21	−38.9	4.8	7.7	Greystone	395	5.21	28	−30.5	6.9	9.8	Basis	75	4.36	35	−23.3	13.1	16.8
12	Arbor	606	5.45	24	−41.5	6.8	11.4	ReadyCap	334	5.58	29	−45.7	2.4	4.4	Arbor	431	5.28	25	−26.9	7.1	9.6
13	Hunt	5	4.09	85	−100.0	0.0	14.7	Basis	81	4.37	37	−50.9	11.3	21.7	Berkadia	278	5.35	22	−45.2	3.9	6.9
14	Lument Capital	345	6.13	15	−100.0	0.0	4.3	Hunt	4	4.09	83	−100.0	0.0	7.6	ReadyCap	289	5.52	28	−74.7	1.3	5.1
15	Pinnacle	158	5.66	26	−100.0	0.0	18.3	Lument Capital	282	6.12	15	−100.0	0.0	2.3	Hunt	4	4.09	80	−100.0	0.0	16.9

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

Source: Intex, Santander US Capital Markets

Freddie Mac: FRESB A5H

	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Basis	81	3.96	46	561.7	27.8	4.7	Lument Capital	31	5.82	25	271.6	42.1	13.5	Lument Capital	30	5.83	22	257.5	23.2	7.1
2	Berkadia	220	3.70	42	310.3	11.2	2.9	Basis	72	3.94	45	175.3	14.9	5.7	Pinnacle	69	3.56	46	215.4	18.6	6.3
3	Hunt	176	6.83	82	292.4	49.0	15.5	Pinnacle	70	3.60	49	174.2	17.8	6.9	Hunt	166	6.50	77	111.1	31.0	16.0
4	Lument Capital	33	5.80	27	271.6	69.2	26.3	Hunt	165	6.70	80	134.7	39.1	18.9	Basis	68	3.92	42	67.7	9.0	5.5
5	Pinnacle	79	3.64	51	164.3	9.2	3.6	Berkadia	193	3.70	40	76.7	5.8	3.3	CBRE	958	4.67	56	39.5	13.2	9.7
6	Orix	265	4.52	57	93.0	17.1	9.2	Capital One	470	5.54	67	63.5	20.1	12.8	Orix	227	4.19	52	22.8	9.9	8.1
7	Capital One	519	5.55	67	66.5	15.6	9.7	Orix	237	4.39	55	54.5	14.8	9.8	Capital One	453	5.46	64	12.3	12.0	10.7
8	CBRE	1,102	4.77	60	65.9	15.6	9.7	CBRE	991	4.74	59	51.4	16.7	11.3	Greystone	1,592	6.05	73	−4.2	12.5	13.0
9	CPC	348	6.35	91	61.8	14.5	9.2	ReadyCap	191	4.85	57	−0.3	11.5	11.5	Berkadia	181	3.69	37	−10.3	2.9	3.2
10	ReadyCap	214	4.85	57	18.7	13.7	11.7	Greystone	1,648	6.12	76	−9.7	14.4	15.8	ReadyCap	181	4.78	54	−12.1	8.5	9.6
11	RED	33	7.93	92	0.2	19.0	19.0	CPC	309	6.31	90	−33.3	8.6	12.6	Walker & Dunlop	224	3.93	38	−23.1	3.9	5.1
12	Greystone	1,839	6.20	77	−27.0	10.5	14.1	Sabal	891	5.37	68	−39.1	9.5	15.2	Arbor	877	5.86	68	−26.6	8.7	11.7
13	Arbor	1,033	6.03	72	−66.4	4.7	13.3	Arbor	915	5.97	71	−50.8	7.5	14.7	Sabal	848	5.07	64	−33.6	7.1	10.4
14	Sabal	1,006	5.54	69	−72.6	4.7	16.2	RED	29	7.90	90	−56.4	10.0	21.5	RED	28	7.90	87	−37.9	12.6	19.5
15	CPC Mortgage	82	4.73	58	−100.0	0.0	10.3	CPC Mortgage	72	4.60	57	−100.0	0.0	9.6	CPC	291	6.24	87	−47.1	5.8	10.7
16	Regions Bank	28	5.67	25	−100.0	0.0	0.0	Regions Bank	25	5.67	23	−100.0	0.0	0.0	CPC Mortgage	67	4.34	54	−100.0	0.0	8.7
17	Walker & Dunlop	272	3.93	43	−100.0	0.0	4.6	Walker & Dunlop	239	3.93	41	−100.0	0.0	5.3	Regions Bank	23	5.67	20	−100.0	0.0	2.8

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

Source: Intex, Santander US Capital Markets

Freddie Mac: FRESB A7F

3M Historical Horizon

Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Walker & Dunlop	216	4.44	31	545.7	53.5	10.9
2	Hunt	19	4.71	76	260.7	94.7	52.6
3	CBRE	770	4.82	33	97.0	15.1	7.9
4	ReadyCap	398	4.74	33	−4.9	5.9	6.2
5	Capital One	137	3.77	49	−37.6	7.0	11.0
6	Pinnacle	228	4.53	40	−78.6	3.0	13.5
7	Sabal	286	4.06	52	−85.8	2.0	13.2
8	Greystone	308	4.16	44	−91.1	1.7	18.0
9	Arbor	175	4.13	46	−100.0	0.0	21.6
10	Basis	52	3.87	39	−100.0	0.0	7.9
11	Berkadia	414	5.11	23	−100.0	0.0	3.1
12	CPC	12	4.71	81	−100.0	0.0	58.2
13	CPC Mortgage	14	3.86	55	−100.0	0.0	17.8
14	Lument Capital	144	5.92	13	−100.0	0.0	0.7
15	Orix	295	3.75	54	−100.0	0.0	14.5
16	Regions Bank	89	6.23	12	−100.0	0.0	0.0
17							

6M Historical Horizon

Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Lument Capital	115	5.88	13	670.6	10.4	1.4
2	Walker & Dunlop	195	4.37	31	366.5	34.1	8.4
3	Hunt	20	4.75	75	196.2	82.9	43.3
4	Capital One	123	3.76	47	38.4	14.6	10.8
5	CBRE	662	4.77	33	24.4	9.8	7.9
6	Basis	44	3.74	40	21.9	8.5	7.0
7	Arbor	161	4.10	47	16.6	27.6	24.2
8	ReadyCap	351	4.71	32	15.6	10.5	9.2
9	Berkadia	339	5.05	23	−50.1	1.9	3.9
10	Sabal	255	4.06	50	−59.9	5.4	12.9
11	Pinnacle	197	4.48	40	−63.6	4.3	11.3
12	Greystone	272	4.12	44	−83.8	3.5	20.1
13	Orix	260	3.75	52	−88.8	1.2	10.5
14	CPC	10	4.71	79	−100.0	0.0	63.4
15	CPC Mortgage	13	3.86	54	−100.0	0.0	16.5
16	Regions Bank	77	6.22	10	−100.0	0.0	0.0
17							

12M Historical Horizon

Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Lument Capital	93	5.88	13	392.3	6.2	1.3
2	Walker & Dunlop	177	4.27	30	250.8	19.3	5.9
3	Hunt	24	4.74	74	58.9	60.1	43.5
4	CBRE	586	4.69	33	46.3	9.7	6.7
5	Capital One	121	3.77	45	38.5	11.8	8.7
6	RED	4	4.09	83	36.5	80.2	68.8
7	Berkadia	268	4.91	24	19.5	3.5	3.0
8	Arbor	167	4.09	48	−2.6	21.3	21.8
9	Basis	39	3.61	39	−9.4	4.5	4.9
10	ReadyCap	313	4.64	33	−10.2	6.6	7.4
11	Pinnacle	181	4.37	40	−21.7	7.5	9.4
12	Greystone	253	4.04	46	−59.2	6.8	16.0
13	Sabal	244	4.08	48	−60.2	4.2	10.2
14	Orix	243	3.75	49	−64.4	2.4	6.7
15	CPC	10	4.71	76	−100.0	0.0	41.4
16	CPC Mortgage	12	3.86	51	−100.0	0.0	9.4
17	Regions Bank	60	6.20	9	−100.0	0.0	0.0

Highlighted row is the servicer closest to their comparison speed
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Source: Intex, Santander US Capital Markets

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	Walker & Dunlop	62	3.54	45	612.4	36.9	6.2	Walker & Dunlop	55	3.54	43	448.2	20.3	4.0	Walker & Dunlop	53	3.55	40	256.4	14.6	4.3
2	PennyMac	7	7.19	104	378.7	57.7	16.0	PennyMac	6	7.11	102	246.8	34.4	11.3	Pinnacle	83	3.64	54	221.3	14.1	4.6
3	CBRE	610	4.03	59	83.4	17.9	10.2	Pinnacle	86	3.66	56	133.7	10.9	4.8	PennyMac	6	6.74	99	77.6	18.8	11.0
4	ReadyCap	350	3.83	66	76.7	14.2	8.3	RED	38	5.40	87	124.3	47.8	24.8	RED	38	5.13	84	54.0	25.6	17.4
5	CPC	26	4.71	82	65.5	44.3	29.5	CBRE	544	4.01	58	58.2	13.7	8.9	Greystone	252	4.32	71	45.5	16.1	11.4
6	RED	39	5.59	88	24.7	28.8	23.8	ReadyCap	311	3.84	65	25.9	10.0	8.0	CBRE	521	3.97	55	40.7	10.1	7.3
7	Greystone	291	4.49	75	14.9	19.0	16.7	Hunt	86	5.70	91	−3.3	18.2	18.7	ReadyCap	293	3.85	62	−5.1	6.2	6.5
8	Sabal	224	4.45	73	−74.9	4.0	15.2	Greystone	259	4.41	73	−6.7	13.9	14.8	Hunt	84	5.65	87	−12.9	13.2	15.0
9	Arbor	229	4.97	76	−77.4	2.8	11.9	CPC	23	4.63	81	−11.0	25.0	27.7	Arbor	195	4.79	72	−23.7	8.7	11.2
10	Basis	18	3.76	63	−100.0	0.0	7.0	Arbor	205	4.93	75	−43.1	8.0	13.6	CPC	22	4.51	78	−36.1	13.3	20.1
11	Berkadia	99	3.67	43	−100.0	0.0	4.8	Orix	181	3.65	60	−55.4	4.8	10.5	Orix	170	3.65	57	−64.6	2.4	6.7
12	Capital One	71	4.78	66	−100.0	0.0	6.8	Sabal	197	4.33	71	−88.9	2.0	16.9	Sabal	184	4.21	68	−92.8	1.0	13.2
13	Hunt	96	5.75	92	−100.0	0.0	17.3	Basis	16	3.70	61	−100.0	0.0	7.7	Basis	15	3.67	58	−100.0	0.0	5.3
14	Lument Capital	3	6.03	27	−100.0	0.0	0.0	Berkadia	86	3.67	42	−100.0	0.0	3.2	Berkadia	81	3.67	39	−100.0	0.0	3.3
15	Orix	204	3.64	62	−100.0	0.0	18.2	Capital One	63	4.77	64	−100.0	0.0	5.2	Capital One	58	4.73	61	−100.0	0.0	6.5
16	Pinnacle	97	3.66	57	−100.0	0.0	4.5	Lument Capital	3	6.03	25	−100.0	0.0	0.0	Lument Capital	3	6.03	22	−100.0	0.0	0.0

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Data is sorted on the contents of the highlighted column

Source: Intex, Santander US Capital Markets

Freddie Mac: FRESB A10F

	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Regions Bank	147	6.06	13	474.2	11.2	2.0	Regions Bank	125	6.05	12	659.9	11.6	1.6	Regions Bank	100	6.07	11	450.8	6.9	1.3
2	Orix	557	3.70	54	132.1	8.4	3.7	CPC Mortgage	65	3.67	50	111.1	8.9	4.3	CPC Mortgage	61	3.70	46	73.9	4.5	2.6
3	CPC	62	4.28	102	107.8	48.6	27.0	Orix	493	3.70	52	65.8	5.2	3.2	Lument Capital	95	6.07	12	59.2	2.6	1.6
4	ReadyCap	714	4.26	62	47.5	10.5	7.2	ReadyCap	628	4.24	61	59.5	9.2	5.9	CPC	61	4.21	99	50.3	20.2	13.9
5	Sabal	1,260	4.27	80	47.0	15.2	10.6	Pinnacle	756	4.32	57	46.7	6.7	4.6	Pinnacle	688	4.26	56	49.3	6.7	4.6
6	Pinnacle	863	4.34	57	15.7	5.9	5.1	Sabal	1,121	4.26	79	30.6	11.5	9.0	ReadyCap	583	4.21	60	24.3	6.0	4.9
7	Hunt	663	4.49	90	−3.5	13.7	14.1	CPC	59	4.25	101	29.4	26.5	21.2	Sabal	1,065	4.26	76	16.5	8.2	7.0
8	Arbor	838	4.42	67	−13.5	11.5	13.2	CBRE	1,778	4.49	65	−7.5	7.2	7.7	Arbor	697	4.35	67	13.9	9.0	7.9
9	CBRE	2,023	4.52	65	−20.0	7.1	8.8	Greystone	1,210	4.29	72	−9.4	8.6	9.4	Orix	463	3.70	49	10.5	3.1	2.8
10	Greystone	1,350	4.31	73	−27.0	8.1	10.9	Hunt	599	4.48	90	−20.5	9.9	12.3	Greystone	1,150	4.27	71	−8.5	6.6	7.2
11	RED	95	4.59	95	−29.3	13.8	19.0	Arbor	742	4.39	67	−21.3	8.6	10.8	CBRE	1,630	4.43	64	−9.3	5.8	6.3
12	Basis	174	4.77	44	−100.0	0.0	2.1	RED	85	4.58	94	−33.7	10.0	14.8	Hunt	577	4.48	87	−17.7	7.9	9.6
13	Berkadia	389	4.41	37	−100.0	0.0	3.4	Berkadia	330	4.34	36	−69.3	0.9	2.9	Capital One	421	4.15	65	−46.9	3.2	6.0
14	CPC Mortgage	73	3.61	52	−100.0	0.0	6.2	Capital One	447	4.15	68	−80.8	1.2	6.0	RED	81	4.57	91	−53.7	5.0	10.5
15	Capital One	509	4.15	69	−100.0	0.0	5.5	Basis	146	4.71	44	−100.0	0.0	3.2	Basis	126	4.63	45	−69.0	1.0	3.0
16	Lument Capital	156	6.06	13	−100.0	0.0	1.3	Lument Capital	126	6.03	12	−100.0	0.0	1.6	Berkadia	276	4.16	38	−79.2	0.5	2.4
17	PennyMac	6	4.09	103	−100.0	0.0	10.8	PennyMac	5	4.09	101	−100.0	0.0	11.5	PennyMac	5	4.09	98	−100.0	0.0	7.4
18	Walker & Dunlop	311	5.18	28	−100.0	0.0	1.7	Walker & Dunlop	255	5.09	29	−100.0	0.0	2.3	Walker & Dunlop	217	4.99	29	−100.0	0.0	2.3

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Source: Intex, Santander US Capital Markets

Freddie Mac: FRESB A10H

	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Basis	75	3.72	57	141.4	6.8	2.9	Basis	66	3.72	55	80.3	3.4	1.9	Berkadia	81	3.95	44	112.9	5.2	2.5
2	CBRE	1,183	4.05	66	38.9	5.7	4.1	CBRE	1,047	4.05	65	53.6	6.2	4.1	Basis	62	3.72	52	107.8	5.4	2.6
3	Orix	375	3.61	56	37.0	3.2	2.4	Pinnacle	218	3.91	61	43.3	4.4	3.1	Walker & Dunlop	170	4.21	38	38.9	4.5	3.3
4	Greystone	667	4.06	66	33.8	5.9	4.5	Sabal	380	3.94	63	27.3	5.2	4.1	Hunt	260	4.47	79	32.5	7.9	6.0
5	ReadyCap	474	3.86	66	16.9	2.8	2.4	Greystone	588	4.05	65	12.3	5.0	4.5	CBRE	991	4.05	62	22.1	5.4	4.4
6	RED	90	4.44	96	−5.5	6.7	7.1	ReadyCap	418	3.86	65	6.4	2.5	2.3	Sabal	363	3.95	60	18.1	6.7	5.7
7	Hunt	310	4.48	84	−7.5	5.3	5.7	Orix	330	3.62	54	−21.6	1.6	2.1	ReadyCap	394	3.86	62	16.3	3.9	3.3
8	Arbor	400	4.24	72	−42.5	3.1	5.4	Hunt	273	4.48	82	−35.4	4.4	6.8	Greystone	552	4.05	62	−17.3	3.8	4.6
9	Sabal	430	3.94	65	−65.4	1.4	4.0	RED	80	4.44	95	−56.7	3.4	7.7	Pinnacle	205	3.91	58	−34.4	2.2	3.3
10	Berkadia	98	3.95	48	−100.0	0.0	1.5	Arbor	351	4.24	71	−70.0	1.6	5.2	Arbor	330	4.24	68	−35.3	3.3	5.0
11	CPC	9	4.74	83	−100.0	0.0	3.9	Berkadia	86	3.95	47	−100.0	0.0	1.7	Orix	309	3.62	51	−55.6	1.2	2.7
12	CPC Mortgage	32	3.32	52	−100.0	0.0	0.2	CPC	8	4.74	81	−100.0	0.0	4.2	RED	74	4.43	92	−76.9	1.7	7.2
13	Capital One	126	4.06	70	−100.0	0.0	4.3	CPC Mortgage	28	3.32	50	−100.0	0.0	0.4	CPC	8	4.74	78	−100.0	0.0	4.5
14	Lument Capital	14	5.34	29	−100.0	0.0	0.0	Capital One	110	4.06	69	−100.0	0.0	4.4	CPC Mortgage	26	3.32	47	−100.0	0.0	2.6
15	PennyMac	5	4.84	102	−100.0	0.0	9.9	Lument Capital	13	5.34	28	−100.0	0.0	0.0	Capital One	103	4.06	66	−100.0	0.0	4.0
16	Pinnacle	246	3.90	62	−100.0	0.0	2.7	PennyMac	4	4.84	100	−100.0	0.0	11.9	Lument Capital	12	5.34	25	−100.0	0.0	0.8
17	Regions Bank	5	5.70	26	−100.0	0.0	0.0	Regions Bank	5	5.70	25	−100.0	0.0	0.0	PennyMac	4	4.84	97	−100.0	0.0	9.6
18	Walker & Dunlop	207	4.20	43	−100.0	0.0	0.4	Walker & Dunlop	182	4.20	41	−100.0	0.0	1.8	Regions Bank	4	5.70	22	−100.0	0.0	0.0

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Data is sorted on the contents of the highlighted column

Source: Intex, Santander US Capital Markets

Freddie Mac: FHMS K-F Floater

	3M Historical Horizon						
Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Capital One	6,274	6.61	47	112.7	40.0	21.1
2	PNC	783	6.46	57	100.2	47.6	27.3
3	Wells Fargo	3,078	6.59	49	74.4	24.8	15.0
4	Jones Lang LaSalle	5,963	6.53	46	48.9	24.9	17.4
5	KeyBank	2,987	6.61	58	48.9	33.9	24.2
6	Berkeley Point	5,026	6.55	50	11.9	19.8	17.9
7	PGIM Real Estate Finance	1,891	6.44	41	9.6	22.5	20.8
8	Walker & Dunlop	5,623	6.46	49	3.3	24.1	23.4
9	Pillar	48	6.03	109	−0.0	94.1	94.1
10	.	2,444	6.33	22	−25.4	7.5	9.9
11	Greystone	1,742	6.78	51	−25.4	25.5	32.8
12	CBRE	10,428	6.47	56	−25.5	23.9	30.8
13	Berkadia	5,684	6.66	53	−32.0	15.5	22.0
14	Holliday Fenoglio Fowler	911	6.45	75	−33.3	24.9	35.0
15	Suntrust	39	6.62	87	−41.8	85.0	96.9
16	Grandbridge	1,183	6.62	44	−47.1	10.7	19.4
17	Orix	131	6.94	53	−54.2	17.2	34.0
18	Arbor	441	6.55	38	−59.6	9.4	21.9
19	Bellwether	1,089	6.60	44	−78.4	5.5	23.2
20	Citibank	842	6.17	37	−86.6	5.1	32.6
21	Barings	29	6.40	73	−100.0	0.0	25.0
22	CPC Mortgage	41	6.98	56	−100.0	0.0	16.7
23	JPMorgan Chase	22	6.90	30	−100.0	0.0	8.3
24	M&T Realty	757	6.65	40	−100.0	0.0	18.3
25	Newpoint Real Estate Capital	705	6.46	37	−100.0	0.0	10.7
26	NorthMarq Capital	1,509	6.47	46	−100.0	0.0	19.8
27	Prudential	975	6.64	55	−100.0	0.0	21.5
28	RICHMAC	17	6.39	111	−100.0	0.0	0.2
29	Regions Bank	546	6.43	32	−100.0	0.0	11.9
30	Sabal	44	6.77	40	−100.0	0.0	18.0
31	Truist Financial	67	6.93	66	−100.0	0.0	9.9
32							

	6M Historical Horizon						
Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Hunt	3	5.98	84	969.8	100.0	50.7
2	Wells Fargo	2,695	6.57	47	160.8	40.4	17.8
3	PNC	697	6.46	56	142.7	42.8	20.3
4	Suntrust	107	6.38	77	74.2	96.7	84.0
5	Jones Lang LaSalle	5,404	6.54	45	71.7	29.4	18.3
6	Capital One	5,660	6.60	46	28.9	25.1	20.1
7	Arbor	404	6.55	37	21.3	22.8	19.2
8	Berkeley Point	4,470	6.56	49	8.3	20.4	19.0
9	KeyBank	2,645	6.61	57	1.4	22.1	21.8
10	Pillar	45	6.25	108	−0.0	73.6	73.6
11	Berkadia	5,047	6.66	52	−8.5	17.8	19.3
12	Grandbridge	1,046	6.61	42	−10.7	14.9	16.6
13	.	2,152	6.33	20	−13.1	9.7	11.0
14	Walker & Dunlop	4,998	6.47	48	−14.5	17.8	20.5
15	Greystone	1,558	6.78	49	−19.5	21.8	26.4
16	CBRE	9,392	6.46	55	−28.5	19.8	26.7
17	PGIM Real Estate Finance	1,678	6.44	40	−38.2	11.8	18.4
18	NorthMarq Capital	1,346	6.47	44	−49.1	9.5	17.8
19	Holliday Fenoglio Fowler	817	6.45	74	−58.9	13.0	28.9
20	M&T Realty	651	6.64	39	−67.1	6.1	17.4
21	Orix	117	6.93	52	−67.1	8.8	24.7
22	Bellwether	937	6.60	43	−77.0	4.9	19.7
23	Citibank	743	6.16	35	−79.0	5.8	24.9
24	Prudential	855	6.64	54	−91.8	1.8	20.2
25	Barings	26	6.40	71	−100.0	0.0	21.6
26	CPC Mortgage	36	6.97	55	−100.0	0.0	15.5
27	JPMorgan Chase	19	6.90	28	−100.0	0.0	14.7
28	Newpoint Real Estate Capital	617	6.45	35	−100.0	0.0	15.3
29	RICHMAC	15	6.39	109	−100.0	0.0	0.1
30	Regions Bank	474	6.42	30	−100.0	0.0	13.6
31	Sabal	39	6.77	38	−100.0	0.0	17.2
32	Truist Financial	58	6.92	64	−100.0	0.0	10.1

	12M Historical Horizon						
Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Hunt	18	6.67	83	503.1	99.7	54.8
2	CPC Mortgage	35	7.08	51	282.6	46.4	14.8
3	PNC	681	6.58	54	96.7	29.4	16.1
4	Wells Fargo	2,518	6.65	47	71.2	24.1	14.8
5	PGIM Real Estate Finance	1,657	6.52	36	65.9	22.3	14.1
6	Suntrust	143	6.50	73	61.0	69.3	51.4
7	Arbor	410	6.64	36	54.8	24.3	16.4
8	Jones Lang LaSalle	5,263	6.63	42	29.4	18.5	14.6
9	Grandbridge	1,006	6.71	39	28.2	15.3	12.1
10	Walker & Dunlop	4,843	6.57	45	24.2	19.7	16.2
11	Berkeley Point	4,309	6.67	47	20.4	17.2	14.5
12	Newpoint Real Estate Capital	604	6.56	32	17.5	15.6	13.5
13	Capital One	5,344	6.70	43	13.0	16.5	14.7
14	Berkadia	4,900	6.76	50	6.5	16.5	15.6
15	Pillar	44	6.89	105	−0.0	47.7	47.7
16	KeyBank	2,500	6.71	54	−5.3	16.7	17.6
17	Greystone	1,496	6.88	47	−14.3	17.1	19.7
18	CBRE	9,020	6.54	53	−31.8	14.3	20.4
19	.	1,940	6.41	18	−51.1	6.5	12.8
20	NorthMarq Capital	1,274	6.56	41	−55.7	6.4	14.0
21	Holliday Fenoglio Fowler	784	6.54	71	−59.2	10.1	23.2
22	Bellwether	832	6.71	42	−63.0	6.0	15.4
23	Prudential	810	6.74	51	−70.4	4.8	15.4
24	Orix	110	7.02	49	−76.4	4.5	17.7
25	Citibank	697	6.25	32	−79.5	4.0	18.1
26	M&T Realty	602	6.73	37	−80.4	3.1	14.9
27	Barings	24	6.48	68	−100.0	0.0	15.0
28	JPMorgan Chase	18	6.99	26	−100.0	0.0	14.0
29	RICHMAC	14	6.47	106	−100.0	0.0	51.3
30	Regions Bank	438	6.51	27	−100.0	0.0	14.1
31	Sabal	36	6.86	35	−100.0	0.0	13.8
32	Truist Financial	54	7.01	61	−100.0	0.0	8.1

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

Source: Intex, Santander US Capital Markets

Freddie Mac: FHMS K-J Supplemental

	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Greystone	2	4.17	58	362.8	100.0	94.6	Greystone	4	4.17	56	362.8	96.8	48.6	Greystone	6	4.34	55	118.5	88.5	61.0
2	Walker & Dunlop	83	5.12	77	73.9	14.7	8.7	Walker & Dunlop	85	5.09	76	80.1	26.0	15.3	Hunt	3	5.60	93	47.6	95.3	86.2
3	CBRE	202	4.99	70	40.0	5.1	3.7	NorthMarq Capital	58	4.74	68	27.2	70.6	61.4	Walker & Dunlop	103	5.06	74	24.8	27.3	22.5
4	NorthMarq Capital	50	4.63	69	21.7	88.1	82.0	Holliday Fenoglio Fowler	190	4.80	72	5.7	74.1	72.0	Holliday Fenoglio Fowler	212	4.84	70	12.0	49.3	45.3
5	Holliday Fenoglio Fowler	167	4.78	74	0.0	69.5	69.5	Suntrust	6	4.71	69	−0.0	56.2	56.2	Capital One	97	4.91	69	1.6	31.8	31.3
6	Prudential	15	4.71	80	−0.0	74.9	74.9	Prudential	17	4.95	79	−0.0	37.9	37.9	Orix	3	3.90	54	−0.0	83.4	83.4
7	Capital One	95	4.70	71	−0.0	42.9	42.9	Berkeley Point	31	4.33	67	−0.0	37.5	37.5	Prudential	20	5.08	76	−0.0	39.9	39.9
8	Berkadia	406	4.89	75	−5.6	38.1	39.8	Berkadia	380	4.90	74	−5.7	31.6	33.2	Suntrust	6	4.76	66	−0.0	29.2	29.2
9	KeyBank	67	4.46	69	−6.2	55.3	57.7	KeyBank	63	4.47	67	−6.2	31.3	33.1	CBRE	194	5.10	67	−2.9	31.0	31.8
10	Bellwether	39	4.92	74	−37.1	12.1	18.6	PNC	26	4.63	70	−17.4	45.9	52.7	KeyBank	64	4.45	64	−3.4	27.9	28.8
11	Berkeley Point	32	4.35	68	−100.0	0.0	0.0	Capital One	90	4.79	71	−22.0	34.8	42.4	Grandbridge	9	5.38	73	−3.6	81.5	82.7
12	Citibank	32	5.62	81	−100.0	0.0	0.0	Bellwether	36	4.96	73	−33.7	20.7	29.7	Berkeley Point	32	4.34	64	−5.7	29.5	31.0
13	Grandbridge	9	5.69	82	−100.0	0.0	27.5	CBRE	178	4.99	69	−68.9	2.6	8.0	NorthMarq Capital	65	4.82	67	−8.1	39.2	41.9
14	Hunt	2	5.66	102	−100.0	0.0	0.0	Citibank	28	5.62	80	−100.0	0.0	0.0	Berkadia	400	4.93	72	−10.5	24.1	26.6
15	Jones Lang LaSalle	28	4.83	76	−100.0	0.0	41.4	Grandbridge	7	5.69	81	−100.0	0.0	14.7	PNC	27	4.61	66	−15.6	26.9	31.1
16	Orix	3	4.00	59	−100.0	0.0	0.0	Hunt	2	5.66	100	−100.0	0.0	0.0	Bellwether	36	4.98	70	−33.7	10.2	15.1
17	PNC	26	4.74	73	−100.0	0.0	26.0	Jones Lang LaSalle	26	4.83	75	−100.0	0.0	23.2	Citibank	26	5.62	77	−100.0	0.0	0.0
18	Suntrust	6	4.69	71	−100.0	0.0	0.0	Orix	3	4.00	57	−100.0	0.0	0.0	Jones Lang LaSalle	34	4.51	66	−100.0	0.0	9.0
19	Wells Fargo	65	3.97	66	−100.0	0.0	13.0	Wells Fargo	61	4.11	66	−100.0	0.0	6.2	Wells Fargo	62	4.21	63	−100.0	0.0	9.7

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

Source: Intex, Santander US Capital Markets

Freddie Mac: FHMS K-I Value Add

	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
Rank	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PGIM Real Estate Finance	48	6.65	37	24.5	100.0	100.0	Berkadia	11	6.88	45	176.5	99.2	78.6	Berkadia	69	7.10	41	389.2	86.4	31.7
2	Walker & Dunlop	203	6.19	49	−0.0	97.5	97.5	PGIM Real Estate Finance	96	6.64	36	15.0	96.8	94.7	PGIM Real Estate Finance	120	6.75	32	15.0	71.8	66.4
3	Berkeley Point	178	6.87	44	−100.0	0.0	0.0	Walker & Dunlop	380	6.28	46	−4.5	86.9	88.2	Berkeley Point	161	6.96	40	−10.5	25.9	28.5
4	CBRE	36	7.46	40	−100.0	0.0	0.0	Greystone	47	6.58	37	−59.5	46.7	80.2	Walker & Dunlop	518	6.45	44	−20.7	51.5	60.1
5	Greystone	47	6.58	39	−100.0	0.0	97.6	Berkeley Point	159	6.86	43	−100.0	0.0	0.0	Greystone	48	6.68	34	−59.5	25.0	51.5
6								CBRE	32	7.46	38	−100.0	0.0	0.0	CBRE	29	7.55	35	−100.0	0.0	19.5

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

Source: Intex, Santander US Capital Markets

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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