



Santander US Capital Markets LLC

Freddie Mac CMBS Prepayment Report

February 2026 (January Speeds)

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Agency MBS Strategy

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Santander US Capital Markets LLC

FRESB Deal Prepayments

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024		Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2015-SB1 Greystone	A	0.0	7.15	130	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	93.3	0.0	81.2	0.0	0.0	0.0	32.3	11.8			
FRESB 2015-SB2 Arbor	A5				0	0	15																				21.3			
	A7				0	0	13																				22.4			
	A10				0	0	14																				19.3			
	Total				0	0	42																				20.3			
FRESB 2015-SB3 Banc of California	A3	0.0	7.62	135	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	28.1			
	A5				0	0	31																				36.1			
	A7				0	0	9																				36.5			
	A10				0	0	4																				35.5			
	Total				0	0	74																				32.6			
FRESB 2015-SB4 Greystone	A5	0.0	7.53	125	3	4	35	97.6	0.0	0.0	0.0	0.0	0.0	71.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	93.7	0.0	67.3	42.0	30.4	15.5			
	A7				0	0	6																				17.3			
	A10	0.0	5.18	125	1	1	30	0.0	0.0	0.0	0.0	99.6	99.9	99.6	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.2				
	Total	0.0	6.86	125	4	5	71	93.7	0.0	0.0	0.0	77.1	92.0	97.6	0.0	46.2	0.0	0.0	0.0	0.0	40.5	60.7	0.0	57.4	68.7	50.9	13.1			
FRESB 2015-SB5 Hunt	A5				0	0	35		100.0	0.0	0.0	96.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				18.9			
	A7				0	0	4							100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				14.5			
	A10				0	0	27		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				17.2				
	Total				0	0	66		100.0	0.0	0.0	87.3	0.0	59.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				17.7				
FRESB 2015-SB6 Arbor	A5				0	0	23		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0				18.1			
	A7				0	0	14		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				16.6				
	A10				0	0	36		100.0	0.0	100.0	0.0	0.0	0.0	0.0	48.7	63.3	0.0	0.0	0.0	0.0	0.0				14.6				
	Total				0	0	73		100.0	0.0	95.4	0.0	0.0	0.0	0.0	36.9	50.7	0.0	45.8	0.0	0.0	0.0				15.8				
FRESB 2015-SB7 Sabal	A5				0	0	18															100.0					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				15.6				
	Total				0	0	40															100.0					17.3			
FRESB 2015-SB8 First Foundation	A5				0	0	33															100.0					24.4			
	A7				0	0	12																				22.8			
	A10				0	0	6															100.0				29.6				
	Total				0	0	51															100.0				24.6				
FRESB 2015-SB9 Arbor, Greystone	A5	0.0	7.48	124	17	17	89	0.0	0.0	23.6	23.5	0.0	0.0	46.1	0.0	0.0	0.0	28.7	0.0	0.0	0.0	53.5	20.5	8.6	8.6	11.7	11.7			
	A7				0	0	5																				29.6			
	A10	0.0	5.32	125	2	2	61	0.0	0.0	100.0	0.0	0.0	61.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.6	0.0	0.0			11.8				
	Total	0.0	7.36	124	19	19	155	0.0	0.0	72.2	20.7	0.0	30.8	30.2	0.0	0.0	18.1	0.0	0.0	0.0	56.6	12.7	35.7	26.7	16.4	12.0				
FRESB 2015-SB10 CBRE	A5				0	0	19																				22.8			
	A7				0	0	5																				22.6			
	A10				0	0	36		100.0	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	38.4	0.0	0.0	0.0	0.0				9.3				
	Total				0	0	60															0.0	0.0				12.8			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal					# Loans			2026 2025												2024		Horizons					
	Tranche	% Fixed	WAC	WALA	Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT	
FRESB 2016-SB11 ReadyCap	A5	0.0	7.19	122	1	1	16	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	85.5	50.5	19.2	
	A7				0	0	4																			42.2	
	A10	66.4	4.54	126	4	4	35	0.0	0.0	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	16.9	
	Total	42.8	5.48	125	5	5	55	0.0	0.0	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	0.0	61.6	35.0
FRESB 2016-SB12 Hunt	A5				0	0	21																			22.7	
	A7	0.0	7.53	125	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	5.4	
	A10				0	0	38		100.0	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				10.1	
	Total				0	0	67		98.3	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	0.0	0.0	11.4
FRESB 2016-SB13 Arbor, Greystone	A5F				0	0	4																			17.5	
	A5H	0.0	7.08	122	15	15	63	0.0	32.7	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	22.7	11.8	15.1	13.6	
	A7F				0	0	10																			17.6	
	A7H				0	0	4																			17.7	
	A10F	100.0	4.78	121	2	6	73	100.0	0.0	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	96.5	70.5	36.7	13.1	
	A10H	0.0	5.26	123	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	12.6	
	Total	12.4	6.69	122	18	22	160	90.6	23.4	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	68.3	46.3	27.1	13.7	
FRESB 2016-SB14 CBRE, Sabal	A5F				0	0	8																			21.7	
	A5H	0.0	7.23	122	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	62.6	0.0	0.0	14.5	
	A7F				0	0	4																			22.9	
	A7H	0.0	6.96	121	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	4.37	120	2	7	45	100.0	0.0	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	94.2	74.7	40.7	9.5	
	A10H				0	0	7						100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				15.0	
Total	8.8	6.96	122	10	15	115	90.8	0.0	86.1	57.6	0.0	68.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.0	75.8	61.2	32.2	12.6	
FRESB 2016-SB15 Arbor, Greystone	A5F				0	0	7																			19.5	
	A5H	0.0	7.46	120	7	7	53	0.0	0.0	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	6.2	15.8	
	A7F				0	0	4																			18.4	
	A7H				0	0	2																			25.4	
	A10F	100.0	4.13	121	4	6	43	75.2	0.0	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	86.4	66.7	37.2	13.7	
	A10H	0.0	4.96	120	1	1	8	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.9	0.0	0.0	0.0	0.0	0.0	97.9	78.6	55.8	10.7	
	Total	36.4	5.86	120	12	14	117	40.9	93.0	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	81.5	58.1	35.3	14.7
FRESB 2016-SB16 CBRE, CPC, Grey- stone, RED	A5F				0	0	9																			13.1	
	A5H	0.0	7.50	119	10	10	72	0.0	0.0	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	26.2	13.7	14.6	15.2	
	A7F				0	0	5																			13.4	
	A7H				0	0	13																			19.2	
	A10F	100.0	4.55	118	6	9	45	97.9	90.1	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	81.1	53.4	30.5	8.9	
	A10H	0.0	4.81	121	2	2	10	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.4	80.5	52.2	10.5	
	Total	34.2	6.22	119	18	21	154	76.7	94.4	26.5	19.2	0.0	0.0	0.0	0.0	26.7	33.8	0.0	0.0	0.0	0.0	0.0	0.0	77.2	49.4	29.8	12.9

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal					# Loans			2026													2025			2024			Horizons			
	Tranche	% Fixed	WAC	WALA	Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2016-SB17 Arbor, Hunt	A5F				0	0	20																				22.6			
	A5H	0.0	7.32	119	4	4	75	0.0	0.0	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	0.0	0.0	0.0	0.0		
	A7F				0	0	14																				18.0			
	A7H	0.0	7.49	118	1	1	12	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10F	100.0	4.50	118	11	12	37	87.9	0.0	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	0.0	0.0	0.0	0.0	0.0		
	A10H	0.0	4.31	117	2	2	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	68.3	5.05	118	18	19	165	77.3	41.8	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	0.0	0.0	0.0	0.0	0.0		
FRESB 2016-SB18 ReadyCap	A5F				0	0	5																				27.0			
	A5H	0.0	7.53	119	1	1	24	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
	A7F				0	0	1																				13.8			
	A7H				0	0	2																				20.5			
	A10F	100.0	4.42	117	2	3	25	0.0	0.0	96.9	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			
	A10H				0	0	1																				23.4			
	Total	86.9	4.83	117	3	4	58	0.0	0.0	95.6	0.0	0.0	0.0	69.4	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		
FRESB 2016-SB19 First Foundation	A5H				0	0	58														100.0						25.3			
	A7H				0	0	21																				18.1			
	A10H				0	0	5																				19.6			
	Total				0	0	84																				22.4			
FRESB 2016-SB20 CBRE, Greystone	A5F				0	0	5																				32.4			
	A5H	0.0	7.16	116	26	26	63	0.0	0.0	0.0	0.0	0.0	29.9	0.0	0.0	31.1	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																				16.5			
	A7H	0.0	6.96	115	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	0.0			
	A10F	100.0	4.32	117	15	15	22	0.0	0.0	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	0.0	0.0			
	A10H	0.0	4.70	116	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	0.0	0.0			
	Total	31.8	6.09	116	47	47	118	0.0	0.0	0.0	0.0	0.0	52.3	17.0	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	0.0		
FRESB 2016-SB21 Capital One	A5F				0	0	4																				22.4			
	A5H	0.0	7.74	115	3	3	24	0.0	0.0	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	0.0	0.0	0.0			
	A7F				0	0	2																				14.1			
	A7H	0.0	7.49	118	1	1	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
	A10F	100.0	4.23	114	1	1	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
	A10H	0.0	4.31	116	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	0.0			
	Total	11.3	6.63	115	6	6	37	0.0	0.0	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	0.0	0.0	0.0	0.0		
FRESB 2016-SB22 Sabal	A5F				0	0	11																				26.8			
	A5H	0.0	7.19	116	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
	A7F				0	0	23																				16.5			
	A7H				0	0	4																				22.3			
	A10F	100.0	4.36	115	13	13	32	0.0	56.5	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			
	A10H	0.0	4.50	117	2	2	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
	Total	86.9	4.48	115	16	16	94	0.0	51.7	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		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT		
FRESB 2016-SB23 Arbor, Pinnacle	A5F				0	0	22																100.0					17.7
	A5H	36.7	6.66	116	6	6	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.2
	A7F				0	0	14																					20.8
	A7H	0.0	7.49	113	7	7	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8
	A10F	100.0	4.51	114	5	6	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.9
	A10H	0.0	4.48	116	1	1	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.2
	Total	38.2	6.39	114	19	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	0.0	0.0	0.0	28.7	45.7	0.0	0.0	0.0	16.3
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																					26.3
	A5H	0.0	7.59	114	7	7	40	0.0	0.0	51.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.6
	A7F				0	0	11																					21.5
	A7H	0.0	6.96	115	1	1	3	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2
	A10F	100.0	4.45	113	14	14	32	0.0	0.0	0.0	0.0	0.0	46.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	9.3
	A10H	0.0	4.30	113	6	6	15	0.0	0.0	89.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6
	Total	35.7	5.36	113	28	28	107	0.0	0.0	62.3	0.0	0.0	18.8	26.1	0.0	0.0	0.0	0.0	0.0	0.0	15.8	0.0	0.0	0.0	0.0	28.5	17.9	12.7
FRESB 2016-SB25 CBRE, CPC, Grey- stone, Hunt	A5F	100.0	3.86	113	1	1	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.4
	A5H	0.0	7.97	112	4	5	37	99.2	94.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.4	0.0	0.0	0.0	0.0	95.0	89.4	64.2	47.4	16.5	
	A7F				0	0	8																					20.5
	A7H	0.0	7.41	111	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	100.0	0.0	0.0	0.0	0.0	16.8
	A10F	100.0	4.36	113	17	17	30	0.0	0.0	61.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.2	14.8	7.5	5.0
	A10H	0.0	4.77	113	4	4	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0
	Total	65.3	5.11	113	29	30	106	54.5	45.5	42.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	0.0	51.1	53.4	47.4	26.6	17.1	12.6

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024			Horizons										
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT									
FRESB 2017-SB26 Sabal	A5F				0	0	5																											29.1	
	A5H	0.0	7.88	111	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	98.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.3
	A7F				0	0	8																											21.4	
	A7H				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	0.0	0.0	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	4.20	111	25	25	48	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	
	A10H	0.0	4.83	111	1	1	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	
	Total	94.8	4.32	111	27	27	84	0.0	28.9	0.0	0.0	0.0	0.0	0.0	0.0	15.0	0.0	0.0	0.0	13.4	0.0	0.0	34.9	0.0	10.8	5.5	5.2	10.4							
FRESB 2017-SB27 Arbor	A5F				0	0	8																											20.9	
	A5H	0.0	7.50	109	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.2	
	A7F				0	0	1																											25.8	
	A7H	0.0	7.30	111	2	2	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.4	
	A10F	100.0	4.42	109	2	3	26	98.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.3	0.0	72.9	46.9	53.4	18.5				18.5		
	A10H	0.0	4.35	109	2	2	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4		
	Total	5.1	7.04	109	20	21	93	23.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.5	0.0	0.0	0.0	0.0	0.0	0.0	41.6	0.0	8.6	4.4	6.5	14.1							
FRESB 2017-SB28 CBRE, Greystone, RED	A5H	0.0	7.66	110	14	15	71	47.2	0.0	84.1	0.0	39.0	71.1	45.6	0.0	0.0	0.0	0.0	35.5	0.0	0.0	0.0	0.0	0.0	57.4	51.1	33.6	14.4				14.4			
	A7F				0	0	9																										18.8		
	A7H				0	0	8															100.0	99.9	0.0									19.0		
	A10F	100.0	4.06	111	17	17	43	0.0	55.2	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	23.5	12.3	6.3	10.8				10.8				
	A10H	0.0	3.98	111	8	8	20	0.0	0.0	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	13.3	6.8	9.0				9.0			
	Total	42.5	5.31	111	39	40	151	20.4	28.9	57.7	0.0	17.5	39.6	22.8	0.0	0.0	0.0	0.0	17.4	0.0	37.5	28.9	0.0	38.5	29.9	18.6	13.0								
FRESB 2017-SB29 Hunt	A5F				0	0	8																										14.5		
	A5H	0.0	7.46	109	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	0.0	0.0	0.0	0.0	0.0	0.0	18.0		
	A7F				0	0	20																											17.8	
	A7H	0.0	7.21	110	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	99.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4		
	A10F	100.0	4.27	109	18	18	72	0.0	70.5	0.0	0.0	0.0	0.0	0.0	0.0	24.9	0.0	0.0	0.0	0.0	26.1	0.0	0.0	33.4	17.9	13.6	7.5				7.5				
	A10H	0.0	4.19	109	1	1	10	0.0	0.0	0.0	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	35.3	14.6				14.6			
	Total	74.0	4.91	109	24	24	200	0.0	60.0	0.0	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	26.3	13.9	12.5	11.5								
FRESB 2017-SB30 CBRE, Greystone, RED, Sabal	A5F				0	0	6																										22.6		
	A5H	0.0	7.66	109	4	4	30	0.0	0.0	0.0	85.1	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	27.4	25.5	16.9				16.9			
	A7F				0	0	21																										18.1		
	A7H	0.0	7.52	108	2	2	9	0.0	0.0	0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.5	38.2	12.4				12.4			
	A10F	100.0	3.98	108	20	20	49	0.0	43.4	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	27.7	21.8	11.2	8.9				8.9			
	A10H	0.0	4.16	109	12	12	17	0.0	0.0	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	0.0	7.7	3.2				3.2			
	Total	57.5	4.61	108	38	38	132	0.0	28.2	20.8	51.4	0.0	14.4	20.9	0.0	0.0	0.0	0.0	0.0	0.0	17.2	0.0	0.0	17.3	21.4	14.1	11.8								

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026													2025			2024			Horizons					
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT						
FRESB 2017-SB31 Capital One, CPC, Pinnacle	A5F				0	0	5																									9.3
	A5H	0.0	8.02	108	3	3	41	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.2
	A7F				0	0	4																								14.3	
	A7H	0.0	6.96	109	2	2	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.6
	A10F	100.0	4.21	108	25	25	37	0.0	0.0	0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0
	A10H	0.0	3.96	109	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3
	Total		80.7	4.66	108	32	32	98	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	10.4
FRESB 2017-SB32 CBRE, Greystone	A5H	0.0	7.85	107	18	19	56	53.6	36.1	0.0	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	32.7	17.7	12.2	11.6				11.6	
	A7F				0	0	11																								19.4	
	A10F	100.0	4.20	107	27	27	50	0.0	0.0	0.0	27.1	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	6.5
	A10H	0.0	4.17	107	18	18	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8
	Total		41.7	5.24	107	63	64	144	20.1	12.7	0.0	12.1	0.0	0.0	0.0	0.0	19.7	11.7	0.0	0.0	0.0	12.0	0.0	25.8	11.2	7.7	6.6	8.8				8.8
FRESB 2017-SB33 ReadyCap	A5F				0	0	10																								28.2	
	A5H	0.0	7.81	111	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.3
	A7F				0	0	8																								9.6	
	A7H	0.0	7.24	111	2	2	9	0.0	0.0	0.0	88.9	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	10.7
	A10F	100.0	4.35	107	7	9	41	87.1	0.0	59.1	90.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.3
	A10H	0.0	4.42	107	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	0.0	0.0	0.0	0.0	0.0	9.5
	Total		34.8	5.62	109	18	20	108	52.9	0.0	29.9	78.2	0.0	0.0	0.0	0.0	0.0	46.5	0.0	0.0	0.0	46.7	0.0	0.0	30.6	35.0	27.0	14.7				14.7
FRESB 2017-SB34 Arbor	A5F				0	0	10																								22.9	
	A5H	13.3	7.25	107	17	17	74	0.0	51.7	0.0	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	0.0	0.0	0.0	0.0	15.4
	A7F				0	0	6																									31.3
	A7H				0	0	4																									22.6
	A10F	100.0	4.43	106	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	0.0	0.0	0.0	0.0	0.0	8.7
	A10H	0.0	4.55	105	3	3	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.5
	Total		48.2	5.88	106	31	31	125	0.0	31.5	0.0	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	11.9	6.1	5.7	14.5				14.5
FRESB 2017-SB35 CBRE, Greystone, Sabal	A5F				0	0	3																								23.8	
	A5H	0.0	7.99	106	8	9	38	40.7	0.0	39.4	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	14.3
	A7F				0	0	8																									28.7
	A7H				0	0	9																									24.4
	A10F	100.0	4.42	105	17	17	48	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.7
	A10H	0.0	4.44	106	5	5	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	93.7	0.0	0.0	0.0	0.0	67.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.1
Total		53.4	5.37	105	30	31	114	13.2	0.0	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	0.0	8.9	4.5	13.6	12.7				12.7	
FRESB 2017-SB36 Capital One, CBRE, Greystone, RED	A5F				0	0	10																								22.9	
	A5H	6.3	7.61	106	11	11	46	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	12.6
	A7F				0	0	8																									15.6
	A7H	0.0	7.23	104	2	2	13	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0
	A10F	100.0	4.40	105	19	19	40	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.5
	A10H	0.0	4.39	104	7	7	14	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.7
	Total		55.8	5.38	105	39	39	131	0.0	0.0	0.0	30.3	49.0	0.0	0.0	0.0	29.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons											
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT									
FRESB 2017-SB37 CBRE, CPC, Grey- stone	A5F				0	0	6																											30.7	
	A5H	41.0	6.93	104	22	23	71	53.3	87.9	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	60.8	36.0	21.2	11.4							
	A7F				0	0	5																											14.3	
	A7H				0	0	5																											21.6	
	A10F	100.0	4.44	105	21	21	41	0.0	0.0	0.0	0.0	72.5	36.5	0.0	32.6	0.0	0.0	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0	26.3	16.1	6.6						6.6	
	A10H	0.0	4.32	103	2	2	9	0.0	0.0	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.1	35.6	12.9						12.9	
	Total	71.6	5.49	105	45	46	137	28.0	62.3	0.0	0.0	47.7	35.1	0.0	18.5	0.0	0.0	0.0	0.0	0.0	10.0	9.5	0.0	0.0	35.0	32.7	19.3	10.7						10.7	
FRESB 2017-SB38 Hunt	A5F				0	0	4																											21.8	
	A5H				0	0	33																												18.9
	A7F				0	0	7																												16.9
	A7H	0.0	7.41	106	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0
	A10F	100.0	4.64	104	20	20	38	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	36.6	0.0	0.0	64.5	0.0	18.9	13.0	7.5						7.5
	A10H	0.0	4.43	104	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	78.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.0	
	Total	49.2	4.78	104	30	30	105	0.0	0.0	0.0	0.0	0.0	45.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.2	0.0	47.0	41.1	0.0	9.8	6.8	11.2						11.2
FRESB 2017-SB39 Arbor	A5F				0	0	7																											23.5	
	A5H	0.0	7.62	103	9	9	43	0.0	0.0	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	0.0	0.0	33.3	49.2	27.8	15.6						15.6	
	A7F				0	0	2																												44.9
	A7H				0	0	1																												22.7
	A10F	100.0	4.64	103	7	7	32	0.0	0.0	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	0.0	0.0	13.5	6.8	17.1						17.1	
	A10H	0.0	4.21	102	4	4	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3	
	Total	35.8	5.89	103	20	20	95	0.0	0.0	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	0.0	0.0	16.7	30.5	16.7	16.6						16.6	
FRESB 2017-SB40 CBRE, CPC, Grey- stone, RED	A5H	0.0	7.72	103	6	6	45	0.0	0.0	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	0.0	23.8	16.0					16.0		
	A7H	0.0	6.97	102	4	4	8	0.0	0.0	0.0	0.0	0.0	56.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	6.6	3.9						3.9		
	A10F	100.0	4.36	103	25	26	50	38.0	0.0	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	14.5	15.6	8.0	8.2						8.2		
	A10H	0.0	4.33	102	4	4	16	0.0	60.4	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	26.6	14.0	7.2	9.6						9.6		
	Total	49.5	5.41	103	39	40	119	21.3	13.3	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	11.9	12.4	10.8	10.5						10.5		
FRESB 2017-SB41 CBRE, Greystone, Pinnacle, Sabal	A5H	0.0	8.03	102	6	6	48	0.0	98.0	0.0	0.0	0.0	0.0	0.0	0.0	46.0	0.0	0.0	0.0	0.0	46.9	0.0	45.2	72.5	44.9	28.5	21.2						21.2		
	A7F				0	0	5																											23.3	
	A10F	100.0	4.35	103	18	18	50	0.0	0.0	68.8	0.0	0.0	50.5	17.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.1	27.2	15.2	10.6						10.6		
	A10H	0.0	4.29	101	4	4	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1					7.1		
	Total	68.5	5.02	103	28	28	110	0.0	56.3	53.1	0.0	0.0	37.5	11.8	0.0	12.6	0.0	0.0	0.0	0.0	0.0	13.3	0.0	48.9	41.7	28.8	16.8	14.9						14.9	
FRESB 2017-SB42 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	0.0	8.02	101	12	13	53	63.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.1	0.0	0.0	28.1	15.1	7.8	13.6						13.6	
	A10F	100.0	4.23	101	33	33	66	0.0	35.8	0.0	0.0	0.0	23.0	0.0	18.8	0.0	0.0	0.0	0.0	0.0	26.4	0.0	0.0	13.7	11.1	7.2	6.9						6.9		
	Total	70.6	5.35	101	45	46	119	26.6	26.4	0.0	0.0	0.0	16.7	0.0	13.7	0.0	0.0	0.0	0.0	0.0	41.7	0.0	0.0	18.4	12.3	7.4	10.1						10.1		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons																	
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT															
FRESB 2017-SB43 CBRE, Greystone, Sabal	A5F				0	0	6																														25.5				
	A5H	0.0	8.01	101	3	3	36	0.0	97.8	0.0	61.6	0.0	62.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	71.8	60.2	34.0	20.3		
	A7H	0.0	6.97	100	2	2	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1			
	A10F	100.0	4.13	100	26	26	52	0.0	0.0	0.0	0.0	54.3	38.2	0.0	0.0	0.0	0.0	45.7	9.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.6	15.3	6.9	
	A10H	0.0	4.38	100	7	7	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9			
	Total	70.4	4.77	100	38	38	111	0.0	35.0	0.0	12.0	41.2	37.1	0.0	0.0	0.0	0.0	34.5	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.2	13.4	23.3	15.5	11.9					
FRESB 2017-SB44 Capital One, CBRE, CPC, Greystone, Pinnacle, RED	A5H	19.2	6.96	101	17	17	45	0.0	0.0	39.7	0.0	0.0	42.2	30.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.7	16.4	11.0	10.2	
	A10F	100.0	4.18	100	33	33	64	0.0	0.0	20.2	0.0	0.0	27.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3	8.8	4.4	6.6
	Total	67.6	5.30	100	50	50	109	0.0	0.0	28.7	0.0	0.0	0.0	33.8	13.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.8	11.9	7.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal					# Loans			2026 2025														2024			Horizons			
	Tranche	% Fixed	WAC	WALA	Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT		
FRESB 2018-SB45 Arbor, ReadyCap	A5H	3.7	7.83	101	10	10	66	0.0	0.0	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	15.3	18.0			
	A10F	100.0	4.33	101	34	34	89	0.0	0.0	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	9.5	13.4	16.1	12.0		
	Total	73.4	5.30	101	44	44	155	0.0	0.0	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	7.0	10.0	15.8	14.6		
FRESB 2018-SB46 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	50.4	5.64	99	54	54	102	0.0	17.6	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	6.3	8.8	7.4	6.4		
	A10F	100.0	4.28	99	37	38	67	20.4	0.0	54.2	0.0	12.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	28.9	17.1	10.6	8.9		
	Total	67.5	5.17	99	91	92	169	7.6	11.9	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	14.9	11.8	8.6	7.4		
FRESB 2018-SB47 Basis, CBRE, CPC, Greystone, Pinna- cle, RED, Sabal	A5H	13.9	7.28	98	18	18	78	0.0	0.0	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	19.0	15.3				
	A7F				0	0	18														0.0				14.9			
	A10F	100.0	4.32	98	55	55	113	0.0	9.5	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	16.6	8.5	4.3	7.8		
Total	78.0	5.07	98	73	73	209	0.0	7.1	27.9	0.0	0.0	0.0	0.0	0.0	35.3	0.0	13.3	0.0	6.4	0.0	0.0	12.6	6.4	8.3	11.4			
FRESB 2018-SB48 CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5H	0.0	7.59	97	14	14	60	0.0	29.7	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	11.1	37.5	31.9	13.9		
	A10F	100.0	4.31	98	65	65	126	0.0	17.2	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	6.1	6.0	5.5	8.3		
	A10H	0.0	4.39	98	26	29	50	65.3	0.0	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	29.0	22.8	11.9	9.1		
Total	65.2	4.81	98	105	108	236	19.7	15.8	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	12.1	15.2	11.8	9.8			
FRESB 2018-SB49 Arbor, PennyMac, Sabal	A5H	0.0	7.71	97	18	18	54	0.0	35.4	47.1	0.0	0.0	50.8	0.0	26.6	44.5	0.0	26.3	0.0	0.0	0.0	30.5	26.0	21.8	12.4			
	A7F				0	0	21									100.0	0.0	0.0	97.3	72.3	0.0	0.0				10.3		
	A7H	0.0	6.20	97	28	28	39	0.0	70.0	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	37.6	20.4	10.6	3.8		
	A10F	100.0	4.32	97	20	21	71	25.7	51.9	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	28.8	15.3	16.3	14.4		
	A10H	0.0	4.36	97	12	12	23	0.0	0.0	0.0	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	3.7	6.3		
	Total	27.9	5.70	97	78	79	208	8.0	51.1	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	28.6	17.4	20.8	10.5		
FRESB 2018-SB50 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5F				0	0	27														100.0	0.0				22.3		
	A5H	0.0	8.00	96	19	19	62	0.0	0.0	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	22.9	31.1	19.6	13.0		
	A7F				0	0	24									100.0	0.0	0.0	0.0	0.0	100.0	0.0				11.6		
	A10F	100.0	4.29	96	18	18	38	0.0	0.0	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	0.0	0.0	4.0	9.0		
	A10H	0.0	4.33	95	12	12	29	0.0	0.0	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	5.2	7.8		
Total	41.1	5.53	96	49	49	180	0.0	0.0	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	8.3	12.0	11.8	12.2			
FRESB 2018-SB51 Basis, CBRE, Grey- stone, Hunt, Pinna- cle, RED	A5H	0.0	7.98	94	20	20	74	0.0	79.1	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	40.6	32.2	23.5	13.9		
	A7H	0.0	6.60	97	12	13	36	58.0	0.0	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	51.8	47.8	48.4	9.6		
	A10F	100.0	4.36	95	46	46	87	0.0	22.0	0.0	16.8	0.0	0.0	17.2	0.0	11.3	0.0	0.0	14.9	0.0	0.0	7.9	6.9	7.2	7.0			
	Total	57.6	5.66	95	78	79	197	14.1	42.2	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	26.8	23.1	22.2	9.9		
FRESB 2018-SB52 ReadyCap, Sabal	A5F	0.0	7.08	100	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	12.6		
	A5H	100.0	4.48	95	6	7	19	73.6	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	34.7	19.0	9.9	11.7		
	A7F	0.0	7.91	93	8	8	51	0.0	0.0	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	14.8	14.8		
	A7H	0.0	6.85	95	14	14	30	0.0	46.9	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	19.0	24.1	15.8	13.0		
	A10F	0.0	4.59	97	19	19	33	0.0	0.0	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	19.8	10.2	5.1	5.5		
	A10H	100.0	4.43	95	35	35	57	0.0	0.0	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	9.6	6.2		
Total	44.5	5.39	96	89	90	217	11.4	9.1	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	11.4	8.2	9.4	10.3			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024			Horizons						
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT					
FRESB 2018-SB53 Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5H	0.0	7.83	93	9	9	72	0.0	79.6	0.0	0.0	45.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.1	36.1	19.0	18.3
	A7F	100.0	1.00	93	2	2	34	0.0	0.0	71.5	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	35.1	18.7	56.9	14.5
	A10F	100.0	4.58	93	42	42	70	0.0	0.0	0.0	0.0	24.6	0.0	0.0	0.0	0.0	49.9	0.0	0.0	38.5	0.0	69.2	0.0	0.0	0.0	0.0	0.0	0.0	4.6	11.8	7.2
	A10H	0.0	4.43	94	30	30	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.7
	Total	53.8	4.79	93	83	83	226	0.0	23.0	8.4	0.0	20.8	8.8	0.0	0.0	32.6	31.6	29.4	18.4	0.0	40.1	0.0	11.0	10.7	15.9	11.9					
FRESB 2018-SB54 Arbor	A5F				0	0	14		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					20.7
	A5H	0.0	7.82	93	17	17	83	0.0	0.0	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	0.0	0.0	0.0	0.0	17.1	13.0	17.7
	A7F	100.0	5.25	90	1	1	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.0	0.0	99.5	0.0	0.0	0.0	0.0	85.9	0.0	0.0	0.0	0.0	0.0	0.0	57.2	11.7	
	A7H	0.0	6.30	93	6	6	19	0.0	74.6	0.0	65.0	0.0	95.5	0.0	0.0	0.0	71.5	41.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.6	63.5	44.6	13.8	
	A10F	100.0	4.48	95	21	21	53	0.0	0.0	30.2	0.0	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	0.0	11.4	5.8	2.9	12.5	
Total	47.3	6.11	94	45	45	182	0.0	65.5	13.7	29.5	0.0	42.8	0.0	6.8	0.0	45.3	6.9	17.5	10.7	0.0	34.1	33.3	29.7	22.0	15.5						
FRESB 2018-SB55 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pinna- cle, RED	A5F				0	0	24																								24.3
	A5H	0.0	7.58	91	29	31	66	61.4	0.0	0.0	28.3	0.0	26.9	28.6	17.9	0.0	0.0	18.0	0.0	17.5	0.0	0.0	0.0	0.0	0.0	0.0	26.6	23.0	17.1	9.6	
	A7F				0	0	22			100.0	0.0	0.0	0.0	0.0	0.0	92.6	38.6	44.2	0.0	43.4	0.0	40.8									11.8
	A7H	0.0	6.45	92	6	6	21	0.0	0.0	89.5	60.1	56.8	0.0	67.6	0.0	0.0	0.0	0.0	0.0	0.0	61.8	0.0	55.2	48.9	32.6	14.8					
	A10F	100.0	4.72	91	30	30	60	0.0	0.0	0.0	0.0	0.0	0.0	14.8	0.0	0.0	0.0	31.6	28.3	0.0	31.9	0.0	0.0	0.0	7.2	9.1					
A10H	0.0	4.71	92	16	16	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	69.9	0.0	0.0	3.9	6.7						
Total	40.7	5.84	91	81	83	222	27.9	0.0	28.2	19.5	9.4	10.3	27.2	13.1	19.0	4.3	22.1	10.5	11.4	21.3	19.6	19.7	16.4	16.3	10.9						
FRESB 2018-SB56 Arbor, ReadyCap, Sabal	A5F				0	0	11																								33.7
	A5H	14.9	7.32	90	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	0.0	0.0	0.0	0.0	19.3
	A7F				0	0	10		100.0	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0									12.2
	A7H	0.0	6.48	91	4	4	9	0.0	0.0	0.0	81.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.5	12.6	8.0
	A10F	100.0	4.73	92	66	67	140	20.4	16.8	25.5	20.4	23.5	0.0	34.4	14.7	0.0	8.8	0.0	21.3	0.0	8.3	0.0	21.0	18.0	15.9	10.0					
A10H	0.0	4.48	92	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	0.0	0.0	0.0	0.0	2.0	
Total	65.9	5.05	92	97	98	226	13.7	28.3	17.2	21.9	15.9	0.0	24.1	23.2	0.0	5.7	0.0	14.2	0.0	5.4	0.0	20.0	16.5	13.9	10.9						
FRESB 2018-SB57 Arbor, Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED	A5H	0.0	7.94	90	17	17	77	0.0	0.0	20.9	0.0	0.0	0.0	0.0	73.2	0.0	0.0	0.0	59.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	3.8	19.3	15.2	
	A7F				0	0	24				100.0	99.9	0.0	93.6	96.0	0.0	0.0	0.0	0.0	0.0	78.7	0.0									18.4
	A7H	0.0	6.11	91	14	15	36	91.0	70.9	0.0	0.0	0.0	0.0	0.0	83.0	0.0	0.0	0.0	0.0	0.0	64.0	0.0	67.8	41.9	33.2	14.9					
	A10F	100.0	4.68	91	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	0.0	0.0	0.0	5.1	
	A10H	0.0	4.83	90	22	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	
Total	43.7	5.65	91	91	92	224	26.9	16.7	5.2	12.6	9.7	0.0	13.8	54.6	0.0	0.0	0.0	18.7	0.0	12.2	14.9	16.6	12.1	14.8	11.2						

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025														2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT		
FRESB 2019-SB58 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.99	88	25	25	83	0.0	0.0	50.6	17.3	0.0	60.2	16.0	0.0	0.0	17.5	0.0	46.2	0.0	53.8	57.9	21.3	26.8	20.9	13.7		
	A7H	0.0	5.41	89	16	16	29	0.0	0.0	0.0	69.3	0.0	30.6	21.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.1	13.5	8.0		
	A10F	100.0	4.90	89	46	46	96	0.0	0.0	0.0	31.2	13.3	0.0	0.0	0.0	0.0	52.9	0.0	0.0	0.0	0.0	17.8	0.0	8.3	10.1	10.2		
	A10H	0.0	5.04	88	19	19	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	83.4	0.0	0.0	0.0	29.8	0.0	0.0	0.0	14.5	5.4		
	Total	40.7	5.68	89	106	106	238	0.0	0.0	14.2	35.4	5.5	24.6	8.8	0.0	0.0	47.5	0.0	13.0	0.0	21.6	24.9	5.0	14.6	14.1	10.2		
FRESB 2019-SB59 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.82	87	24	24	83	0.0	71.2	0.0	0.0	48.5	0.0	0.0	79.9	0.0	0.0	0.0	58.8	0.0	0.0	60.3	34.0	26.9	30.8	14.4		
	A7F	100.0	4.55	87	2	2	27	0.0	99.1	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	78.6	93.1	78.3	19.9		
	A7H	0.0	5.65	87	13	13	23	0.0	0.0	90.4	0.0	0.0	0.0	0.0	49.6	0.0	0.0	0.0	0.0	0.0	0.0	25.9	56.5	31.8	21.2	7.2		
	A10F	100.0	5.00	87	39	41	77	82.5	61.6	0.0	0.0	0.0	42.9	0.0	0.0	0.0	0.0	0.0	11.0	0.0	0.0	8.6	57.5	40.0	22.5	10.1		
	A10H	0.0	4.81	87	21	22	34	51.5	36.2	0.0	0.0	0.0	77.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.8	36.5	19.0	5.9		
Total	38.2	5.75	87	99	102	244	55.4	56.7	32.7	0.0	25.9	47.5	0.0	38.4	0.0	10.7	8.7	33.8	0.0	4.9	26.7	48.9	38.6	27.7	11.3			
FRESB 2019-SB60 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.54	85	26	26	74	0.0	0.0	20.2	0.0	0.0	0.0	0.0	39.6	0.0	0.0	41.1	0.0	65.6	0.0	0.0	7.3	3.7	10.1	13.1		
	A7H	0.0	5.59	86	16	17	46	62.2	24.6	52.0	0.0	0.0	0.0	0.0	74.1	0.0	0.0	0.0	0.0	34.1	0.0	0.0	48.2	27.1	23.2	11.4		
	A10F	100.0	4.74	87	17	17	47	0.0	0.0	0.0	0.0	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	12.7		
	A10H	0.0	4.79	86	34	34	59	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	7.2		
	Total	22.1	5.80	86	93	94	226	16.1	5.2	19.3	0.0	0.0	0.0	9.3	35.8	0.0	0.0	15.5	0.0	35.6	0.0	0.0	13.8	7.0	9.1	11.4		
FRESB 2019-SB61 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Orix, ReadyCap, RED, Sabal	A5F	100.0	4.14	85	3	3	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6		
	A5H	0.0	7.60	85	26	26	77	0.0	0.0	0.0	35.0	0.0	0.0	14.5	51.3	48.0	0.0	38.0	0.0	0.0	0.0	25.5	0.0	6.9	18.8	14.4		
	A7F	100.0	4.94	85	1	4	28	100.0	0.0	83.0	90.2	88.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.2	85.2	52.8	19.5		
	A10F	100.0	4.46	86	36	36	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	6.4		
	A10H	0.0	4.81	85	23	23	31	0.0	0.0	0.0	0.0	22.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.6	0.0	4.1	2.1	3.8		
Total	48.7	5.41	85	89	92	223	35.0	0.0	13.0	30.2	27.6	0.0	3.8	21.6	16.0	0.0	12.3	0.0	0.0	0.0	12.2	17.1	18.7	13.9	11.8			
FRESB 2019-SB62 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.57	85	18	19	47	30.4	44.1	27.2	20.7	0.0	0.0	0.0	39.6	79.7	59.4	41.7	0.0	18.1	0.0	32.8	34.3	21.5	35.0	11.1		
	A7F	100.0	4.80	83	1	1	14	0.0	100.0	65.2	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	0.0	80.4	0.0	0.0	96.4	84.5	53.3	19.0		
	A7H	0.0	4.76	84	15	16	24	64.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.1	0.0	0.0	28.4	15.2	7.9	7.6		
	A10F	100.0	4.84	85	43	43	71	0.0	0.0	0.0	23.2	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0	0.0	4.3	8.0	6.6		
	A10H	0.0	4.82	85	37	37	54	0.0	25.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.5	0.0	0.0	9.5	4.8	2.4	5.6		
Total	39.6	5.30	85	114	116	210	18.3	34.8	9.3	12.7	0.0	10.6	23.6	8.6	26.4	17.2	11.2	0.0	27.4	9.4	8.4	21.5	14.8	14.8	8.4			
FRESB 2019-SB63 , Arbor, Capital One, CBRE, CPC, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.56	85	30	30	58	0.0	0.0	0.0	0.0	26.7	0.0	0.0	37.9	0.0	0.0	0.0	7.4	0.0	0.0	19.2	0.0	5.1	7.0	6.4		
	A7F	100.0	4.86	83	3	3	22	0.0	0.0	0.0	0.0	0.0	91.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.7	18.1	25.7		
	A7H	0.0	4.64	84	15	16	24	83.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.0	24.2	12.8	9.0		
	A10F	100.0	4.97	84	29	29	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.7	0.0	0.0	0.0	51.7	69.5	0.0	0.0	0.0	6.2	9.2		
	A10H	0.0	5.16	84	12	12	27	0.0	0.0	0.0	58.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.0	0.0	0.0	13.6	6.9	14.0		
Total	30.0	6.06	84	89	90	187	27.8	0.0	0.0	7.6	12.4	10.7	0.0	18.5	16.8	0.0	0.0	3.2	17.0	46.8	8.3	10.2	10.2	8.4	10.1			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024		Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT			
FRESB 2019-SB64 , Arbor, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5H	0.0	7.68	84	43	45	92	55.7	56.9	0.0	0.0	0.0	0.0	0.0	16.2	0.0	0.0	19.6	17.5	0.0	0.0	0.0	0.0	41.7	23.1	16.3	10.8		
	A10F	100.0	4.92	82	38	38	71	0.0	0.0	15.7	0.0	0.0	0.0	0.0	16.8	0.0	9.8	42.9	0.0	22.5	0.0	0.0	0.0	5.6	2.8	10.3	9.5		
	Total	46.7	6.39	83	81	83	163	35.7	37.5	7.2	0.0	0.0	0.0	0.0	16.5	0.0	4.4	31.0	10.1	10.8	0.0	0.0	0.0	0.0	27.7	14.8	13.7	10.2	
FRESB 2019-SB65 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5F	100.0	4.44	86	2	2	28	0.0	0.0	0.0	93.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.7	19.8	18.1		
	A5H	0.0	7.75	82	36	37	73	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	19.4	0.0	14.4	29.3	5.3	2.7	5.3	10.7			
	A7H	0.0	4.37	83	9	9	27	0.0	0.0	0.0	38.4	70.5	52.2	48.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.0	22.2	14.5		
	A10F	100.0	4.67	81	20	20	38	0.0	51.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.0	0.0	21.4	11.2	5.7	8.3		
	A10H	0.0	4.88	82	35	35	51	0.0	0.0	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	2.3	4.3		
	Total	22.7	5.76	82	102	103	217	5.4	14.1	0.0	9.8	18.2	6.6	6.2	0.0	0.0	0.0	0.0	8.2	6.9	0.0	22.6	10.9	6.7	9.2	6.4	9.6		
FRESB 2019-SB66 , Arbor, Basis, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.74	80	38	38	72	0.0	0.0	19.6	0.0	0.0	0.0	0.0	0.0	66.3	0.0	13.5	0.0	0.0	12.6	0.0	7.1	3.6	11.6	9.7			
	A7F	100.0	4.70	81	9	9	25	0.0	0.0	94.9	70.6	0.0	0.0	29.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.0	49.6	29.0	12.5			
	A7H	0.0	4.55	81	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	42.2	0.0	0.0	0.0	10.4			
	A10F	100.0	4.63	80	35	35	48	0.0	0.0	0.0	19.7	0.0	13.1	0.0	0.0	0.0	0.0	0.0	0.0	27.0	0.0	0.0	0.0	0.0	5.9	5.5	5.1		
	A10H	0.0	4.62	81	31	32	49	47.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	9.9	5.0	7.5		
	Total	38.4	5.50	80	125	126	219	12.5	0.0	28.9	17.9	0.0	4.0	4.0	0.0	26.1	0.0	4.1	8.6	0.0	3.8	6.4	14.7	11.1	9.3	8.6			
FRESB 2019-SB67 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.82	80	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	100.0	0.0	0.0	0.0	24.0			
	A5H	0.0	5.58	79	42	43	67	13.9	0.0	0.0	9.1	0.0	29.2	54.3	0.0	0.0	0.0	0.0	0.0	12.4	0.0	0.0	0.0	4.8	9.4	11.8	7.2		
	A7H	0.0	4.24	79	13	14	23	55.0	0.0	0.0	0.0	83.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.9	35.5	18.6	10.5			
	A10F	100.0	4.54	79	30	32	43	63.7	0.0	0.0	0.0	30.2	0.0	0.0	0.0	47.2	0.0	0.0	19.7	0.0	0.0	40.5	28.0	19.9	16.6	5.9			
	A10H	0.0	4.52	79	23	23	40	0.0	25.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.7	0.0	9.3	4.7	2.4	8.9			
	Total	26.6	4.97	79	110	114	195	34.7	4.7	0.0	4.1	27.7	13.8	29.3	0.0	15.4	0.0	0.0	11.1	0.0	4.2	26.6	14.4	15.2	12.5	8.8			
FRESB 2019-SB68 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5H	3.9	7.30	82	34	34	63	0.0	0.0	14.7	0.0	0.0	33.4	46.8	0.0	0.0	0.0	19.3	36.6	0.0	22.1	0.0	5.2	9.1	14.7	7.9			
	A7F	100.0	4.64	79	19	19	37	0.0	0.0	47.0	0.0	0.0	36.8	57.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	19.4	16.9	14.7	9.5			
	A7H	0.0	4.34	78	10	10	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.4	13.6			
	A10F	100.0	4.60	78	20	21	38	21.0	55.1	0.0	0.0	0.0	56.4	0.0	0.0	0.0	26.5	0.0	0.0	0.0	0.0	0.0	29.0	26.8	16.1	7.9			
	A10H	0.0	4.41	78	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	63.8	0.0	0.0	0.0	0.0	0.0	8.5	3.2			
	Total	34.5	5.63	80	110	111	194	4.5	15.0	13.9	0.0	0.0	32.9	31.1	0.0	24.6	6.1	8.1	29.2	0.0	9.6	2.7	11.3	11.9	14.8	8.0			
FRESB 2019-SB69 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5F	100.0	4.04	78	2	2	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.5	0.0	0.0	0.0	0.0	97.6	0.0	0.0	0.0	37.8	12.9			
	A5H	0.0	6.94	77	41	42	81	12.4	59.1	0.0	0.0	82.0	27.3	31.0	32.7	0.0	0.0	0.0	0.0	29.8	0.0	0.0	28.9	40.7	26.1	12.0			
	A10F	100.0	4.50	78	29	29	41	0.0	0.0	0.0	0.0	0.0	0.0	14.2	0.0	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	0.0	3.5	6.5			
	A10H	0.0	4.34	77	24	24	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5			
	Total	38.1	5.29	77	96	97	179	4.5	27.3	0.0	0.0	47.9	12.0	14.0	19.2	15.2	0.0	0.0	8.0	13.6	15.2	0.0	11.4	17.5	13.5	9.0			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024		Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT			
FRESB 2020-SB70 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.95	77	26	26	61	0.0	59.6	0.0	29.9	60.0	0.0	0.0	0.0	12.9	0.0	13.2	0.0	46.2	0.0	0.0	26.1	30.5	17.9	11.6			
	A10F	100.0	4.37	76	49	50	63	54.4	0.0	0.0	30.2	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.7	22.5	20.4	10.6	5.3		
	A10H	0.0	4.26	76	26	26	42	0.0	0.0	36.4	0.0	64.7	0.0	53.6	28.2	0.0	0.0	13.9	0.0	26.9	0.0	0.0	14.2	22.4	20.2	6.6			
	Total	41.7	5.12	76	101	102	166	28.3	23.9	11.5	22.9	49.2	0.0	19.6	9.3	4.2	0.0	8.4	0.0	25.0	0.0	4.2	21.5	24.2	15.6	7.9			
FRESB 2020-SB71 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.78	75	22	23	53	50.8	53.2	66.6	67.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.1	57.9	44.4	24.2	14.5		
	A7F	100.0	3.88	76	20	20	23	0.0	16.5	0.0	0.0	0.0	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.8	2.9	3.4	0.9		
	A10F	100.0	4.33	75	22	22	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.6	0.0	0.0	0.0	7.4		
	A10H	0.0	4.17	75	26	26	35	0.0	0.0	18.6	0.0	0.0	0.0	25.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	6.7	3.4	4.1	3.4	
Total	51.2	4.74	75	90	91	145	15.6	21.1	28.8	27.0	0.0	0.0	12.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.7	13.8	22.2	16.0	9.2	7.6			
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.82	74	20	20	58	0.0	21.6	91.3	80.6	63.7	0.0	20.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.4	61.7	59.0	33.9	15.2		
	A10F	100.0	4.24	74	25	25	33	0.0	0.0	0.0	0.0	54.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5	6.3	4.9		
	Total	60.5	5.26	74	45	45	91	0.0	9.2	64.6	53.5	59.2	0.0	10.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.7	32.3	37.6	20.5	10.9			
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.97	73	12	13	33	91.8	0.0	0.0	86.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.7	0.0	0.0	54.0	50.3	28.0	18.2			
	A7F	100.0	3.89	73	17	17	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.1			
	A10F	100.0	4.10	72	22	22	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	0.0	26.8	0.0	0.0	0.0	1.7	4.3			
	A10H	0.0	4.21	73	25	26	36	41.9	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.8	59.1	0.0	0.0	0.0	22.6	11.8	16.5	6.3			
Total	56.6	4.31	73	76	78	120	39.6	0.0	7.0	26.8	0.0	0.0	0.0	0.0	6.0	0.0	12.9	25.1	8.6	8.6	0.0	17.3	13.5	10.7	8.3				
FRESB 2020-SB74 , Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.74	73	3	3	28	0.0	0.0	0.0	0.0	2.6	0.0	0.0	0.0	100.0	99.1	0.0	0.0	48.4	72.5	0.0	0.4	83.8	16.7				
	A5H	0.0	5.43	71	27	27	43	0.0	0.0	0.0	0.0	25.9	39.9	61.7	0.0	0.0	0.0	0.0	31.0	32.1	0.0	0.0	4.9	13.8	8.2				
	A7H	0.0	3.83	72	22	22	30	0.0	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	0.0	25.0	13.2	6.7	4.7				
	A10F	100.0	3.92	71	35	36	46	24.7	0.0	0.0	0.0	0.0	44.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	13.7	6.9	3.9				
Total	43.2	4.37	71	87	88	147	10.8	19.8	0.0	0.0	0.1	27.9	14.6	26.8	0.0	40.5	33.9	0.0	10.8	21.8	16.5	10.5	10.5	16.1	7.5				
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F				0	0	25									100.0	100.0	36.4	0.0	50.1	0.0	46.7			16.3				
	A5H	0.0	5.29	71	38	38	54	0.0	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	3.9	2.0	4.4				
	A10F	100.0	3.92	70	26	28	34	52.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.3	11.2	5.7	4.3				
	A10H	0.0	3.95	71	41	42	46	11.3	0.0	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9	6.7	3.3	1.4				
Total	24.5	4.52	71	105	108	159	20.0	0.0	0.0	0.0	13.5	4.9	0.0	0.0	18.1	78.7	6.0	0.0	11.7	6.0	11.1	7.1	6.7	17.5	5.8				

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025														2024		Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	70	4	4	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.8	81.6	99.9	58.5	57.8	0.0	0.0	0.0	0.0	69.4	7.0		
	A5H	0.0	5.39	71	33	34	50	12.4	59.1	0.0	19.2	0.0	28.8	0.0	17.1	26.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.9	22.9	15.4	6.3
	Total	9.6	5.22	71	37	38	68	11.3	55.7	0.0	17.7	0.0	26.7	0.0	24.2	35.8	58.7	16.1	16.7	0.0	0.0	0.0	0.0	0.0	26.6	21.1	24.9	6.5
FRESB 2020-SB77 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.98	68	35	36	55	48.1	0.0	16.5	26.8	0.0	0.0	21.8	0.0	15.6	17.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.0	17.0	13.3	7.5
	A7F	100.0	3.86	70	13	13	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.3	10.4
	A7H	0.0	3.42	69	50	52	59	43.7	0.0	0.0	0.0	0.0	11.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.1	10.8	5.5	2.8
	Total	12.1	4.13	69	98	101	139	41.8	0.0	7.4	12.5	0.0	5.4	10.1	18.2	7.0	8.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.4	12.4	9.8	5.9
FRESB 2020-SB78 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.28	69	32	32	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	0.0	0.0	46.2	11.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.5	7.2
	A10F	100.0	3.65	68	31	31	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	3.5
	A10H	0.0	3.77	69	50	50	63	0.0	0.0	12.8	0.0	10.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.2	0.0	0.0	0.0	4.5	4.0	2.0	4.9
	Total	25.1	4.29	69	113	113	153	0.0	0.0	5.2	0.0	4.1	0.0	0.0	5.9	0.0	4.7	20.4	4.3	16.8	0.0	0.0	0.0	0.0	1.8	1.6	3.9	5.4
FRESB 2020-SB79 Arbor, Basis, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.23	67	38	38	49	0.0	0.0	0.0	9.2	0.0	0.0	52.0	0.0	0.0	22.3	0.0	0.0	28.5	0.0	0.0	0.0	0.0	0.0	1.6	8.8	4.4
	A7H	0.0	3.22	68	41	41	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.9
	A10F	100.0	3.90	67	37	37	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8
	Total	27.3	4.09	67	116	116	136	0.0	0.0	0.0	0.0	3.2	0.0	0.0	22.5	0.0	0.0	8.6	0.0	9.0	11.4	0.0	0.0	0.0	0.0	0.5	3.1	3.0
FRESB 2020-SB80 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.22	69	31	32	49	32.8	0.0	0.0	29.4	14.5	78.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3	34.9	18.0	6.6
	A10F	100.0	3.75	66	24	24	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.2	0.0	0.0	58.7	63.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.5	8.4
	A10H	0.0	3.70	68	64	64	76	0.0	8.2	0.0	0.0	0.0	7.4	0.0	0.0	0.0	12.6	15.5	0.0	0.0	0.0	0.0	0.0	2.8	2.7	3.8	2.6	
	Total	20.4	4.13	68	119	120	165	10.6	4.3	0.0	9.5	4.5	40.2	0.0	7.0	0.0	6.4	22.8	19.3	0.0	0.0	0.0	0.0	0.0	5.1	12.9	11.3	5.1
FRESB 2020-SB81 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.49	65	21	21	32	0.0	0.0	71.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.4	0.0	0.0	0.0	0.0	35.1	18.7	9.6	6.7
	A10F	100.0	3.60	64	34	34	39	0.0	11.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1	2.1	1.0	2.6
	A10H	0.0	3.66	65	45	45	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2
	Total	39.4	3.80	65	100	100	131	0.0	4.9	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	0.0	9.8	5.0	2.5	5.4

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	3.50	66	2	3	36	99.2	100.0	99.2	95.6	72.3	97.9	30.1	0.0	50.3	0.0	0.0	71.7	19.1	0.0	0.0	99.7	96.9	67.7	16.8				
	A7F	100.0	3.63	64	16	16	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.6	0.0	0.0	0.0	0.0	6.7			
	A7H	0.0	3.51	65	26	26	37	0.0	0.0	0.0	0.0	0.0	32.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	3.2	7.7				
	A10F	100.0	3.41	63	61	61	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	4.3				
	Total	73.7	3.47	64	105	106	169	7.1	20.0	19.2	17.2	13.2	50.1	6.3	0.0	12.3	0.0	4.1	23.4	4.6	5.4	0.0	15.7	23.3	15.5	8.1				
FRESB 2021-SB83 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.49	62	5	5	38	0.0	87.2	0.0	65.5	98.9	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	0.0	47.9	79.6	41.4	10.9			
	A10F	100.0	3.51	62	72	72	78	0.0	0.0	23.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.6	4.4	2.2	1.6			
	A10H	0.0	3.40	62	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	5.5				
	Total	70.9	3.47	62	109	109	157	0.0	11.3	15.9	15.3	59.3	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	9.4	21.5	10.7	4.8				
FRESB 2021-SB84 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.50	62	19	19	33	0.0	41.6	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	16.4	8.5	8.4	12.3				
	A10F	100.0	3.31	62	54	54	67	0.0	0.0	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	0.0	0.0	0.0	4.4	2.2	3.7				
	A10H	0.0	3.33	61	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	3.8				
	Total	48.8	3.52	62	108	108	142	0.0	8.7	0.0	0.0	12.2	0.0	0.0	8.9	0.0	0.0	0.0	0.0	9.0	8.8	22.3	3.0	3.6	2.6	5.6				
FRESB 2021-SB85 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.92	61	19	21	28	76.2	0.0	0.0	0.0	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.8	20.3	12.0	7.5				
	A7H	0.0	3.04	61	23	23	25	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.7	0.0	0.0	4.7	2.3	1.3				
	A10F	100.0	3.51	61	34	34	39	0.0	0.0	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8	5.9	3.0				
	A10H	0.0	3.37	60	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	14.3	0.0	0.0	0.0	0.0	0.0	1.3	3.9				
	Total	26.2	3.43	61	125	127	150	21.3	0.0	0.0	5.9	17.6	0.0	0.0	3.4	0.0	0.0	0.0	0.0	5.3	10.2	0.0	7.6	7.9	4.7	3.8				
FRESB 2021-SB86 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.19	61	12	12	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.5	0.0	0.0	0.0	0.0	0.0	0.0	7.3	11.9				
	A10F	100.0	3.45	60	48	48	58	0.0	0.0	0.0	0.0	0.0	0.0	13.7	10.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2	3.6				
	A10H	0.0	3.35	60	67	67	76	0.0	0.0	0.0	0.0	15.3	0.0	6.6	0.0	6.5	0.0	0.0	0.0	0.0	0.0	7.2	0.0	2.8	2.5	1.7				
	Total	39.3	3.47	60	127	127	153	0.0	0.0	0.0	0.0	8.3	0.0	8.9	4.4	3.4	0.0	7.6	0.0	0.0	0.0	3.8	0.0	1.4	2.8	3.6				

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	3.53	60	16	17	28	74.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	0.0	0.0	0.0	59.2	0.0	35.3	19.4	17.1	14.2		
	A7F	100.0	3.48	59	20	20	26	0.0	53.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.6	11.8	6.0	7.3		
	A10F	100.0	3.44	59	44	44	52	0.0	18.1	0.0	0.0	0.0	0.0	0.0	0.0	36.6	0.0	0.0	24.4	0.0	0.0	0.0	6.4	3.2	7.6	3.8		
	A10H	0.0	3.40	59	45	45	49	0.0	0.0	0.0	0.0	0.0	0.0	19.7	0.0	11.8	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	1.1		
	Total	55.0	3.45	59	125	126	155	15.0	17.6	0.0	0.0	0.0	0.0	7.0	0.0	20.0	14.4	0.0	10.6	0.0	11.2	0.0	11.2	5.7	7.4	5.3		
FRESB 2021-SB88 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.41	60	16	18	32	34.8	0.0	96.1	39.1	26.5	0.0	0.0	0.0	19.4	0.0	26.3	0.0	46.2	0.0	0.0	74.5	51.7	31.4	10.3		
	A5H	0.0	3.47	58	21	22	25	27.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.8	0.0	0.0	0.0	0.0	0.0	0.0	10.2	5.2	7.0	2.8		
	A10F	100.0	3.54	58	63	64	70	14.2	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9	6.5	3.3	1.5		
	A10H	0.0	3.36	58	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	27.9	0.0	0.0	0.0	3.2			
	Total	52.8	3.46	58	136	140	167	15.8	0.0	34.8	7.2	4.6	9.5	0.0	0.0	3.3	9.4	4.7	0.0	9.6	0.0	8.1	18.3	12.7	7.9	3.7		
FRESB 2021-SB89 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.32	57	24	24	31	0.0	0.0	0.0	20.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	1.9	6.6		
	A7F	100.0	3.32	57	32	33	34	21.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	4.0	2.0	1.5		
	A10F	100.0	3.44	57	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	57	36	36	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	34.5	3.1	0.0	0.0	0.0	0.0	0.0	4.0	1.3		
	Total	58.7	3.37	57	140	141	155	6.2	0.0	0.0	3.7	0.0	0.0	0.0	0.0	0.5	0.0	10.0	0.8	0.0	0.0	0.0	2.1	1.7	1.8	2.3		
FRESB 2021-SB90 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.31	57	27	28	37	37.5	0.0	0.0	0.0	0.0	77.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.3	34.5	14.3	28.6	14.6	6.4		
	A7H	0.0	3.28	57	38	38	44	0.0	0.0	28.9	0.0	0.0	0.0	0.0	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	10.9	5.5	4.0	3.3		
	A10F	100.0	3.28	57	38	38	40	0.0	0.0	22.9	0.0	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	8.4	4.2	4.0	0.9		
	A10H	0.0	3.41	56	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	33.1	0.0	0.0	0.0	0.0	1.1		
	Total	52.6	3.31	57	133	134	153	10.0	0.0	16.6	0.0	0.0	29.3	0.0	0.0	10.6	0.0	0.0	0.0	0.0	15.0	10.1	9.1	10.1	6.0	3.1		
FRESB 2021-SB91 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.37	55	30	30	35	0.0	22.8	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	24.6	0.0	0.0	8.3	7.4	3.7	3.5		
	A7F	100.0	3.54	55	31	31	35	0.0	17.3	0.0	25.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	7.7	3.9	2.6		
	A10F	100.0	3.48	56	42	42	47	0.0	0.0	0.0	0.0	26.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.8	0.0	0.0	5.0	2.5	2.1		
	A10H	0.0	3.65	55	32	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8		
	Total	54.7	3.51	55	135	135	151	0.0	10.0	0.0	6.7	9.0	4.5	0.0	0.0	0.0	0.0	0.0	0.0	6.4	3.5	0.0	3.5	5.1	2.6	2.3		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons					
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT			
FRESB 2021-SB92 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Hunt, Orix, Pinna- cle, ReadyCap, Sa- bal, Walker & Dun- lop	A5F	100.0	3.50	55	17	17	26	0.0	95.6	0.0	0.0	58.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.5	46.9	25.7	10.0
	A5H	0.0	3.08	54	31	31	36	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	0.0	31.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.0	7.2	6.7	3.6
	A7H	0.0	3.45	55	26	26	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	5.1
	A10F	100.0	3.59	56	37	37	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.6	0.0	0.0	0.0	0.0	0.0	2.2	1.7
	Total	49.4	3.41	55	111	111	135	0.0	38.9	11.0	0.0	14.5	0.0	0.0	0.0	5.3	9.6	0.0	0.0	8.1	0.0	0.0	0.0	0.0	0.0	18.5	11.9	7.9	4.5
FRESB 2021-SB93 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	53	47	47	51	0.0	0.0	0.0	0.0	16.3	0.0	41.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.9	0.0	0.0	0.0	2.9	5.8	2.5
	A7F	100.0	3.31	53	28	28	35	0.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.2	0.0	0.0	7.8	3.9	4.3
	A10F	100.0	3.70	54	62	63	67	10.9	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	5.9	2.9	1.5	
	Total	63.0	3.37	53	137	138	153	4.5	0.0	0.0	9.6	6.3	10.4	17.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.7	12.1	0.0	1.5	5.3	4.2	2.5	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT					
FRESB 2022-SB94 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.21	52	25	25	33	0.0	62.9	0.0	52.4	0.0	0.0	0.0	0.0	54.0	0.0	65.5	0.0	0.0	0.0	0.0	0.0	28.2	24.7	25.8	8.0				
	A5H	0.0	3.10	52	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	48.7	0.0	0.0	0.0	0.0	0.0	3.0				
	A7H	0.0	3.37	52	34	34	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6				
	A10F	100.0	3.50	52	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	40.8	0.0	0.0	0.0	0.0	1.7				
	Total	42.8	3.29	52	134	134	152	0.0	15.7	0.0	12.7	0.0	0.0	0.0	0.0	13.9	0.0	19.6	0.0	19.9	0.0	12.1	5.5	5.0	5.5	3.7					
FRESB 2022-SB95 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	51	46	46	51	0.0	0.0	0.0	0.0	0.0	38.1	22.6	37.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	9.6	2.9				
	A7F	100.0	3.29	52	33	33	37	0.0	0.0	0.0	0.0	0.0	16.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	1.5	2.5					
	A10H	0.0	3.49	52	52	52	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	0.0	37.7	0.0	0.0	0.0	0.0	0.0	5.2	1.8						
	Total	22.4	3.27	52	131	131	145	0.0	0.0	0.0	0.0	20.3	9.6	17.3	0.0	5.6	0.0	16.6	0.0	0.0	0.0	0.0	0.0	0.0	3.7	6.2	2.4				
FRESB 2022-SB96 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	50	48	49	52	29.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.1	0.0	10.9	5.6	2.8	2.5				
	A7F	100.0	3.44	50	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	50	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	68.6	3.43	50	158	159	169	10.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.5	0.0	3.6	1.8	0.9	1.8				
FRESB 2022-SB97 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.26	49	39	39	44	0.0	0.0	0.0	50.3	0.0	36.1	0.0	15.9	17.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.8	11.7	3.3					
	A5H	0.0	3.19	50	33	33	35	0.0	0.0	35.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	13.7	7.0	3.5	1.3					
	A7F	100.0	3.35	49	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.9	0.0	0.0	0.0	0.0	0.0	5.4	1.4						
	A7H	0.0	3.40	50	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	55.1	0.0	0.0	0.0	0.0	1.9					
	Total	48.9	3.30	50	149	149	160	0.0	0.0	10.1	16.3	0.0	11.1	0.0	4.5	5.0	0.0	14.1	0.0	4.8	18.9	0.0	0.0	3.5	6.5	5.3	2.0				
FRESB 2022-SB98 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	47	49	49	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.7						
	A7H	0.0	3.35	48	24	25	26	14.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1	2.6	1.3	0.7					
	A10F	100.0	3.66	48	61	61	64	0.0	0.0	0.0	0.0	0.0	20.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	1.9	1.1					
	Total	41.4	3.41	48	134	135	141	3.5	0.0	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	1.2	2.1	1.6	0.9					
FRESB 2022-SB99 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.24	47	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	47	53	53	55	0.0	0.0	0.0	0.0	0.0	0.0	29.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	4.0	1.1						
	A10H	0.0	3.57	47	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						
	Total	34.8	3.43	47	151	151	154	0.0	0.0	0.0	0.0	0.0	0.0	11.3	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.6					

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons							
					Feb	Jan	Orig	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	3M	6M	12M	LT
FRESB 2022-SB100 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.21	45	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.47	46	30	30	34	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	13.2	12.9	3.5	
	A10F	100.0	3.65	46	37	37	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.58	46	48	48	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	44.7	3.48	46	149	149	154	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	3.0	3.4	0.9	0.0	
FRESB 2022-SB101 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.55	48	22	22	24	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	3.22	46	18	18	21	0.0	44.7	0.0	29.6	32.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.9	20.0	10.2	2.9		
	A7F	100.0	3.51	47	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	0.8	0.0	
	A7H	0.0	3.46	46	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	18.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	0.5	0.0		
	A10F	100.0	3.76	46	22	22	24	0.0	0.0	0.0	0.0	0.0	37.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.7	3.9	2.2	0.0	
Total	55.0	3.49	47	117	117	127	0.0	9.8	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	0.0	0.0	0.0	0.0	0.0	3.4	5.7	4.4	1.4	0.0		
FRESB 2022-SB102 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.44	45	35	36	36	31.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8	6.0	3.1	0.9	0.0		
	A7F	100.0	3.54	45	38	38	41	0.0	0.0	9.5	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	0.0	0.0	0.0	0.0	0.0	3.3	4.2	2.1	1.3	0.0		
	A7H	0.0	3.58	45	23	23	25	0.0	0.0	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	0.0	0.0	0.0	0.0	30.2	15.9	11.3	3.3	0.0		
	A10F	100.0	3.82	44	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	61.2	3.60	45	131	132	137	8.3	0.0	19.0	0.0	0.0	5.1	0.0	0.0	7.1	0.0	0.0	0.0	0.0	0.0	9.7	0.0	0.0	0.0	0.0	0.0	0.0	9.5	5.6	3.4	1.2	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	44	16	16	19	0.0	0.0	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	2.3	2.7	0.0		
	A5H	0.0	3.71	43	34	37	39	66.0	18.5	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.5	20.6	10.7	3.3	0.0		
	A7F	100.0	3.94	44	27	27	38	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	46.0	25.9	7.9	0.0		
	A10H	0.0	3.64	45	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	1.1	0.0		
	Total	44.1	3.75	44	111	114	131	23.8	5.2	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	0.0	0.0	0.0	0.0	11.5	22.4	13.0	4.2	0.0		
FRESB 2022-SB104 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	4.08	43	33	33	38	0.0	0.0	0.0	0.0	0.0	15.7	0.0	0.0	0.0	0.0	63.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.8	5.3	0.0		
	A5H	0.0	4.30	42	37	37	39	0.0	0.0	13.0	0.0	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	0.0	0.0	0.0	4.5	2.3	3.2	1.0	0.0		
	A10F	100.0	4.39	43	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10H	0.0	3.96	44	37	37	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	1.5	0.0		
	Total	49.5	4.19	43	140	140	149	0.0	0.0	3.5	0.0	0.0	0.0	3.8	8.1	0.0	0.0	21.1	6.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.8	0.0	1.2	0.6	3.8	1.9		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons							
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT									
FRESB 2023-SB105 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.07	39	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.13	39	31	31	32	0.0	0.0	18.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	3.3	1.7	0.6		
	A7F	100.0	5.12	40	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.51	39	16	16	18	0.0	0.0	0.0	51.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.5	12.7	4.6	0.0	
	Total	74.5	5.17	39	104	104	107	0.0	0.0	5.1	11.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	2.9	2.8	1.0	0.0	
FRESB 2023-SB106 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.28	37	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	5.10	37	19	19	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	0.0	0.0	0.0	4.2	6.1	0.0	0.0	
	A7F	100.0	5.30	37	20	20	21	0.0	0.0	0.0	0.0	0.0	0.0	25.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.9	0.0	0.0	
	A10F	100.0	5.32	38	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	80.1	5.25	37	92	92	99	0.0	0.0	0.0	0.0	0.0	0.0	6.4	9.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	0.0	0.0	0.0	1.4	2.6	0.0	0.0	
FRESB 2023-SB107 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Sabal, Walker & Dunlop	A5F	100.0	5.32	33	32	32	34	0.0	26.0	0.0	28.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.5	10.1	5.1	2.0	0.0		
	A5H	0.0	5.28	32	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	34.1	0.0	0.0	0.0	0.0	1.3	0.0		
	A10F	100.0	5.52	33	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	5.25	33	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	65.5	5.35	33	96	96	99	0.0	11.9	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	4.1	4.4	2.2	1.1	0.0	0.0	
FRESB 2023-SB108 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.43	32	28	28	30	0.0	21.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	3.9	3.9	1.6	0.0		
	A5H	0.0	5.49	32	19	19	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.52	32	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.58	32	24	24	26	0.0	0.0	0.0	0.0	0.0	49.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.4	0.0	0.0	11.0	5.5	3.6	0.0	0.0	
	Total	80.3	5.50	32	96	96	100	0.0	7.8	0.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	0.0	2.7	3.7	2.5	1.3	0.0	0.0		
FRESB 2023-SB109 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Re- gions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.62	32	39	39	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	0.0	1.4	0.0	0.0		
	A7F	100.0	5.56	31	13	13	17	0.0	0.0	0.0	0.0	50.2	78.3	0.0	0.0	0.0	25.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.2	0.0	0.0	32.8	18.8	9.8	0.0	0.0		
	A10F	100.0	5.67	32	17	17	18	0.0	0.0	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.3	2.2	0.9	0.0	0.0		
	A10H	0.0	5.28	38	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	34.4	75.4	68.1	0.0	0.0	0.0	0.0	0.0	9.6	0.0	0.0		
	Total	82.9	5.56	33	87	87	97	0.0	0.0	0.0	0.0	14.5	21.5	0.0	0.0	0.0	4.9	0.0	0.0	6.8	42.1	19.4	0.0	0.0	0.0	0.0	42.1	19.4	0.0	6.5	3.7	4.3	0.0	0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026	2025												2024		Horizons													
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT										
FRESB 2023-SB110 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Lument Capital, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.74	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	62.2	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	8.1	3.4
	A5H	0.0	5.72	30	13	14	16	59.2	85.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.1	35.5	23.2	10.3						
	A7H	0.0	5.39	34	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.69	31	13	13	15	0.0	0.0	0.0	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	0.0	0.0	0.0	9.6	4.8	3.5					
	Total	61.8	5.65	32	73	74	79	13.6	29.3	0.0	0.0	0.0	12.5	0.0	0.0	11.3	0.0	0.0	0.0	0.0	30.6	9.2	0.0	0.0	0.0	0.0	15.1	9.8	8.8	4.1						
FRESB 2023-SB111 Arbor, Basis, Berka- dia, CBRE, CPC Mortgage, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.89	30	25	26	28	27.5	0.0	0.0	26.2	51.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	20.2	10.4	4.6							
	A7F	100.0	5.73	30	15	15	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.69	30	15	15	17	0.0	71.6	0.0	0.0	0.0	26.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.3	22.7	11.8	5.3							
	A10H	0.0	5.69	31	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	76.3	5.77	30	73	74	78	10.7	20.9	0.0	10.1	23.0	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.9	12.1	6.2	2.8						

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	29	26	26	29	0.0	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.0	0.0	0.0	4.1	2.0	3.1		
	A5H	0.0	5.93	29	21	21	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5		
	A7F	100.0	6.23	28	19	19	20	0.0	0.0	0.0	0.0	21.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	2.0	1.0		
	A10F	100.0	6.45	28	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	77.6	6.05	29	84	84	89	0.0	0.0	0.0	9.2	5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.1	0.0	0.0	2.5	1.3	2.7			
FRESB 2024-SB113 Arbor, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.15	28	41	41	46	0.0	54.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.2	17.8	0.0	0.0	21.5	0.0	23.2	12.2	10.3	6.6					
	A5H	0.0	6.14	27	14	14	15	0.0	0.0	0.0	85.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.9	14.4	8.0				
	A10F	100.0	6.67	26	10	10	12	0.0	29.8	47.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.5	15.0	7.7	4.2					
	Total	79.7	6.24	27	65	65	73	0.0	42.6	10.9	32.9	0.0	0.0	0.0	0.0	0.0	18.1	11.3	0.0	0.0	13.9	0.0	20.1	16.2	10.7	6.5					
FRESB 2024-SB114 Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.62	25	42	42	46	0.0	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	36.3	11.7	0.0	0.0	0.0	0.0	4.8	7.1	4.7						
	A7F	100.0	6.47	24	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	22	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	24	83	83	87	0.0	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0	22.8	7.0	0.0	0.0	0.0	0.0	0.0	2.7	4.1	2.7					
FRESB 2024-SB115 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.52	23	49	49	50	0.0	0.0	10.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	1.8	0.9	0.6					
	A7F	100.0	6.31	20	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	3.0				
	A10F	100.0	6.63	20	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	22	88	88	90	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	1.0	0.5	1.0					
FRESB 2024-SB116 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.53	21	58	58	60	0.0	49.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.5	10.7	5.4	4.1						
	A7F	100.0	6.45	18	21	21	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					
	A10F	100.0	6.49	18	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	100.0	6.50	20	97	97	99	0.0	33.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.8	6.6	3.3	2.5					

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2025														2024		Horizons					
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT			
FRESB 2024-SB117	A5F	100.0	6.42	19	42	43	45	9.9	0.0	0.0	0.0	25.2	0.0	0.0	0.0	17.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	6.4	4.8	3.8
Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A7F	100.0	5.95	17	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.95	16	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	6.21	18	73	74	76	5.8	0.0	0.0	0.0	15.3	0.0	0.0	0.0	10.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	3.7	2.8	2.2	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025														2024		Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	16	40	40	41	0.0	0.0	0.0	0.0	10.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	1.9	0.9	0.9
	A7F	100.0	5.91	16	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
	A10F	100.0	5.91	15	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	1.5
	Total	100.0	5.94	16	86	86	88	0.0	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	1.0	0.5	0.8
FRESB 2025-SB119 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.71	15	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	
	A7F	100.0	5.55	16	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	
	A10F	100.0	5.60	14	31	32	32	18.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			6.4	3.2	1.8	1.8	
	Total	100.0	5.63	15	87	88	88	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			2.2	1.1	0.6	0.6	
FRESB 2025-SB120 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.67	14	40	40	41	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			8.0	4.1		2.4	
	A7F	100.0	5.40	15	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A10F	100.0	5.49	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		0.0	
	Total	100.0	5.56	14	84	84	85	0.0	0.0	11.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			4.1	2.1		1.2	
FRESB 2025-SB121 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	13	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A7F	100.0	5.58	13	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A10F	100.0	5.76	13	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	Total	100.0	5.80	13	96	96	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
FRESB 2025-SB122 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.88	12	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A7F	100.0	5.95	12	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A10F	100.0	6.16	12	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	Total	100.0	5.98	12	85	85	85	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
FRESB 2025-SB123 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	11	38	38	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A7F	100.0	5.94	12	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A10F	100.0	6.09	12	28	28	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	Total	100.0	6.03	12	86	86	86	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT	
FRESB 2025-SB124 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	8	43	43	44	0.0	0.0	36.3	0.0	0.0													14.1	8.6	8.6
	A7F	100.0	6.21	8	26	26	26	0.0	0.0	0.0	0.0	0.0													0.0	0.0	0.0
	A10F	100.0	6.39	8	37	37	37	0.0	0.0	0.0	0.0	0.0													0.0	0.0	0.0
	Total	100.0	6.33	8	106	106	107	0.0	0.0	17.4	0.0	0.0													6.2	3.7	3.7
FRESB 2025-SB125 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.18	6	30	30	30	0.0	0.0	0.0	0.0														0.0		0.0
	A7F	100.0	5.91	6	29	29	29	0.0	0.0	0.0	0.0														0.0		0.0
	A10F	100.0	6.27	7	41	41	41	0.0	0.0	0.0	0.0														0.0		0.0
	Total	100.0	6.13	6	100	100	100	0.0	0.0	0.0	0.0														0.0		0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CPR (Voluntary + Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons															
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT													
FRESB 2026-SB126 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	Group 1	100.0	5.95	4	37	37	37	0.0																															0.0
	Group 2	100.0	5.99	4	27	27	27	0.0																															0.0
	Group 3	100.0	6.05	4	37	37	37	0.0																															0.0
	Total	100.0	5.99	4	101	101	101	0.0																														0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024		Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2015-SB1 Greystone	A	0.0	7.15	130	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	93.3	0.0	81.2	0.0	0.0	0.0	32.3	11.8			
FRESB 2015-SB2 Arbor	A5				0	0	15																				19.2			
	A7				0	0	13																				22.4			
	A10				0	0	14																				19.3			
	Total				0	0	42																				20.3			
FRESB 2015-SB3 Banc of California	A3	0.0	7.62	135	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	28.1			
	A5				0	0	31																				36.1			
	A7				0	0	9																				36.5			
	A10				0	0	4																				35.5			
	Total				0	0	74																				32.6			
FRESB 2015-SB4 Greystone	A5	0.0	7.53	125	3	4	35	97.6	0.0	0.0	0.0	0.0	0.0	71.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	82.5	93.7	0.0	67.3	42.0	30.4	15.5		
	A7				0	0	6																				17.3			
	A10	0.0	5.18	125	1	1	30	0.0	0.0	0.0	0.0	99.6	99.9	99.6	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.2			
	Total	0.0	6.86	125	4	5	71	93.7	0.0	0.0	0.0	77.1	92.0	97.6	0.0	46.2	0.0	0.0	0.0	0.0	0.0	40.5	60.7	0.0	57.4	68.7	50.9	13.1		
FRESB 2015-SB5 Hunt	A5				0	0	35		0.0	0.0	0.0	96.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6			
	A7				0	0	4							100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.5			
	A10				0	0	27		99.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.8				
	Total				0	0	66		80.8	0.0	0.0	87.3	0.0	59.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5			
FRESB 2015-SB6 Arbor	A5				0	0	23		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	17.8			
	A7				0	0	14		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.2			
	A10				0	0	36		0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	48.7	63.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1			
	Total				0	0	73		0.0	0.0	95.4	0.0	0.0	0.0	0.0	0.0	36.9	50.7	0.0	45.8	0.0	0.0	0.0	0.0	0.0	0.0	14.9			
FRESB 2015-SB7 Sabal	A5				0	0	18															100.0					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	0.0	0.0	14.9			
	Total				0	0	40															100.0					17.3			
FRESB 2015-SB8 First Foundation	A5				0	0	33															0.0					23.7			
	A7				0	0	12																				22.8			
	A10				0	0	6																0.0				27.4			
	Total				0	0	51																0.0				23.9			
FRESB 2015-SB9 Arbor, Greystone	A5	0.0	7.48	124	17	17	89	0.0	0.0	23.6	23.5	0.0	0.0	46.1	0.0	0.0	28.7	0.0	0.0	0.0	0.0	53.5	20.5	8.6	8.6	11.7	11.7			
	A7				0	0	5																				29.6			
	A10	0.0	5.32	125	2	2	61	0.0	0.0	100.0	0.0	0.0	61.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.6	0.0	0.0	0.0	0.0	11.7			
	Total	0.0	7.36	124	19	19	155	0.0	0.0	67.2	20.7	0.0	30.8	30.2	0.0	0.0	18.1	0.0	0.0	0.0	0.0	56.6	12.7	32.1	24.9	15.6	12.0			
FRESB 2015-SB10 CBRE	A5				0	0	19																				22.8			
	A7				0	0	5																				22.6			
	A10				0	0	36		100.0	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1			
	Total				0	0	60																				12.8			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons					
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT			
FRESB 2016-SB23 Arbor, Pinnacle	A5F				0	0	22																0.0					16.9	
	A5H	36.7	6.66	116	6	6	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.2	
	A7F				0	0	14																					20.8	
	A7H	0.0	7.49	113	7	7	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	
	A10F	100.0	4.51	114	5	6	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.9	
	A10H	0.0	4.48	116	1	1	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.2	
	Total	38.2	6.39	114	19	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	0.0	0.0	0.0	28.7	20.6	0.0	0.0	0.0	16.2	
FRESB 2016-SB24 CBRE, Greystone	A5F				0	0	6																					26.3	
	A5H	0.0	7.59	114	7	7	40	0.0	0.0	51.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.7	11.2	5.7	14.6
	A7F				0	0	11																					21.5	
	A7H	0.0	6.96	115	1	1	3	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.2	7.2
	A10F	100.0	4.45	113	14	14	32	0.0	0.0	0.0	0.0	0.0	46.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.9	0.0	0.0	0.0	0.0	0.0	10.1	9.2	9.3
	A10H	0.0	4.30	113	6	6	15	0.0	0.0	89.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	54.5	30.5	16.0	6.6
	Total	35.7	5.36	113	28	28	107	0.0	0.0	62.3	0.0	0.0	18.8	26.1	0.0	0.0	0.0	0.0	0.0	0.0	15.8	0.0	0.0	0.0	0.0	28.5	17.9	12.7	11.8
FRESB 2016-SB25 CBRE, CPC, Grey- stone, Hunt	A5F	100.0	3.86	113	1	1	11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4	
	A5H	0.0	7.97	112	4	5	37	99.2	94.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	84.4	0.0	0.0	0.0	0.0	95.0	89.4	64.2	47.4	16.5		
	A7F				0	0	8																					20.5	
	A7H	0.0	7.41	111	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	100.0	0.0	0.0	0.0	0.0	16.8	
	A10F	100.0	4.36	113	17	17	30	0.0	0.0	61.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.2	14.8	7.5	5.0	
	A10H	0.0	4.77	113	4	4	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0	
	Total	65.3	5.11	113	29	30	106	54.5	45.5	42.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	0.0	51.1	53.4	47.4	26.6	17.1	12.3	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons								
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT						
FRESB 2017-SB26 Sabal	A5F				0	0	5																								29.1	
	A5H	0.0	7.88	111	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	98.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.3
	A7F				0	0	8																								21.4	
	A7H				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	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	4.20	111	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.6
	A10H	0.0	4.83	111	1	1	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6
	Total	94.8	4.32	111	27	27	84	0.0	28.9	0.0	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	10.8	5.5	3.9	9.8					
FRESB 2017-SB27 Arbor	A5F				0	0	8																								20.9	
	A5H	0.0	7.50	109	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	0.0	0.0	0.0	0.0	0.0	11.2
	A7F				0	0	1																								25.8	
	A7H	0.0	7.30	111	2	2	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.4
	A10F	100.0	4.42	109	2	3	26	98.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	98.3	0.0	72.9	46.9	53.4	18.5					
	A10H	0.0	4.35	109	2	2	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	
	Total	5.1	7.04	109	20	21	93	23.9	0.0	0.0	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	8.6	4.4	6.5	14.1					
FRESB 2017-SB28 CBRE, Greystone, RED	A5H	0.0	7.66	110	14	15	71	0.0	0.0	84.1	0.0	0.0	71.1	0.0	0.0	0.0	0.0	0.0	35.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.8	
	A7F				0	0	9																								18.8	
	A7H				0	0	8											100.0	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	19.0
	A10F	100.0	4.06	111	17	17	43	0.0	55.2	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	23.5	12.3	6.3	10.8					
	A10H	0.0	3.98	111	8	8	20	0.0	0.0	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	13.3	6.8	9.0					
	Total	42.5	5.31	111	39	40	151	0.0	28.9	57.7	0.0	0.0	39.6	0.0	0.0	0.0	0.0	0.0	17.4	0.0	37.5	28.9	0.0	33.7	24.8	14.0	12.8					
FRESB 2017-SB29 Hunt	A5F				0	0	8																								14.5	
	A5H	0.0	7.46	109	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	0.0	0.0	0.0	0.0	0.0	18.0
	A7F				0	0	20																									17.8
	A7H	0.0	7.21	110	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	99.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4
	A10F	100.0	4.27	109	18	18	72	0.0	70.5	0.0	0.0	0.0	0.0	0.0	0.0	24.9	0.0	0.0	0.0	0.0	26.1	0.0	33.4	17.9	13.6	7.5						
	A10H	0.0	4.19	109	1	1	10	0.0	0.0	0.0	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	35.3	14.6					
	Total	74.0	4.91	109	24	24	200	0.0	60.0	0.0	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	26.3	13.9	12.5	11.5					
FRESB 2017-SB30 CBRE, Greystone, RED, Sabal	A5F				0	0	6																								22.6	
	A5H	0.0	7.66	109	4	4	30	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5
	A7F				0	0	21																									18.1
	A7H	0.0	7.52	108	2	2	9	0.0	0.0	0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4
	A10F	100.0	3.98	108	20	20	49	0.0	0.0	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	12.7	14.4	7.2	8.6					
	A10H	0.0	4.16	109	12	12	17	0.0	0.0	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	0.0	7.7	3.2				
	Total	57.5	4.61	108	38	38	132	0.0	0.0	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	7.6	17.1	10.4	11.6					

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024		Horizons														
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT														
FRESB 2017-SB37 CBRE, CPC, Grey- stone	A5F				0	0	6																																	30.7
	A5H	41.0	6.93	104	22	23	71	0.0	18.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.7	0.0	0.0	0.0			6.8	3.3	3.7	10.2						10.2			
	A7F				0	0	5																																14.3	
	A7H				0	0	5																																21.6	
	A10F	100.0	4.44	105	21	21	41	0.0	0.0	0.0	0.0	72.5	36.5	0.0	32.6	0.0	0.0	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0			0.0	26.3	16.1	6.6							6.6		
	A10H	0.0	4.32	103	2	2	9	0.0	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	67.1	35.6	12.9							12.9			
	Total		71.6	5.49	105	45	46	137	0.0	9.2	0.0	0.0	47.7	35.1	0.0	18.5	0.0	0.0	0.0	0.0	10.0	9.5	0.0	0.0			3.2	18.5	11.6	10.1							10.1			
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	106	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	
	A10F	100.0	4.64	104	20	20	38	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	36.6	0.0	0.0	64.5			0.0	18.9	13.0	7.5								7.5		
	A10H	0.0	4.43	104	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	78.6	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	7.0	
	Total		49.2	4.78	104	30	30	105	0.0	0.0	0.0	0.0	45.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.2	0.0	47.0	41.1			0.0	9.8	6.8	11.0							11.0			
FRESB 2017-SB39 Arbor	A5F				0	0	7																																23.5	
	A5H	0.0	7.62	103	9	9	43	0.0	0.0	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	0.0	0.0	0.0	0.0	33.3	49.2	27.8	15.6								15.6		
	A7F				0	0	2																																44.9	
	A7H				0	0	1																																22.7	
	A10F	100.0	4.64	103	7	7	32	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	13.5	6.8	17.1							17.1		
	A10H	0.0	4.21	102	4	4	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3		
	Total		35.8	5.89	103	20	20	95	0.0	0.0	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	0.0	0.0	0.0	16.7	30.5	16.7	16.6								16.6		
FRESB 2017-SB40 CBRE, CPC, Grey- stone, RED	A5H	0.0	7.72	103	6	6	45	0.0	0.0	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	0.0	0.0	0.0	23.8	16.0							16.0			
	A7H	0.0	6.97	102	4	4	8	0.0	0.0	0.0	0.0	0.0	56.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	6.6	3.9							3.9				
	A10F	100.0	4.36	103	25	26	50	38.0	0.0	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	0.0	0.0	14.5	15.6	8.0	7.8							7.8			
	A10H	0.0	4.33	102	4	4	16	0.0	60.4	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	26.6	14.0	7.2	9.6							9.6			
	Total		49.5	5.41	103	39	40	119	21.3	13.3	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	0.0	11.9	12.4	10.8	10.4							10.4			
FRESB 2017-SB41 CBRE, Greystone, Pinnacle, Sabal	A5H	0.0	8.03	102	6	6	48	0.0	98.0	0.0	0.0	0.0	0.0	0.0	0.0	46.0	0.0	0.0	0.0	0.0	46.9	0.0	45.2			72.5	44.9	28.5	20.6								20.6			
	A7F				0	0	5																															23.3		
	A10F	100.0	4.35	103	18	18	50	0.0	0.0	68.8	0.0	0.0	50.5	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	33.1	27.2	15.2	10.6								10.6		
	A10H	0.0	4.29	101	4	4	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1		
	Total		68.5	5.02	103	28	28	110	0.0	56.3	53.1	0.0	0.0	37.5	11.8	0.0	12.6	0.0	0.0	0.0	0.0	13.3	0.0	48.9			41.7	28.8	16.8	14.7								14.7		
FRESB 2017-SB42 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	0.0	8.02	101	12	13	53	63.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.1	15.1	7.8	13.3								13.3			
	A10F	100.0	4.23	101	33	33	66	0.0	35.8	0.0	0.0	0.0	23.0	0.0	18.8	0.0	0.0	0.0	0.0	0.0	26.4	0.0	0.0	0.0	0.0	13.7	11.1	7.2	6.7								6.7			
	Total		70.6	5.35	101	45	46	119	26.6	26.4	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	18.4	12.3	7.4	9.8							9.8				

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2025												2024		Horizons																		
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT														
FRESB 2017-SB43 CBRE, Greystone, Sabal	A5F				0	0	6																												25.5					
	A5H	0.0	8.01	101	3	3	36	0.0	97.8	0.0	61.6	0.0	62.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	71.8	60.2	34.0	20.3		
	A7H	0.0	6.97	100	2	2	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1			
	A10F	100.0	4.13	100	26	26	52	0.0	0.0	0.0	0.0	54.3	38.2	0.0	0.0	0.0	0.0	45.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.7	0.0	19.6	14.5	6.9	0.0	0.0	0.0	6.9				
	A10H	0.0	4.38	100	7	7	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9				
	Total	70.4	4.77	100	38	38	111	0.0	35.0	0.0	12.0	41.2	37.1	0.0	0.0	0.0	0.0	34.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.2	13.4	23.3	15.0	11.9	0.0	0.0	0.0	11.9					
FRESB 2017-SB44 Capital One, CBRE, CPC, Greystone, Pinnacle, RED	A5H	19.2	6.96	101	17	17	45	0.0	0.0	39.7	0.0	0.0	42.2	30.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.7	16.4	11.0	10.2	
	A10F	100.0	4.18	100	33	33	64	0.0	0.0	20.2	0.0	0.0	27.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3	8.8	4.4	6.0
	Total	67.6	5.30	100	50	50	109	0.0	0.0	28.7	0.0	0.0	33.8	13.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.8	11.9	7.1

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons								
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT										
FRESB 2018-SB45 Arbor, ReadyCap	A5H	3.7	7.83	101	10	10	66	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.3	17.3
	A10F	100.0	4.33	101	34	34	89	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	10.4	11.7
	Total	73.4	5.30	101	44	44	155	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.7	11.7	14.1	14.1
FRESB 2018-SB46 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	50.4	5.64	99	54	54	102	0.0	17.6	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.3	7.3	6.7	6.2
	A10F	100.0	4.28	99	37	38	67	20.4	0.0	54.2	0.0	12.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.9	17.1	10.6	8.9	
	Total	67.5	5.17	99	91	92	169	7.6	11.9	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.9	10.9	8.1	7.3	
FRESB 2018-SB47 Basis, CBRE, CPC, Greystone, Pinna- cle, RED, Sabal	A5H	13.9	7.28	98	18	18	78	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.0	15.1	
	A7F				0	0	18														0.0													14.9		
	A10F	100.0	4.32	98	55	55	113	0.0	9.5	27.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	6.7	3.4	7.3	
FRESB 2018-SB48 CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5H	0.0	7.59	97	14	14	60	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.2	16.4	11.9	
	A10F	100.0	4.31	98	65	65	126	0.0	17.2	0.0	0.0	8.0	0.0	0.0	0.0	27.2	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	14.0	6.1	4.4	4.8	7.8		
	A10H	0.0	4.39	98	26	29	50	65.3	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	29.0	22.8	11.9	8.7		
FRESB 2018-SB49 Arbor, PennyMac, Sabal	A5H	0.0	7.71	97	18	18	54	0.0	35.4	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.5	26.0	21.8	12.0	
	A7F				0	0	21									0.0	0.0	0.0	97.3	72.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0						7.9		
	A10F	100.0	4.32	97	20	21	71	25.7	51.9	0.0	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	0.0	0.0	0.0	0.0	28.8	15.3	16.3	14.4		
FRESB 2018-SB50 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5H	0.0	8.00	96	19	19	62	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.9	31.1	19.6	11.8	
	A7F				0	0	24									100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.7	0.0						10.9		
	A10F	100.0	4.29	96	18	18	38	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	8.8		
FRESB 2018-SB51 Basis, CBRE, Grey- stone, Hunt, Pinna- cle, RED	A5H	0.0	7.98	94	20	20	74	0.0	79.1	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	0.0	0.0	0.0	0.0	0.0	0.0	40.6	32.2	23.5	13.2		
	A7H	0.0	6.60	97	12	13	36	58.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.8	47.8	48.4	9.6		
	A10F	100.0	4.36	95	46	46	87	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	5.3	6.8		
FRESB 2018-SB52 ReadyCap, Sabal	A5F	0.0	7.08	100	7	7	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.3		
	A5H	100.0	4.48	95	6	7	19	73.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.7	19.0	9.9	11.7			
	A7F	0.0	7.91	93	8	8	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	56.1	0.0	48.6	47.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.7	14.6			
FRESB 2018-SB52 ReadyCap, Sabal	A7H	0.0	6.85	95	14	14	30	0.0	46.9	0.0	0.0	0.0	62.7	0.0	0.0	0.0	0.0	0.0	36.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.0	24.1	15.8	13.0			
	A10F	0.0	4.59	97	19	19	33	0.0	0.0	47.7	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	19.8	10.2	5.1	5.5			
	A10H	100.0	4.43	95	35	35	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.5	63.6	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	9.6	5.6			
Total	44.5	5.39	96	89	90	217	11.4	9.1	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	11.4	8.2	8.8	10.0											

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons					
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT							
FRESB 2018-SB53 Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5H	0.0	7.83	93	9	9	72	0.0	79.6	0.0	0.0	45.0	39.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.1	36.1	19.0	16.5
	A7F	100.0	1.00	93	2	2	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.6	95.5	88.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.5	14.2	
	A10F	100.0	4.58	93	42	42	70	0.0	0.0	0.0	0.0	24.6	0.0	0.0	0.0	0.0	49.9	0.0	0.0	38.5	0.0	69.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.6	11.8	6.8	
	A10H	0.0	4.43	94	30	30	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.7	
	Total	53.8	4.79	93	83	83	226	0.0	23.0	0.0	0.0	20.8	8.8	0.0	0.0	32.6	31.6	29.4	18.4	0.0	40.1	0.0	8.3	9.3	15.3	11.1							
FRESB 2018-SB54 Arbor	A5F				0	0	14		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					16.1	
	A5H	0.0	7.82	93	17	17	83	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	17.1	13.0	17.7	
	A7F	100.0	5.25	90	1	1	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.0	0.0	99.5	0.0	0.0	0.0	0.0	85.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	57.2	11.7		
	A7H	0.0	6.30	93	6	6	19	0.0	74.6	0.0	65.0	0.0	95.5	0.0	0.0	0.0	71.5	41.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.6	63.5	44.6	13.8		
	A10F	100.0	4.48	95	21	21	53	0.0	0.0	30.2	0.0	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	0.0	0.0	11.4	5.8	2.9	12.2		
Total	47.3	6.11	94	45	45	182	0.0	12.4	13.7	29.5	0.0	42.8	0.0	6.8	0.0	45.3	6.9	17.5	10.7	0.0	34.1	9.2	18.5	16.5	15.0								
FRESB 2018-SB55 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pinna- cle, RED	A5F				0	0	24																									22.7	
	A5H	0.0	7.58	91	29	31	66	61.4	0.0	0.0	28.3	0.0	26.9	28.6	17.9	0.0	0.0	18.0	0.0	17.5	0.0	0.0	0.0	26.6	23.0	17.1	9.6						
	A7F				0	0	22			0.0	0.0	0.0	0.0	0.0	0.0	92.6	38.6	44.2	0.0	43.4	0.0	40.8									9.0		
	A7H	0.0	6.45	92	6	6	21	0.0	0.0	89.5	60.1	56.8	0.0	67.6	0.0	0.0	0.0	0.0	0.0	0.0	61.8	0.0	55.2	48.9	32.6	14.8							
	A10F	100.0	4.72	91	30	30	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.6	28.3	0.0	31.9	0.0	0.0	0.0	0.0	6.0	9.0						
A10H	0.0	4.71	92	16	16	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	69.9	0.0	0.0	3.9	6.7								
Total	40.7	5.84	91	81	83	222	27.9	0.0	20.1	19.5	9.4	10.3	22.7	13.1	19.0	4.3	22.1	10.5	11.4	21.3	19.6	16.8	14.9	15.2	10.5								
FRESB 2018-SB56 Arbor, ReadyCap, Sabal	A5F				0	0	11																									30.1	
	A5H	14.9	7.32	90	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	0.0	0.0	0.0	0.0	0.0	19.3	
	A7F				0	0	10		100.0	0.0	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	0.0										12.2	
	A7H	0.0	6.48	91	4	4	9	0.0	0.0	0.0	81.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.5	12.6	8.0						
	A10F	100.0	4.73	92	66	67	140	20.4	16.8	0.0	20.4	23.5	0.0	34.4	14.7	0.0	8.8	0.0	21.3	0.0	8.3	0.0	12.6	13.9	13.9	9.6							
A10H	0.0	4.48	92	17	17	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0							
Total	65.9	5.05	92	97	98	226	13.7	28.3	0.0	21.9	15.9	0.0	24.1	23.2	0.0	5.7	0.0	14.2	0.0	5.4	0.0	14.6	13.8	12.7	10.6								
FRESB 2018-SB57 Arbor, Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED	A5H	0.0	7.94	90	17	17	77	0.0	0.0	20.9	0.0	0.0	0.0	0.0	73.2	0.0	0.0	0.0	59.4	0.0	0.0	0.0	7.6	3.8	19.3	13.8							
	A7F				0	0	24				100.0	0.0	0.0	93.6	96.0	0.0	0.0	0.0	0.0	0.0	78.7	0.0										16.2	
	A7H	0.0	6.11	91	14	15	36	91.0	70.9	0.0	0.0	0.0	0.0	0.0	83.0	0.0	0.0	0.0	0.0	0.0	64.0	67.8	41.9	33.2	14.9								
	A10F	100.0	4.68	91	38	38	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1						
	A10H	0.0	4.83	90	22	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0							
Total	43.7	5.65	91	91	92	224	26.9	16.7	5.2	12.6	0.0	0.0	13.8	54.6	0.0	0.0	0.0	0.0	18.7	0.0	12.2	14.9	16.6	10.6	14.1	10.6							

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT					
FRESB 2019-SB58 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.99	88	25	25	83	0.0	0.0	50.6	17.3	0.0	60.2	16.0	0.0	0.0	17.5	0.0	46.2	0.0	53.8	31.5	21.3	26.8	20.9	12.7					
	A7H	0.0	5.41	89	16	16	29	0.0	0.0	0.0	69.3	0.0	30.6	21.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.1	13.5	8.0					
	A10F	100.0	4.90	89	46	46	96	0.0	0.0	0.0	31.2	13.3	0.0	0.0	0.0	0.0	52.9	0.0	0.0	0.0	0.0	17.8	0.0	8.3	10.1	10.1					
	A10H	0.0	5.04	88	19	19	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	83.4	0.0	0.0	0.0	29.8	0.0	0.0	0.0	14.5	5.4					
	Total	40.7	5.68	89	106	106	238	0.0	0.0	14.2	35.4	5.5	24.6	8.8	0.0	0.0	47.5	0.0	13.0	0.0	21.6	15.5	5.0	14.6	14.1	9.9					
FRESB 2019-SB59 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.82	87	24	24	83	0.0	71.2	0.0	0.0	48.5	0.0	0.0	79.9	0.0	0.0	0.0	58.8	0.0	0.0	60.3	34.0	26.9	30.8	13.1					
	A7F	100.0	4.55	87	2	2	27	0.0	99.1	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	78.6	93.1	78.3	19.9					
	A7H	0.0	5.65	87	13	13	23	0.0	0.0	90.4	0.0	0.0	0.0	0.0	49.6	0.0	0.0	0.0	0.0	0.0	0.0	25.9	56.5	31.8	21.2	6.3					
	A10F	100.0	5.00	87	39	41	77	82.5	51.7	0.0	0.0	0.0	42.9	0.0	0.0	0.0	0.0	0.0	11.0	0.0	0.0	8.6	54.0	37.7	21.1	9.9					
	A10H	0.0	4.81	87	21	22	34	51.5	36.2	0.0	0.0	0.0	77.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.8	36.5	19.0	5.9					
Total	38.2	5.75	87	99	102	244	55.4	52.5	32.7	0.0	25.9	47.5	0.0	38.4	0.0	10.7	8.7	33.8	0.0	4.9	26.7	47.3	37.7	27.2	10.8						
FRESB 2019-SB60 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.54	85	26	26	74	0.0	0.0	20.2	0.0	0.0	0.0	0.0	39.6	0.0	0.0	41.1	0.0	65.6	0.0	0.0	7.3	3.7	10.1	13.1					
	A7H	0.0	5.59	86	16	17	46	0.0	24.6	52.0	0.0	0.0	0.0	0.0	74.1	0.0	0.0	0.0	0.0	34.1	0.0	0.0	29.3	15.4	17.7	10.9					
	A10F	100.0	4.74	87	17	17	47	0.0	0.0	0.0	0.0	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	12.7					
	A10H	0.0	4.79	86	34	34	59	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	4.8					
	Total	22.1	5.80	86	93	94	226	0.0	5.2	19.3	0.0	0.0	0.0	9.3	35.8	0.0	0.0	15.5	0.0	35.6	0.0	0.0	8.6	4.3	7.8	10.8					
FRESB 2019-SB61 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Orix, ReadyCap, RED, Sabal	A5F	100.0	4.14	85	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	7.60	85	26	26	77	0.0	0.0	0.0	35.0	0.0	0.0	14.5	51.3	48.0	0.0	38.0	0.0	0.0	0.0	25.5	0.0	6.9	18.8	14.4					
	A7F	100.0	4.94	85	1	4	28	99.7	0.0	83.0	90.2	88.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	89.2	81.0	48.2	19.0					
	A10F	100.0	4.46	86	36	36	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	6.4					
	A10H	0.0	4.81	85	23	23	31	0.0	0.0	0.0	0.0	22.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.6	0.0	4.1	2.1	3.8					
Total	48.7	5.41	85	89	92	223	25.2	0.0	13.0	30.2	27.6	0.0	3.8	21.6	16.0	0.0	12.3	0.0	0.0	0.0	12.2	13.3	16.9	13.0	11.6						
FRESB 2019-SB62 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.57	85	18	19	47	0.0	44.1	27.2	20.7	0.0	0.0	0.0	39.6	79.7	59.4	41.7	0.0	18.1	0.0	32.8	26.1	17.0	33.3	10.9					
	A7F	100.0	4.80	83	1	1	14	0.0	100.0	65.2	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	80.4	0.0	0.0	96.4	84.5	53.3	19.0				
	A7H	0.0	4.76	84	15	16	24	64.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.1	0.0	0.0	28.4	15.2	7.9	7.6					
	A10F	100.0	4.84	85	43	43	71	0.0	0.0	0.0	23.2	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0	0.0	4.3	8.0	6.6					
	A10H	0.0	4.82	85	37	37	54	0.0	25.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.5	0.0	0.0	9.5	4.8	2.4	5.0					
Total	39.6	5.30	85	114	116	210	12.9	34.8	9.3	12.7	0.0	10.6	23.6	8.6	26.4	17.2	11.2	0.0	27.4	9.4	8.4	19.8	14.0	14.4	8.2						
FRESB 2019-SB63 , Arbor, Capital One, CBRE, CPC, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.56	85	30	30	58	0.0	0.0	0.0	0.0	26.7	0.0	0.0	37.9	0.0	0.0	0.0	7.4	0.0	0.0	19.2	0.0	5.1	7.0	6.4					
	A7F	100.0	4.86	83	3	3	22	0.0	0.0	0.0	0.0	0.0	91.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.7	18.1	24.8					
	A7H	0.0	4.64	84	15	16	24	83.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.0	24.2	12.8	9.0					
	A10F	100.0	4.97	84	29	29	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.7	0.0	0.0	0.0	51.7	69.5	0.0	0.0	0.0	6.2	9.2					
	A10H	0.0	5.16	84	12	12	27	0.0	0.0	0.0	58.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.0	0.0	0.0	13.6	6.9	14.0					
Total	30.0	6.06	84	89	90	187	27.8	0.0	0.0	7.6	12.4	10.7	0.0	18.5	16.8	0.0	0.0	3.2	17.0	46.8	8.3	10.2	10.2	8.4	10.0						

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024		Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2019-SB64 , Arbor, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5H	0.0	7.68	84	43	45	92	9.6	56.9	0.0	0.0	0.0	0.0	0.0	16.2	0.0	0.0	19.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.9	14.2	10.3	9.6	
	A10F	100.0	4.92	82	38	38	71	0.0	0.0	15.7	0.0	0.0	0.0	0.0	16.8	0.0	9.8	42.9	0.0	22.5	0.0	0.0	0.0	0.0	0.0	5.6	2.8	10.3	9.5	
	Total	46.7	6.39	83	81	83	163	5.4	37.5	7.2	0.0	0.0	0.0	0.0	16.5	0.0	4.4	31.0	0.0	10.8	0.0	0.0	0.0	0.0	0.0	18.1	9.4	10.3	9.6	
FRESB 2019-SB65 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5F	100.0	4.44	86	2	2	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.5	
	A5H	0.0	7.75	82	36	37	73	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.0	19.4	0.0	14.4	29.3	5.3	2.7	5.3	10.7			
	A7H	0.0	4.37	83	9	9	27	0.0	0.0	0.0	38.4	70.5	52.2	48.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.0	22.2	14.5	
	A10F	100.0	4.67	81	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	62.0	0.0	0.0	0.0	7.4	
	A10H	0.0	4.88	82	35	35	51	0.0	0.0	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	2.3	4.3	
	Total	22.7	5.76	82	102	103	217	5.4	0.0	0.0	3.8	18.2	6.6	6.2	0.0	0.0	0.0	0.0	8.2	6.9	0.0	22.6	10.9	1.8	5.9	4.8	9.3			
FRESB 2019-SB66 , Arbor, Basis, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.74	80	38	38	72	0.0	0.0	19.6	0.0	0.0	0.0	0.0	0.0	0.0	54.3	0.0	13.5	0.0	0.0	12.6	0.0	7.1	3.6	9.3	9.4			
	A7F	100.0	4.70	81	9	9	25	0.0	0.0	94.9	70.6	0.0	0.0	29.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.0	49.6	29.0	12.5			
	A7H	0.0	4.55	81	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	42.2	0.0	0.0	0.0	10.4			
	A10F	100.0	4.63	80	35	35	48	0.0	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.0	0.0	0.0	0.0	0.0	3.6	4.4	5.0		
	A10H	0.0	4.62	81	31	32	49	47.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	9.9	5.0	7.5			
	Total	38.4	5.50	80	125	126	219	12.5	0.0	28.9	17.9	0.0	0.0	4.0	0.0	19.7	0.0	4.1	8.6	0.0	3.8	6.4	14.7	10.5	8.4	8.5				
FRESB 2019-SB67 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	4.82	80	2	2	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.9		
	A5H	0.0	5.58	79	42	43	67	13.9	0.0	0.0	9.1	0.0	29.2	54.3	0.0	0.0	0.0	0.0	0.0	12.4	0.0	0.0	0.0	4.8	9.4	11.8	7.2			
	A7H	0.0	4.24	79	13	14	23	55.0	0.0	0.0	0.0	83.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.9	35.5	18.6	10.5			
	A10F	100.0	4.54	79	30	32	43	63.7	0.0	0.0	0.0	30.2	0.0	0.0	0.0	0.0	47.2	0.0	0.0	19.7	0.0	0.0	40.5	28.0	19.9	16.6	5.9			
	A10H	0.0	4.52	79	23	23	40	0.0	25.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.7	0.0	9.3	4.7	2.4	8.9			
	Total	26.6	4.97	79	110	114	195	34.7	4.7	0.0	4.1	27.7	13.8	29.3	0.0	15.4	0.0	0.0	11.1	0.0	4.2	13.1	14.4	15.2	12.5	8.6				
FRESB 2019-SB68 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5H	3.9	7.30	82	34	34	63	0.0	0.0	14.7	0.0	0.0	33.4	46.8	0.0	0.0	0.0	19.3	36.6	0.0	22.1	0.0	5.2	9.1	14.7	7.9				
	A7F	100.0	4.64	79	19	19	37	0.0	0.0	47.0	0.0	0.0	36.8	57.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	19.4	16.9	14.7	9.5				
	A7H	0.0	4.34	78	10	10	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.4	13.6				
	A10F	100.0	4.60	78	20	21	38	21.0	55.1	0.0	0.0	0.0	56.4	0.0	0.0	0.0	26.5	0.0	0.0	0.0	0.0	0.0	29.0	26.8	16.1	6.3				
	A10H	0.0	4.41	78	27	27	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.8	0.0	0.0	0.0	0.0	0.0	8.5	2.5			
	Total	34.5	5.63	80	110	111	194	4.5	15.0	13.9	0.0	0.0	32.9	31.1	0.0	24.6	6.1	8.1	29.2	0.0	9.6	2.7	11.3	11.9	14.8	7.6				
FRESB 2019-SB69 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5F	100.0	4.04	78	2	2	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	97.6	0.0	0.0	0.0	0.0	0.0	11.9			
	A5H	0.0	6.94	77	41	42	81	12.4	59.1	0.0	0.0	82.0	27.3	31.0	32.7	0.0	0.0	0.0	0.0	29.8	0.0	0.0	28.9	40.7	26.1	12.0				
	A10F	100.0	4.50	78	29	29	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.2	0.0	0.0	0.0	23.2	0.0	0.0	0.0	0.0	3.5	6.5					
	A10H	0.0	4.34	77	24	24	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5				
	Total	38.1	5.29	77	96	97	179	4.5	27.3	0.0	0.0	47.9	12.0	14.0	19.2	0.0	0.0	0.0	8.0	13.6	15.2	0.0	11.4	17.5	12.2	8.8				

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT					
FRESB 2020-SB70 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.95	77	26	26	61	0.0	29.5	0.0	29.9	60.0	0.0	0.0	0.0	12.9	0.0	13.2	0.0	46.2	0.0	0.0	11.2	24.1	14.4	11.1					
	A10F	100.0	4.37	76	49	50	63	54.4	0.0	0.0	30.2	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.7	22.5	20.4	10.6	5.3				
	A10H	0.0	4.26	76	26	26	42	0.0	0.0	36.4	0.0	64.7	0.0	53.6	28.2	0.0	0.0	13.9	0.0	26.9	0.0	0.0	14.2	22.4	20.2	6.3					
	Total	41.7	5.12	76	101	102	166	28.3	10.1	11.5	22.9	49.2	0.0	19.6	9.3	4.2	0.0	8.4	0.0	25.0	0.0	4.2	17.0	22.1	14.6	7.6					
FRESB 2020-SB71 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.78	75	22	23	53	50.8	53.2	0.0	67.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.1	37.1	33.5	17.5	13.7					
	A7F	100.0	3.88	76	20	20	23	0.0	16.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.8	2.9	1.5	0.6					
	A10F	100.0	4.33	75	22	22	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.6	0.0	0.0	0.0	7.4					
	A10H	0.0	4.17	75	26	26	35	0.0	0.0	18.6	0.0	0.0	0.0	0.0	25.8	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	6.7	3.4	4.1	3.4				
Total	51.2	4.74	75	90	91	145	15.6	21.1	4.8	27.0	0.0	0.0	6.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.7	13.8	14.0	11.9	6.5	7.2					
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.82	74	20	20	58	0.0	21.6	91.3	80.6	63.7	0.0	20.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.4	61.7	59.0	33.9	15.2					
	A10F	100.0	4.24	74	25	25	33	0.0	0.0	0.0	0.0	54.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5	6.3	4.9					
	Total	60.5	5.26	74	45	45	91	0.0	9.2	64.6	53.5	59.2	0.0	10.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.7	32.3	37.6	20.5	10.9					
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.97	73	12	13	33	91.8	0.0	0.0	86.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.7	0.0	0.0	54.0	50.3	28.0	18.2					
	A7F	100.0	3.89	73	17	17	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.1					
	A10F	100.0	4.10	72	22	22	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	0.0	0.0	26.8	0.0	0.0	0.0	1.7	4.3					
	A10H	0.0	4.21	73	25	26	36	41.9	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.8	59.1	0.0	0.0	0.0	22.6	11.8	16.5	6.3					
Total	56.6	4.31	73	76	78	120	39.6	0.0	7.0	26.8	0.0	0.0	0.0	0.0	6.0	0.0	12.9	25.1	8.6	8.6	0.0	17.3	13.5	10.7	8.3						
FRESB 2020-SB74 , Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F	100.0	3.74	73	3	3	28	0.0	0.0	0.0	0.0	2.6	0.0	0.0	0.0	0.0	100.0	99.1	0.0	0.0	48.4	72.5	0.0	0.4	83.8	16.7					
	A5H	0.0	5.43	71	27	27	43	0.0	0.0	0.0	0.0	25.9	39.9	61.7	0.0	0.0	0.0	0.0	0.0	31.0	32.1	0.0	0.0	4.9	13.8	8.2					
	A7H	0.0	3.83	72	22	22	30	0.0	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	0.0	25.0	13.2	6.7	4.7					
	A10F	100.0	3.92	71	35	36	46	24.7	0.0	0.0	0.0	0.0	44.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	13.7	6.9	3.9					
Total	43.2	4.37	71	87	88	147	10.8	19.8	0.0	0.0	0.1	27.9	14.6	26.8	0.0	40.5	33.9	0.0	10.8	21.8	16.5	10.5	10.5	16.1	7.5						
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F				0	0	25									100.0	100.0	0.0	0.0	50.1	0.0	46.7				15.9					
	A5H	0.0	5.29	71	38	38	54	0.0	0.0	0.0	0.0	11.2	11.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5	0.0	0.0	3.9	2.0	4.4					
	A10F	100.0	3.92	70	26	28	34	52.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.3	11.2	5.7	4.3					
	A10H	0.0	3.95	71	41	42	46	11.3	0.0	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9	6.7	3.3	1.4					
Total	24.5	4.52	71	105	108	159	20.0	0.0	0.0	0.0	13.5	4.9	0.0	0.0	18.1	78.7	0.0	0.0	11.7	6.0	11.1	7.1	6.7	17.0	5.7						

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025														2024		Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT		
FRESB 2020-SB76 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Hunt, Orix, Pin- nacle, ReadyCap, Sabal	A5F	100.0	3.56	70	4	4	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.6	99.9	58.5	57.8	0.0	0.0	0.0	0.0	66.9	6.7		
	A5H	0.0	5.39	71	33	34	50	12.4	59.1	0.0	19.2	0.0	28.8	0.0	17.1	26.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.9	22.9	15.4	6.3
	Total	9.6	5.22	71	37	38	68	11.3	55.7	0.0	17.7	0.0	26.7	0.0	15.6	35.8	58.7	16.1	16.7	0.0	0.0	0.0	0.0	26.6	21.1	24.2	6.4	
FRESB 2020-SB77 Arbor, Basis, Capiti- al One, CBRE, CPC Mortgage, Grey- stone, Orix, Pin- nacle, ReadyCap, Sabal	A5H	0.0	4.98	68	35	36	55	48.1	0.0	16.5	26.8	0.0	0.0	21.8	0.0	15.6	17.8	0.0	0.0	0.0	0.0	0.0	0.0	24.0	17.0	13.3	7.5	
	A7F	100.0	3.86	70	13	13	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.3	10.4	
	A7H	0.0	3.42	69	50	52	59	43.7	0.0	0.0	0.0	0.0	11.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.1	10.8	5.5	2.8	
	Total	12.1	4.13	69	98	101	139	41.8	0.0	7.4	12.5	0.0	5.4	10.1	18.2	7.0	8.1	0.0	0.0	0.0	0.0	0.0	0.0	18.4	12.4	9.8	5.9	
FRESB 2020-SB78 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Hunt, Orix, Pinna- cle, ReadyCap, Sa- bal	A5H	0.0	5.28	69	32	32	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6	0.0	0.0	46.2	11.0	0.0	0.0	0.0	0.0	0.0	0.0	7.5	7.2	
	A10F	100.0	3.65	68	31	31	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	3.5	
	A10H	0.0	3.77	69	50	50	63	0.0	0.0	12.8	0.0	10.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.2	0.0	0.0	4.5	4.0	2.0	4.9	
	Total	25.1	4.29	69	113	113	153	0.0	0.0	5.2	0.0	4.1	0.0	0.0	5.9	0.0	4.7	20.4	4.3	16.8	0.0	0.0	0.0	1.8	1.6	3.9	5.4	
FRESB 2020-SB79 Arbor, Basis, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, Ready- Cap, Sabal	A5H	0.0	5.23	67	38	38	49	0.0	0.0	0.0	9.2	0.0	0.0	52.0	0.0	0.0	22.3	0.0	0.0	28.5	0.0	0.0	0.0	1.6	8.8	4.4		
	A7H	0.0	3.22	68	41	41	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.9		
	A10F	100.0	3.90	67	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	3.8		
	Total	27.3	4.09	67	116	116	136	0.0	0.0	0.0	0.0	3.2	0.0	0.0	22.5	0.0	0.0	8.6	0.0	9.0	11.4	0.0	0.0	0.0	0.5	3.1	3.0	
FRESB 2020-SB80 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.22	69	31	32	49	32.8	0.0	0.0	29.4	14.5	78.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3	34.9	18.0	6.6		
	A10F	100.0	3.75	66	24	24	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.2	0.0	0.0	58.7	63.6	0.0	0.0	0.0	0.0	0.0	18.5	8.0		
	A10H	0.0	3.70	68	64	64	76	0.0	8.2	0.0	0.0	0.0	7.4	0.0	0.0	0.0	12.6	15.5	0.0	0.0	0.0	2.8	2.7	3.8	2.6			
	Total	20.4	4.13	68	119	120	165	10.6	4.3	0.0	9.5	4.5	40.2	0.0	7.0	0.0	6.4	22.8	19.3	0.0	0.0	0.0	5.1	12.9	11.3	5.0		
FRESB 2020-SB81 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.49	65	21	21	32	0.0	0.0	71.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.4	0.0	0.0	35.1	18.7	9.6	6.7		
	A10F	100.0	3.60	64	34	34	39	0.0	11.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1	2.1	1.0	2.6			
	A10H	0.0	3.66	65	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	7.2		
	Total	39.4	3.80	65	100	100	131	0.0	4.9	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	9.8	5.0	2.5	5.4		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026	2025												2024		Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	3.50	66	2	3	36	0.0	100.0	99.2	95.6	72.3	97.9	30.1	0.0	50.3	0.0	0.0	71.7	19.1	0.0	0.0	99.2	96.2	66.4	16.4	
	A7F	100.0	3.63	64	16	16	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.6	0.0	0.0	0.0	0.0	6.7
	A7H	0.0	3.51	65	26	26	37	0.0	0.0	0.0	0.0	0.0	32.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	3.2	7.7	
	A10F	100.0	3.41	63	61	61	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	4.3	
	Total	73.7	3.47	64	105	106	169	0.0	20.0	19.2	17.2	13.2	50.1	6.3	0.0	12.3	0.0	4.1	23.4	4.6	5.4	0.0	13.6	22.5	15.0	8.0	
FRESB 2021-SB83 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.49	62	5	5	38	0.0	87.2	0.0	65.5	98.9	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	0.0	47.9	79.6	41.4	10.9	
	A10F	100.0	3.51	62	72	72	78	0.0	0.0	23.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.6	4.4	2.2	1.6	
	A10H	0.0	3.40	62	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	5.5	
	Total	70.9	3.47	62	109	109	157	0.0	11.3	15.9	15.3	59.3	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	9.4	21.5	10.7	4.8	
FRESB 2021-SB84 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.50	62	19	19	33	0.0	41.6	0.0	0.0	0.0	0.0	0.0	41.3	0.0	0.0	0.0	0.0	40.0	73.3	16.4	8.5	8.4	12.3		
	A10F	100.0	3.31	62	54	54	67	0.0	0.0	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	0.0	0.0	0.0	4.4	2.2	3.7	
	A10H	0.0	3.33	61	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	3.8	
	Total	48.8	3.52	62	108	108	142	0.0	8.7	0.0	0.0	12.2	0.0	0.0	8.9	0.0	0.0	0.0	0.0	9.0	8.8	22.3	3.0	3.6	2.6	5.6	
FRESB 2021-SB85 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.92	61	19	21	28	76.2	0.0	0.0	0.0	0.0	0.0	0.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.8	20.3	12.0	7.5	
	A7H	0.0	3.04	61	23	23	25	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.7	0.0	0.0	4.7	2.3	1.3	
	A10F	100.0	3.51	61	34	34	39	0.0	0.0	0.0	0.0	52.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8	5.9	3.0	
	A10H	0.0	3.37	60	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	14.3	0.0	0.0	0.0	0.0	0.0	1.3	3.9	
	Total	26.2	3.43	61	125	127	150	21.3	0.0	0.0	5.9	17.6	0.0	0.0	3.4	0.0	0.0	0.0	0.0	5.3	10.2	0.0	7.6	7.9	4.7	3.8	
FRESB 2021-SB86 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.19	61	12	12	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.5	0.0	0.0	0.0	0.0	0.0	0.0	7.3	11.9	
	A10F	100.0	3.45	60	48	48	58	0.0	0.0	0.0	0.0	0.0	0.0	13.7	10.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2	3.6	
	A10H	0.0	3.35	60	67	67	76	0.0	0.0	0.0	0.0	15.3	0.0	6.6	0.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	2.5	1.6	
	Total	39.3	3.47	60	127	127	153	0.0	0.0	0.0	0.0	8.3	0.0	8.9	4.4	3.4	0.0	7.6	0.0	0.0	0.0	0.0	0.0	1.4	2.8	3.6	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	3.53	60	16	17	28	74.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	0.0	0.0	0.0	59.2	0.0	35.3	19.4	17.1	14.2				
	A7F	100.0	3.48	59	20	20	26	0.0	53.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.6	11.8	6.0	7.3				
	A10F	100.0	3.44	59	44	44	52	0.0	18.1	0.0	0.0	0.0	0.0	0.0	0.0	36.6	0.0	0.0	24.4	0.0	0.0	0.0	6.4	3.2	7.6	3.8				
	A10H	0.0	3.40	59	45	45	49	0.0	0.0	0.0	0.0	0.0	0.0	19.7	0.0	11.8	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	1.1				
	Total	55.0	3.45	59	125	126	155	15.0	17.6	0.0	0.0	0.0	0.0	7.0	0.0	20.0	14.4	0.0	10.6	0.0	11.2	0.0	11.2	5.7	7.4	5.3				
FRESB 2021-SB88 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.41	60	16	18	32	34.8	0.0	96.1	39.1	26.5	0.0	0.0	0.0	19.4	0.0	26.3	0.0	46.2	0.0	0.0	74.5	51.7	31.4	10.3				
	A5H	0.0	3.47	58	21	22	25	27.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.8	0.0	0.0	0.0	0.0	0.0	0.0	10.2	5.2	7.0	2.8				
	A10F	100.0	3.54	58	63	64	70	14.2	0.0	0.0	0.0	0.0	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9	6.5	3.3	1.5				
	A10H	0.0	3.36	58	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	27.9	0.0	0.0	0.0	3.2					
	Total	52.8	3.46	58	136	140	167	15.8	0.0	34.8	7.2	4.6	9.5	0.0	0.0	3.3	9.4	4.7	0.0	9.6	0.0	8.1	18.3	12.7	7.9	3.7				
FRESB 2021-SB89 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.32	57	24	24	31	0.0	0.0	0.0	20.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	1.9	6.6				
	A7F	100.0	3.32	57	32	33	34	21.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	4.0	2.0	1.5				
	A10F	100.0	3.44	57	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	57	36	36	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	34.5	3.1	0.0	0.0	0.0	0.0	0.0	4.0	1.3				
	Total	58.7	3.37	57	140	141	155	6.2	0.0	0.0	3.7	0.0	0.0	0.0	0.0	0.5	0.0	10.0	0.8	0.0	0.0	0.0	2.1	1.7	1.8	2.3				
FRESB 2021-SB90 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.31	57	27	28	37	37.5	0.0	0.0	0.0	0.0	42.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.3	34.5	14.3	16.1	7.9	5.1				
	A7H	0.0	3.28	57	38	38	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	2.7				
	A10F	100.0	3.28	57	38	38	40	0.0	0.0	22.9	0.0	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	8.4	4.2	4.0	0.9				
	A10H	0.0	3.41	56	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	33.1	0.0	0.0	0.0	0.0	1.1				
	Total	52.6	3.31	57	133	134	153	10.0	0.0	7.6	0.0	0.0	12.4	0.0	0.0	10.6	0.0	0.0	0.0	0.0	15.0	10.1	5.9	5.2	3.5	2.6				
FRESB 2021-SB91 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.37	55	30	30	35	0.0	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	3.3	1.6	3.1					
	A7F	100.0	3.54	55	31	31	35	0.0	17.3	0.0	25.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	7.7	3.9	2.6					
	A10F	100.0	3.48	56	42	42	47	0.0	0.0	0.0	26.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.8	0.0	0.0	5.0	2.5	2.1					
	A10H	0.0	3.65	55	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	0.8					
	Total	54.7	3.51	55	135	135	151	0.0	4.4	0.0	6.7	9.0	4.5	0.0	0.0	0.0	0.0	0.0	0.0	6.4	3.5	0.0	1.5	4.2	2.1	2.2				

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026													2025		2024		Horizons					
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2021-SB92 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Hunt, Orix, Pinna- cle, ReadyCap, Sa- bal, Walker & Dun- lop	A5F	100.0	3.50	55	17	17	26	0.0	75.8	0.0	0.0	58.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.9	32.0	16.6	7.8
	A5H	0.0	3.08	54	31	31	36	0.0	0.0	36.1	0.0	0.0	0.0	0.0	0.0	0.0	31.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.0	7.2	6.7	3.6
	A7H	0.0	3.45	55	26	26	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	5.1
	A10F	100.0	3.59	56	37	37	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2	1.7
	Total	49.4	3.41	55	111	111	135	0.0	21.1	11.0	0.0	14.5	0.0	0.0	5.3	9.6	0.0	0.0	8.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.3	8.2	6.0	4.1
FRESB 2021-SB93 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	53	47	47	51	0.0	0.0	0.0	0.0	16.3	0.0	41.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.9	0.0	0.0	0.0	2.9	5.8	2.5	
	A7F	100.0	3.31	53	28	28	35	0.0	0.0	0.0	0.0	0.0	38.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.2	0.0	0.0	7.8	3.9	4.3
	A10F	100.0	3.70	54	62	63	67	10.9	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	5.9	2.9	1.5	
	Total	63.0	3.37	53	137	138	153	4.5	0.0	0.0	9.6	6.3	10.4	17.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.7	12.1	0.0	0.0	0.0	1.5	5.3	4.2	2.5

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT					
FRESB 2022-SB94 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.21	52	25	25	33	0.0	52.5	0.0	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	22.1	11.2	19.8	5.3	
	A5H	0.0	3.10	52	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	48.7	0.0	0.0	0.0	0.0	0.0	0.0	3.0	
	A7H	0.0	3.37	52	34	34	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6	
	A10F	100.0	3.50	52	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	40.8	0.0	0.0	0.0	0.0	0.0	1.7	
	Total	42.8	3.29	52	134	134	152	0.0	12.1	0.0	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	4.2	2.1	4.1	3.1		
FRESB 2022-SB95 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	51	46	46	51	0.0	0.0	0.0	0.0	0.0	38.1	22.6	37.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	9.6	2.9	
	A7F	100.0	3.29	52	33	33	37	0.0	0.0	0.0	0.0	0.0	16.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	1.5	2.5		
	A10H	0.0	3.49	52	52	52	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	0.0	37.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2	1.8		
	Total	22.4	3.27	52	131	131	145	0.0	0.0	0.0	0.0	0.0	20.3	9.6	17.3	0.0	5.6	0.0	16.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	6.2	2.4	
FRESB 2022-SB96 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	50	48	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	36.1	0.0	0.0	0.0	1.9		
	A7F	100.0	3.44	50	52	52	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6		
	A10F	100.0	3.67	50	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	0.0	0.0	1.4		
	Total	68.6	3.43	50	158	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	13.5	0.0	0.0	0.0	1.6		
FRESB 2022-SB97 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.26	49	39	39	44	0.0	0.0	0.0	50.3	0.0	36.1	0.0	15.9	17.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.8	11.7	3.3		
	A5H	0.0	3.19	50	33	33	35	0.0	0.0	35.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9	0.0	0.0	13.7	7.0	3.5	1.3			
	A7F	100.0	3.35	49	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	47.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.4	1.4			
	A7H	0.0	3.40	50	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	55.1	0.0	0.0	0.0	0.0	1.9			
	Total	48.9	3.30	50	149	149	160	0.0	0.0	10.1	16.3	0.0	11.1	0.0	4.5	5.0	0.0	14.1	0.0	4.8	18.9	0.0	0.0	0.0	0.0	3.5	6.5	5.3	2.0		
FRESB 2022-SB98 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.16	47	49	49	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.7			
	A7H	0.0	3.35	48	24	25	26	14.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1	2.6	1.3	0.7		
	A10F	100.0	3.66	48	61	61	64	0.0	0.0	0.0	0.0	0.0	20.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	1.9	1.1		
	Total	41.4	3.41	48	134	135	141	3.5	0.0	0.0	0.0	0.0	9.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	2.1	1.6	0.9		
FRESB 2022-SB99 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.24	47	41	41	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8		
	A7F	100.0	3.44	47	53	53	55	0.0	0.0	0.0	0.0	0.0	0.0	29.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	1.1			
	A10H	0.0	3.57	47	57	57	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	34.8	3.43	47	151	151	154	0.0	0.0	0.0	0.0	0.0	0.0	11.3	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.6		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025														2024			Horizons													
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	45	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A7F	100.0	3.47	46	30	30	34	0.0	0.0	0.0	0.0	0.0	56.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	6.4	1.7	0.0			
	A10F	100.0	3.65	46	37	37	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	3.58	46	48	48	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	44.7	3.48	46	149	149	154	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.0	0.0	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	1.8	0.5	0.0			
FRESB 2022-SB101 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.55	48	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A5H	0.0	3.22	46	18	18	21	0.0	44.7	0.0	29.6	32.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.9	20.0	10.2	2.9	0.0			
	A7F	100.0	3.51	47	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	0.8	0.0	0.0		
	A7H	0.0	3.46	46	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	18.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	0.5	0.0	0.0	0.0		
	A10F	100.0	3.76	46	22	22	24	0.0	0.0	0.0	0.0	0.0	37.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.7	3.9	2.2	0.0	0.0	0.0		
Total	55.0	3.49	47	117	117	127	0.0	9.8	0.0	6.1	7.0	7.0	5.5	0.0	6.4	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	5.1	4.1	1.3	0.0	0.0	0.0			
FRESB 2022-SB102 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.44	45	35	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	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	45	38	38	41	0.0	0.0	9.5	0.0	0.0	14.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.6	0.0	0.0	0.0	0.0	0.0	3.3	4.2	2.1	1.3	0.0	0.0	0.0	0.0	
	A7H	0.0	3.58	45	23	23	25	0.0	0.0	64.9	0.0	0.0	0.0	0.0	0.0	0.0	34.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.2	15.9	11.3	3.3	0.0	0.0	0.0	0.0		
	A10F	100.0	3.82	44	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	61.2	3.60	45	131	132	137	0.0	0.0	19.0	0.0	0.0	5.1	0.0	0.0	7.1	0.0	0.0	0.0	0.0	0.0	0.0	9.7	0.0	0.0	0.0	0.0	0.0	6.8	4.3	2.8	1.0	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	44	16	16	19	0.0	0.0	0.0	0.0	24.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	2.3	2.7	0.0	0.0	0.0	0.0		
	A5H	0.0	3.71	43	34	37	39	0.0	18.5	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.6	5.9	3.0	0.9	0.0	0.0	0.0	0.0		
	A7F	100.0	3.94	44	27	27	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	0.5	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	3.64	45	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	1.1	0.0	0.0	0.0	0.0	0.0	
	Total	44.1	3.75	44	111	114	131	0.0	5.2	4.2	0.0	3.8	0.0	0.0	0.0	12.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2	2.2	2.7	1.1	0.0	0.0	0.0	0.0		
FRESB 2022-SB104 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	4.08	43	33	33	38	0.0	0.0	0.0	0.0	0.0	0.0	15.7	0.0	0.0	0.0	0.0	63.9	0.0	0.0	52.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.8	5.3	0.0	0.0	0.0	0.0	
	A5H	0.0	4.30	42	37	37	39	0.0	0.0	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	2.3	3.2	1.0	0.0	0.0	0.0	0.0		
	A10F	100.0	4.39	43	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.96	44	37	37	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	1.5	0.0	0.0	0.0	0.0	0.0	
	Total	49.5	4.19	43	140	140	149	0.0	0.0	3.5	0.0	0.0	0.0	3.8	8.1	0.0	0.0	21.1	6.1	0.0	0.0	16.8	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.6	3.8	1.9	0.0	0.0	0.0	0.0		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons							
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT									
FRESB 2023-SB105 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.07	39	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	5.13	39	31	31	32	0.0	0.0	18.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.6	3.3	1.7	0.6	
	A7F	100.0	5.12	40	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.51	39	16	16	18	0.0	0.0	0.0	51.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.5	12.7	4.6	0.0
	Total	74.5	5.17	39	104	104	107	0.0	0.0	5.1	11.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	2.9	2.8	1.0	0.0	
FRESB 2023-SB106 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.28	37	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A5H	0.0	5.10	37	19	19	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.5	0.0	0.0	0.0	0.0	4.2	6.1	0.0	0.0	
	A7F	100.0	5.30	37	20	20	21	0.0	0.0	0.0	0.0	0.0	0.0	25.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.9	0.0	0.0	
	A10F	100.0	5.32	38	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	80.1	5.25	37	92	92	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	9.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.3	0.0	0.0	0.0	0.0	1.4	2.6	0.0	0.0	
FRESB 2023-SB107 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Sabal, Walker & Dunlop	A5F	100.0	5.32	33	32	32	34	0.0	26.0	0.0	28.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.5	10.1	5.1	2.0	0.0		
	A5H	0.0	5.28	32	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	34.1	0.0	0.0	0.0	0.0	0.0	1.3	0.0		
	A10F	100.0	5.52	33	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	5.25	33	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	65.5	5.35	33	96	96	99	0.0	11.9	0.0	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	4.1	4.4	2.2	1.1	0.0	0.0		
FRESB 2023-SB108 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.43	32	28	28	30	0.0	21.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	3.9	3.9	1.6	0.0		
	A5H	0.0	5.49	32	19	19	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.52	32	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.58	32	24	24	26	0.0	0.0	0.0	0.0	0.0	49.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.4	0.0	0.0	11.0	5.5	3.6	0.0	0.0		
	Total	80.3	5.50	32	96	96	100	0.0	7.8	0.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1	0.0	2.7	3.7	2.5	1.3	0.0	0.0			
FRESB 2023-SB109 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Re- gions Bank, Sabal, Walker & Dunlop	A5F	100.0	5.62	32	39	39	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	0.0	1.4	0.0	0.0		
	A7F	100.0	5.56	31	13	13	17	0.0	0.0	0.0	0.0	50.2	78.3	0.0	0.0	0.0	25.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.2	0.0	0.0	32.8	18.8	9.8	0.0	0.0		
	A10F	100.0	5.67	32	17	17	18	0.0	0.0	0.0	0.0	23.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.3	2.2	0.9	0.0	0.0			
	A10H	0.0	5.28	38	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	34.4	75.4	68.1	0.0	0.0	0.0	0.0	0.0	9.6	0.0	0.0		
	Total	82.9	5.56	33	87	87	97	0.0	0.0	0.0	0.0	14.5	21.5	0.0	0.0	0.0	4.9	0.0	0.0	6.8	42.1	19.4	0.0	0.0	0.0	0.0	0.0	0.0	6.5	3.7	4.3	0.0	0.0		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024		Horizons									
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	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	62.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.1	3.4
	A5H	0.0	5.72	30	13	14	16	59.2	85.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.1	35.5	23.2	10.3		
	A7H	0.0	5.39	34	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.69	31	13	13	15	0.0	0.0	0.0	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	4.8	3.5		
	Total	61.8	5.65	32	73	74	79	13.6	29.3	0.0	0.0	0.0	12.5	0.0	0.0	11.3	0.0	0.0	0.0	30.6	9.2	0.0	0.0	15.1	9.8	8.8	4.1								
FRESB 2023-SB111 Arbor, Basis, Berkadia, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.89	30	25	26	28	27.5	0.0	0.0	26.2	51.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	20.2	10.4	4.6		
	A7F	100.0	5.73	30	15	15	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10F	100.0	5.69	30	15	15	17	0.0	71.6	0.0	0.0	0.0	26.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.3	22.7	11.8	5.3			
	A10H	0.0	5.69	31	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	76.3	5.77	30	73	74	78	10.7	20.9	0.0	10.1	23.0	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.9	12.1	6.2	2.8			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	29	26	26	29	0.0	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.0	0.0	0.0	4.1	2.0	3.1				
	A5H	0.0	5.93	29	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	5.5				
	A7F	100.0	6.23	28	19	19	20	0.0	0.0	0.0	0.0	21.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	2.0	1.0				
	A10F	100.0	6.45	28	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
	Total	77.6	6.05	29	84	84	89	0.0	0.0	0.0	9.2	5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.1	0.0	0.0	2.5	1.3	2.7				
FRESB 2024-SB113 Arbor, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.15	28	41	41	46	0.0	54.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.2	17.8	0.0	0.0	21.5	0.0	23.2	12.2	10.3	6.6					
	A5H	0.0	6.14	27	14	14	15	0.0	0.0	0.0	85.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.9	14.4	8.0					
	A10F	100.0	6.67	26	10	10	12	0.0	29.8	47.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.5	15.0	7.7	4.2					
	Total	79.7	6.24	27	65	65	73	0.0	42.6	10.9	32.9	0.0	0.0	0.0	0.0	0.0	18.1	11.3	0.0	0.0	13.9	0.0	20.1	16.2	10.7	6.5					
FRESB 2024-SB114 Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.62	25	42	42	46	0.0	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	36.3	11.7	0.0	0.0	0.0	0.0	0.0	4.8	7.1	4.7					
	A7F	100.0	6.47	24	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	22	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	24	83	83	87	0.0	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0	22.8	7.0	0.0	0.0	0.0	0.0	0.0	2.7	4.1	2.7					
FRESB 2024-SB115 Arbor, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.52	23	49	49	50	0.0	0.0	10.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	1.8	0.9	0.6					
	A7F	100.0	6.31	20	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	3.0					
	A10F	100.0	6.63	20	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	22	88	88	90	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	1.0	0.5	1.0					
FRESB 2024-SB116 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.53	21	58	58	60	0.0	49.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.5	10.7	5.4	4.1					
	A7F	100.0	6.45	18	21	21	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					
	A10F	100.0	6.49	18	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	100.0	6.50	20	97	97	99	0.0	33.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.8	6.6	3.3	2.5					

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2025														2024		Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT		
FRESB 2024-SB117	A5F	100.0	6.42	19	42	43	45	9.9	0.0	0.0	0.0	25.2	0.0	0.0	0.0	17.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	6.4	4.8	3.8
Arbor, Berkadia,	A7F	100.0	5.95	17	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CBRE, Greystone,	A10F	100.0	5.95	16	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Lument Capital,	Total	100.0	6.21	18	73	74	76	5.8	0.0	0.0	0.0	15.3	0.0	0.0	0.0	10.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	3.7	2.8	2.2	
Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop																												

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025														2024		Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	16	40	40	41	0.0	0.0	0.0	0.0	10.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	1.9	0.9	0.9
	A7F	100.0	5.91	16	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
	A10F	100.0	5.91	15	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	1.5
	Total	100.0	5.94	16	86	86	88	0.0	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	1.0	0.5	0.8
FRESB 2025-SB119 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.71	15	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	
	A7F	100.0	5.55	16	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	
	A10F	100.0	5.60	14	31	32	32	18.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			6.4	3.2	1.8	1.8	
	Total	100.0	5.63	15	87	88	88	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			2.2	1.1	0.6	0.6	
FRESB 2025-SB120 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.67	14	40	40	41	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			8.0	4.1		2.4	
	A7F	100.0	5.40	15	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A10F	100.0	5.49	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		0.0	
	Total	100.0	5.56	14	84	84	85	0.0	0.0	11.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			4.1	2.1		1.2	
FRESB 2025-SB121 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	13	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A7F	100.0	5.58	13	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A10F	100.0	5.76	13	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	Total	100.0	5.80	13	96	96	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
FRESB 2025-SB122 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.88	12	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A7F	100.0	5.95	12	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A10F	100.0	6.16	12	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	Total	100.0	5.98	12	85	85	85	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
FRESB 2025-SB123 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	11	38	38	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A7F	100.0	5.94	12	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	A10F	100.0	6.09	12	28	28	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	
	Total	100.0	6.03	12	86	86	86	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0		0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT		
FRESB 2025-SB124 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.35	8	43	43	44	0.0	0.0	36.3	0.0	0.0														14.1	8.6	8.6
	A7F	100.0	6.21	8	26	26	26	0.0	0.0	0.0	0.0	0.0														0.0	0.0	0.0
	A10F	100.0	6.39	8	37	37	37	0.0	0.0	0.0	0.0	0.0														0.0	0.0	0.0
	Total	100.0	6.33	8	106	106	107	0.0	0.0	17.4	0.0	0.0														6.2	3.7	3.7
FRESB 2025-SB125 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.18	6	30	30	30	0.0	0.0	0.0	0.0															0.0		0.0
	A7F	100.0	5.91	6	29	29	29	0.0	0.0	0.0	0.0															0.0		0.0
	A10F	100.0	6.27	7	41	41	41	0.0	0.0	0.0	0.0															0.0		0.0
	Total	100.0	6.13	6	100	100	100	0.0	0.0	0.0	0.0															0.0		0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CRR (Voluntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons										
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT								
FRESB 2026-SB126 Arbor, Basis, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	Group 1	100.0	5.95	4	37	37	37	0.0																									0.0	
	Group 2	100.0	5.99	4	27	27	27	0.0																									0.0	
	Group 3	100.0	6.05	4	37	37	37	0.0																										0.0
	Total	100.0	5.99	4	101	101	101	0.0																										0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024		Horizons										
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT										
FRESB 2015-SB1 Greystone	A	0.0	7.15	130	5	5	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	135	2	2	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5				0	0	31																												0.0	
	A7				0	0	9																												0.0	
	A10				0	0	4																												0.0	
	Total				0	0	74																												0.0	
FRESB 2015-SB4 Greystone	A5	0.0	7.53	125	3	4	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7				0	0	6																												0.0	
	A10	0.0	5.18	125	1	1	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	0.0	6.86	125	4	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2015-SB5 Hunt	A5				0	0	35		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6		
	A7				0	0	4							0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10				0	0	27		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7		
	Total				0	0	66		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5		
FRESB 2015-SB6 Arbor	A5				0	0	23		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4		
	A7				0	0	14		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.7		
	A10				0	0	36		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6		
	Total				0	0	73		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1		
FRESB 2015-SB7 Sabal	A5				0	0	18																											0.0		
	A7				0	0	7																											0.0		
	A10				0	0	15																											0.8		
	Total				0	0	40																											0.0		
FRESB 2015-SB8 First Foundation	A5				0	0	33																											0.9		
	A7				0	0	12																											0.0		
	A10				0	0	6																											3.0		
	Total				0	0	51																											0.9		
FRESB 2015-SB9 Arbor, Greystone	A5	0.0	7.48	124	17	17	89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A7				0	0	5																												0.0	
	A10	0.0	5.32	125	2	2	61	0.0	0.0	69.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1		
	Total	0.0	7.36	124	19	19	155	0.0	0.0	14.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FRESB 2015-SB10 CBRE	A5				0	0	19																											0.0		
	A7				0	0	5																											0.0		
	A10				0	0	36		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.4	0.0	0.0										0.2			
	Total				0	0	60																											0.0		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025			2024			Horizons						
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT						
FRESB 2016-SB11 ReadyCap	A5	0.0	7.19	122	1	1	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7				0	0	4																									0.0
	A10	66.4	4.54	126	4	4	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	
	Total	42.8	5.48	125	5	5	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	0.2
FRESB 2016-SB12 Hunt	A5				0	0	21																								0.8	
	A7	0.0	7.53	125	3	3	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
	A10				0	0	38																								0.0	
	Total				0	0	67																								0.3	
FRESB 2016-SB13 Arbor, Greystone	A5F				0	0	4																								0.0	
	A5H	0.0	7.08	122	15	15	63	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	10																								0.0	
	A7H				0	0	4																								0.0	
	A10F	100.0	4.78	121	2	6	73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	5.26	123	1	1	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	12.4	6.69	122	18	22	160	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FRESB 2016-SB14 CBRE, Sabal	A5F				0	0	8																								3.9	
	A5H	0.0	7.23	122	7	7	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	4																								0.0	
	A7H	0.0	6.96	121	1	1	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.37	120	2	7	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	
	A10H				0	0	7						0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	8.8	6.96	122	10	15	115	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3		
FRESB 2016-SB15 Arbor, Greystone	A5F				0	0	7																								0.0	
	A5H	0.0	7.46	120	7	7	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	4																								0.0	
	A7H				0	0	2																								0.0	
	A10F	100.0	4.13	121	4	6	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.96	120	1	1	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5	0.8		
Total	36.4	5.86	120	12	14	117	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.1	0.1			
FRESB 2016-SB16 CBRE, CPC, Grey- stone, RED	A5F				0	0	9																								0.0	
	A5H	0.0	7.50	119	10	10	72	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4		
	A7F				0	0	5																								0.0	
	A7H				0	0	13																								0.0	
	A10F	100.0	4.55	118	6	9	45	97.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.1	29.0	12.1	0.6		
	A10H	0.0	4.81	121	2	2	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	34.2	6.22	119	18	21	154	76.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.1	14.7	6.5	0.4			

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2025												2024		Horizons					
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT	
FRESB 2017-SB31 Capital One, CPC, Pinnacle	A5F				0	0	5																			0.0	
	A5H	0.0	8.02	108	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	0.0
	A7F				0	0	4																			0.0	
	A7H	0.0	6.96	109	2	2	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.21	108	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	0.0
	A10H	0.0	3.96	109	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	80.7	4.66	108	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	0.0
FRESB 2017-SB32 CBRE, Greystone	A5H	0.0	7.85	107	18	19	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	107	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	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
	A10H	0.0	4.17	107	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	41.7	5.24	107	63	64	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	0.0	0.0	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	7.81	111	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	7.24	111	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	4.35	107	7	9	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	107	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	34.8	5.62	109	18	20	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	0.0	0.1	
FRESB 2017-SB34 Arbor	A5F				0	0	10																			0.0	
	A5H	13.3	7.25	107	17	17	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	106	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	105	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	48.2	5.88	106	31	31	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	0.0	
FRESB 2017-SB35 CBRE, Greystone, Sabal	A5F				0	0	3																			0.0	
	A5H	0.0	7.99	106	8	9	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	105	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	106	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	53.4	5.37	105	30	31	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	0.0	0.5	
FRESB 2017-SB36 Capital One, CBRE, Greystone, RED	A5F				0	0	10																			0.0	
	A5H	6.3	7.61	106	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																			1.3	
	A7H	0.0	7.23	104	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	105	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	104	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	105	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	0.0	0.0	0.0	0.0	0.0	0.0	0.3

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons									
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT							
FRESB 2017-SB37 CBRE, CPC, Grey- stone	A5F				0	0	6																									0.0	
	A5H	41.0	6.93	104	22	23	71	53.3	84.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	
	A7F				0	0	5																									0.0	
	A7H				0	0	5																									0.0	
	A10F	100.0	4.44	105	21	21	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.32	103	2	2	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	71.6	5.49	105	45	46	137	28.0	58.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	
FRESB 2017-SB38 Hunt	A5F				0	0	4																									0.0	
	A5H				0	0	33																									0.7	
	A7F				0	0	7																									0.0	
	A7H	0.0	7.41	106	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.64	104	20	20	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.43	104	8	8	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	49.2	4.78	104	30	30	105	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	
FRESB 2017-SB39 Arbor	A5F				0	0	7																									0.0	
	A5H	0.0	7.62	103	9	9	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F				0	0	2																										0.0
	A7H				0	0	1																										0.0
	A10F	100.0	4.64	103	7	7	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.21	102	4	4	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	35.8	5.89	103	20	20	95	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2017-SB40 CBRE, CPC, Grey- stone, RED	A5H	0.0	7.72	103	6	6	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A7H	0.0	6.97	102	4	4	8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10F	100.0	4.36	103	25	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	0.0	0.0	0.0	0.0	0.0	0.0	0.3	
	A10H	0.0	4.33	102	4	4	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	49.5	5.41	103	39	40	119	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1		
FRESB 2017-SB41 CBRE, Greystone, Pinnacle, Sabal	A5H	0.0	8.03	102	6	6	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8		
	A7F				0	0	5																									0.0	
	A10F	100.0	4.35	103	18	18	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10H	0.0	4.29	101	4	4	7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	68.5	5.02	103	28	28	110	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3		
FRESB 2017-SB42 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	0.0	8.02	101	12	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	0.0	66.1	0.0	0.0	0.0	0.4		
	A10F	100.0	4.23	101	33	33	66	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3		
	Total	70.6	5.35	101	45	46	119	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.6	0.0	0.0	0.0	0.3		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons																		
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT																
FRESB 2017-SB43 CBRE, Greystone, Sabal	A5F				0	0	6																																	0.0		
	A5H	0.0	8.01	101	3	3	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A7H	0.0	6.97	100	2	2	4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.13	100	26	26	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.38	100	7	7	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	70.4	4.77	100	38	38	111	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2017-SB44 Capital One, CBRE, CPC, Greystone, Pinnacle, RED	A5H	19.2	6.96	101	17	17	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.18	100	33	33	64	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	67.6	5.30	100	50	50	109	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025														2024		Horizons						
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2018-SB45 Arbor, ReadyCap	A5H	3.7	7.83	101	10	10	66	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8		
	A10F	100.0	4.33	101	34	34	89	0.0	0.0	25.6	0.0	0.0	0.0	0.0	0.0	0.0	38.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.5	4.8	6.3	0.4
	Total	73.4	5.30	101	44	44	155	0.0	0.0	19.4	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	7.0	3.5	4.6	0.6
FRESB 2018-SB46 CBRE, CPC, Grey- stone, Pinnacle, RED	A5H	50.4	5.64	99	54	54	102	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	0.0	0.0	0.0	0.0	0.0	0.0	1.6	0.8	0.2
	A10F	100.0	4.28	99	37	38	67	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	67.5	5.17	99	91	92	169	0.0	0.0	0.0	0.0	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.5	0.1
FRESB 2018-SB47 Basis, CBRE, CPC, Greystone, Pinna- cle, RED, Sabal	A5H	13.9	7.28	98	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	0.0	0.0	0.0	0.0	0.3
	A7F				0	0	18																							0.0
	A10F	100.0	4.32	98	55	55	113	0.0	0.0	10.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	1.9	0.9	0.5
	Total	78.0	5.07	98	73	73	209	0.0	0.0	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	0.0	0.0	0.0	2.9	1.4	0.7	0.4
FRESB 2018-SB48 CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5H	0.0	7.59	97	14	14	60	0.0	29.7	0.0	0.0	34.3	51.7	0.0	0.0	0.0	59.6	0.0	0.0	0.0	0.0	0.0	35.7	0.0	11.1	23.3	18.3	2.2		
	A10F	100.0	4.31	98	65	65	126	0.0	0.0	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	0.0	1.6	0.8	0.5		
	A10H	0.0	4.39	98	26	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	0.0	0.0	0.5		
	Total	65.2	4.81	98	105	108	236	0.0	5.0	0.0	0.0	11.6	11.3	0.0	0.0	0.0	15.3	0.0	0.0	0.0	0.0	8.1	0.0	1.7	4.9	3.8	0.9			
FRESB 2018-SB49 Arbor, PennyMac, Sabal	A5H	0.0	7.71	97	18	18	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	
	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	0.0	0.0	0.0	0.0	2.6	
	A7H	0.0	6.20	97	28	28	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.32	97	20	21	71	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.36	97	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	0.0	0.0	0.0	
	Total	27.9	5.70	97	78	79	208	0.0	0.0	0.0	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	0.0	5.6	0.5	
FRESB 2018-SB50 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pen- nyMac, Pinnacle, RED	A5F				0	0	27															100.0	0.0						1.9	
	A5H	0.0	8.00	96	19	19	62	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	
	A7F				0	0	24									0.0	0.0	0.0	0.0	0.0	0.0	67.7	0.0						0.7	
	A10F	100.0	4.29	96	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	0.0	0.0	0.0	0.2	
	A10H	0.0	4.33	95	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	0.0	0.0	0.0	
	Total	41.1	5.53	96	49	49	180	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.1	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
FRESB 2018-SB51 Basis, CBRE, Grey- stone, Hunt, Pinna- cle, RED	A5H	0.0	7.98	94	20	20	74	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
	A7H	0.0	6.60	97	12	13	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.36	95	46	46	87	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	0.0	0.0	0.0	0.0	7.9	4.0	2.0	0.2	
	Total	57.6	5.66	95	78	79	197	0.0	12.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.5	2.2	1.0	0.3	
FRESB 2018-SB52 ReadyCap, Sabal	A5F	0.0	7.08	100	7	7	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	
	A5H	100.0	4.48	95	6	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	0.0	0.0	0.0	
	A7F	0.0	7.91	93	8	8	51	0.0	0.0	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	0.0	6.6	0.2		
	A7H	0.0	6.85	95	14	14	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	0.0	4.59	97	19	19	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	100.0	4.43	95	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	0.0	0.0	0.0	0.6	
	Total	44.5	5.39	96	89	90	217	0.0	0.0	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	0.0	0.0	0.7	0.4	

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025															2024		Horizons					
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2018-SB53 Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, RED	A5H	0.0	7.83	93	9	9	72	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2		
	A7F	100.0	1.00	93	2	2	34	0.0	0.0	71.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3		
	A10F	100.0	4.58	93	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	0.0	0.0	0.4		
	A10H	0.0	4.43	94	30	30	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	53.8	4.79	93	83	83	226	0.0	0.0	8.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	1.5	0.7	0.9
FRESB 2018-SB54 Arbor	A5F				0	0	14		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		5.4		
	A5H	0.0	7.82	93	17	17	83	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.25	90	1	1	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	6.30	93	6	6	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.48	95	21	21	53	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	
Total	47.3	6.11	94	45	45	182	0.0	60.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.4	13.6	6.5	0.5	
FRESB 2018-SB55 Basis, Capital One, CBRE, CPC, Grey- stone, Hunt, Pinna- cle, RED	A5F				0	0	24																					2.0		
	A5H	0.0	7.58	91	29	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	0.0	0.0	0.0	
	A7F				0	0	22			100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.1		
	A7H	0.0	6.45	92	6	6	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.72	91	30	30	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.1	
A10H	0.0	4.71	92	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	0.0	0.0	0.0		
Total	40.7	5.84	91	81	83	222	0.0	0.0	10.0	0.0	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	1.7	1.3	0.5	
FRESB 2018-SB56 Arbor, ReadyCap, Sabal	A5F				0	0	11																					4.9		
	A5H	14.9	7.32	90	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	0.0	0.0	0.0	
	A7F				0	0	10		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	6.48	91	4	4	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.73	92	66	67	140	0.0	0.0	25.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.5	4.7	2.3	0.4
A10H	0.0	4.48	92	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	0.0	0.0	0.0		
Total	65.9	5.05	92	97	98	226	0.0	0.0	17.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	3.1	1.5	0.4	
FRESB 2018-SB57 Arbor, Basis, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED	A5H	0.0	7.94	90	17	17	77	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	2.6		
	A7H	0.0	6.11	91	14	15	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.68	91	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	0.0	0.0	0.0	
	A10H	0.0	4.83	90	22	22	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	43.7	5.65	91	91	92	224	0.0	0.0	0.0	0.0	9.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	0.8	0.7

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025			2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT			
FRESB 2019-SB58 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.99	88	25	25	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	37.6	0.0	0.0	0.0	1.1	
	A7H	0.0	5.41	89	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	0.0	0.0	
	A10F	100.0	4.90	89	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	0.0	0.0	0.1	
	A10H	0.0	5.04	88	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	0.0	0.0	
	Total	40.7	5.68	89	106	106	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	0.0	0.0	0.0	0.0	11.0	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	7.82	87	24	24	83	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	
	A7F	100.0	4.55	87	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	0.0	0.0	
	A7H	0.0	5.65	87	13	13	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	
	A10F	100.0	5.00	87	39	41	77	0.0	19.5	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	7.1	3.5	1.7	0.2	
	A10H	0.0	4.81	87	21	22	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	38.2	5.75	87	99	102	244	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	1.4	0.6	0.6	
FRESB 2019-SB60 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.54	85	26	26	74	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	5.59	86	16	17	46	62.2	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	26.2	13.7	6.6	0.6	
	A10F	100.0	4.74	87	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	0.0	0.0	
	A10H	0.0	4.79	86	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	0.0	0.0	2.5	
	Total	22.1	5.80	86	93	94	226	16.1	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	5.6	2.8	1.4	0.7
FRESB 2019-SB61 Arbor, Basis, Capital One, CBRE, CPC, Greystone, Hunt, Orix, ReadyCap, RED, Sabal	A5F	100.0	4.14	85	3	3	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	
	A5H	0.0	7.60	85	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	0.0	0.0	
	A7F	100.0	4.94	85	1	4	28	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	48.5	19.4	8.5	0.6	
	A10F	100.0	4.46	86	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	0.0	0.0	
	A10H	0.0	4.81	85	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	0.0	0.0	
Total	48.7	5.41	85	89	92	223	12.8	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	4.4	2.1	1.0	0.3	
FRESB 2019-SB62 Arbor, Basis, Capital One, CBRE, CPC, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.57	85	18	19	47	30.4	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	10.8	5.4	2.4	0.2	
	A7F	100.0	4.80	83	1	1	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	4.76	84	15	16	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.84	85	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	0.0	0.0	
	A10H	0.0	4.82	85	37	37	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	
Total	39.6	5.30	85	114	116	210	6.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	1.0	0.5	0.2		
FRESB 2019-SB63 , Arbor, Capital One, CBRE, CPC, Greystone, Hunt, Orix, Pinnacle, ReadyCap, RED, Sabal	A5H	0.0	7.56	85	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	0.0	0.0	
	A7F	100.0	4.86	83	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	0.0	0.0	1.2	
	A7H	0.0	4.64	84	15	16	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.97	84	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	0.0	0.0	
	A10H	0.0	5.16	84	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	0.0	0.0	
Total	30.0	6.06	84	89	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	0.0	0.0	0.0	0.1	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026															2025		2024		Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2019-SB64 , Arbor, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5H	0.0	7.68	84	43	45	92	50.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.5	0.0	0.0	0.0	0.0	19.8	10.3	6.7	1.3	
	A10F	100.0	4.92	82	38	38	71	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	46.7	6.39	83	81	83	163	31.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.1	0.0	0.0	0.0	0.0	11.6	5.9	3.8	0.7	
FRESB 2019-SB65 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5F	100.0	4.44	86	2	2	28	0.0	0.0	0.0	93.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.7	19.8	0.7	
	A5H	0.0	7.75	82	36	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	0.0	0.0	0.0	
	A7H	0.0	4.37	83	9	9	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.67	81	20	20	38	0.0	51.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.4	11.2	5.7	0.9	
	A10H	0.0	4.88	82	35	35	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	22.7	5.76	82	102	103	217	0.0	14.1	0.0	6.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9	3.5	1.7	0.2	
FRESB 2019-SB66 , Arbor, Basis, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	7.74	80	38	38	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	24.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.3	
	A7F	100.0	4.70	81	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	4.55	81	12	12	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.63	80	35	35	48	0.0	0.0	0.0	0.0	0.0	0.0	13.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3	1.2	0.1	
	A10H	0.0	4.62	81	31	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	0.0	0.0	0.0	
	Total	38.4	5.50	80	125	126	219	0.0	0.0	0.0	0.0	0.0	4.0	0.0	0.0	0.0	7.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	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	80	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	100.0	0.0	0.0	0.0	0.0	2.6		
	A5H	0.0	5.58	79	42	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	0.0	0.0	0.0	
	A7H	0.0	4.24	79	13	14	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.54	79	30	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	0.0	0.0	0.0	
	A10H	0.0	4.52	79	23	23	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	26.6	4.97	79	110	114	195	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.5	0.0	0.0	0.0	0.0	0.2	
FRESB 2019-SB68 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5H	3.9	7.30	82	34	34	63	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	4.64	79	19	19	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	4.34	78	10	10	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.60	78	20	21	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	
	A10H	0.0	4.41	78	27	27	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	
	Total	34.5	5.63	80	110	111	194	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	
FRESB 2019-SB69 Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, Ready-Cap, Sabal	A5F	100.0	4.04	78	2	2	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.8	1.2		
	A5H	0.0	6.94	77	41	42	81	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	4.50	78	29	29	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	4.34	77	24	24	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	38.1	5.29	77	96	97	179	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.2	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026	2025												2024			Horizons						
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2020-SB70 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.95	77	26	26	61	0.0	41.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.7	8.2	4.0	0.5
	A10F	100.0	4.37	76	49	50	63	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.26	76	26	26	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
	Total	41.7	5.12	76	101	102	166	0.0	15.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.3	2.6	1.2	0.2
FRESB 2020-SB71 , Arbor, Basis, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.78	75	22	23	53	0.0	0.0	66.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.0	16.0	7.9	0.9
	A7F	100.0	3.88	76	20	20	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	0.3
	A10F	100.0	4.33	75	22	22	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.17	75	26	26	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	51.2	4.74	75	90	91	145	0.0	0.0	25.1	0.0	0.0	0.0	0.0	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.4	4.7	2.8	0.4	
FRESB 2020-SB72 Arbor, Berkadia, Capital One, CBRE, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	6.82	74	20	20	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.24	74	25	25	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	60.5	5.26	74	45	45	91	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB73 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.97	73	12	13	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.89	73	17	17	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	4.10	72	22	22	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	4.21	73	25	26	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	56.6	4.31	73	76	78	120	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	73	3	3	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.43	71	27	27	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.83	72	22	22	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.92	71	35	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	0.0	0.0	0.0	0.0
Total	43.2	4.37	71	87	88	147	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2020-SB75 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal	A5F				0	0	25										0.0	0.0	36.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.5
	A5H	0.0	5.29	71	38	38	54	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.92	70	26	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	0.0	0.0	0.0	0.0
	A10H	0.0	3.95	71	41	42	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	24.5	4.52	71	105	108	159	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	0.0	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)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026	2025												2024		Horizons												
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT									
FRESB 2020-SB76 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Hunt, Orix, Pin- nacle, ReadyCap, Sabal	A5F	100.0	3.56	70	4	4	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.9	0.4			
	A5H	0.0	5.39	71	33	34	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
	Total	9.6	5.22	71	37	38	68	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.1			
FRESB 2020-SB77 Arbor, Basis, Capi- tal One, CBRE, CPC Mortgage, Greys- tone, Orix, Pin- nacle, ReadyCap, Sabal	A5H	0.0	4.98	68	35	36	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
	A7F	100.0	3.86	70	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	0.0	0.0	0.0	0.0	0.0	0.0			
	A7H	0.0	3.42	69	50	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	12.1	4.13	69	98	101	139	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FRESB 2020-SB78 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Hunt, Orix, Pinn- acle, ReadyCap, Sa- bal	A5H	0.0	5.28	69	32	32	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
	A10F	100.0	3.65	68	31	31	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10H	0.0	3.77	69	50	50	63	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	25.1	4.29	69	113	113	153	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2020-SB79 Arbor, Basis, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, Ready- Cap, Sabal	A5H	0.0	5.23	67	38	38	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A7H	0.0	3.22	68	41	41	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.90	67	37	37	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	27.3	4.09	67	116	116	136	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2020-SB80 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	5.22	69	31	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.75	66	24	24	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	
	A10H	0.0	3.70	68	64	64	76	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	20.4	4.13	68	119	120	165	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	
FRESB 2020-SB81 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal	A5H	0.0	4.49	65	21	21	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.60	64	34	34	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.66	65	45	45	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	39.4	3.80	65	100	100	131	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024			Horizons						
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	3.50	66	2	3	36	99.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49.1	12.9	3.6	0.4	
	A7F	100.0	3.63	64	16	16	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	3.51	65	26	26	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.41	63	61	61	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	73.7	3.47	64	105	106	169	7.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	1.1	0.5	0.1		
FRESB 2021-SB83 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.49	62	5	5	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.51	62	72	72	78	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	3.40	62	32	32	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	70.9	3.47	62	109	109	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	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	4.50	62	19	19	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.31	62	54	54	67	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	3.33	61	35	35	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	48.8	3.52	62	108	108	142	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	3.92	61	19	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	0.0	0.0	0.0	0.0	
	A7H	0.0	3.04	61	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.51	61	34	34	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.37	60	49	49	58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	26.2	3.43	61	125	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	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB86 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Hunt, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	4.19	61	12	12	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.45	60	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	0.0	0.0	0.0	0.0	
	A10H	0.0	3.35	60	67	67	76	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
	Total	39.3	3.47	60	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2025														2024		Horizons													
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	3.53	60	16	17	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.48	59	20	20	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.44	59	44	44	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.40	59	45	45	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	55.0	3.45	59	125	126	155	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	3.41	60	16	18	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	3.47	58	21	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.54	58	63	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	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	58	36	36	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	52.8	3.46	58	136	140	167	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	57	24	24	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.32	57	32	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.44	57	48	48	52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.37	57	36	36	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	58.7	3.37	57	140	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB90 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.31	57	27	28	37	0.0	0.0	0.0	0.0	0.0	58.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	3.28	57	38	38	44	0.0	0.0	28.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.28	57	38	38	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.41	56	30	30	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	52.6	3.31	57	133	134	153	0.0	0.0	9.7	0.0	0.0	19.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FRESB 2021-SB91 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.37	55	30	30	35	0.0	22.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.54	55	31	31	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.48	56	42	42	47	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.65	55	32	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	54.7	3.51	55	135	135	151	0.0	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT		
FRESB 2021-SB92 Arbor, Basis, Berka- dia, Capital One, CBRE, Greystone, Hunt, Orix, Pinna- cle, ReadyCap, Sa- bal, Walker & Dun- lop	A5F	100.0	3.50	55	17	17	26	0.0	77.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.6	21.3	10.7	2.3
	A5H	0.0	3.08	54	31	31	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.45	55	26	26	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.59	56	37	37	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	49.4	3.41	55	111	111	135	0.0	22.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0	4.0	2.0	0.4
FRESB 2021-SB93 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	53	47	47	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.31	53	28	28	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.70	54	62	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	0.0	0.0
	Total	63.0	3.37	53	137	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	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025														2024			Horizons					
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2022-SB94 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.21	52	25	25	33	0.0	20.8	0.0	52.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	15.2	7.4	2.8	
	A5H	0.0	3.10	52	44	44	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.37	52	34	34	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.50	52	31	31	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	42.8	3.29	52	134	134	152	0.0	4.0	0.0	12.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	2.9	1.4	0.6		
FRESB 2022-SB95 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.04	51	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	0.0	0.0	0.0	0.0
	A7F	100.0	3.29	52	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	0.0	0.0	0.0	0.0
	A10H	0.0	3.49	52	52	52	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	22.4	3.27	52	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	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	50	48	49	52	29.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.9	5.6	2.8	0.7		
	A7F	100.0	3.44	50	52	52	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	3.67	50	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	0.0	0.0	0.0	0.0
	Total	68.6	3.43	50	158	159	169	10.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6	1.8	0.9	0.2		
FRESB 2022-SB97 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.26	49	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	0.0	0.0	0.0	0.0
	A5H	0.0	3.19	50	33	33	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.35	49	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.40	50	43	43	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	48.9	3.30	50	149	149	160	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	47	49	49	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7H	0.0	3.35	48	24	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	0.0	0.0	0.0	0.0
	A10F	100.0	3.66	48	61	61	64	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	41.4	3.41	48	134	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	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	47	41	41	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A7F	100.0	3.44	47	53	53	55	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.57	47	57	57	57	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	34.8	3.43	47	151	151	154	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024			Horizons										
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	45	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.47	46	30	30	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.4	27.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	
	A10F	100.0	3.65	46	37	37	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10H	0.0	3.58	46	48	48	48	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	44.7	3.48	46	149	149	154	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.4	7.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	
FRESB 2022-SB101 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.55	48	22	22	24	0.0	0.0	0.0	20.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5		
	A5H	0.0	3.22	46	18	18	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	3.51	47	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7H	0.0	3.46	46	33	33	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	3.76	46	22	22	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	55.0	3.49	47	117	117	127	0.0	0.0	0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	
FRESB 2022-SB102 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5H	0.0	3.44	45	35	36	36	31.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9		
	A7F	100.0	3.54	45	38	38	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A7H	0.0	3.58	45	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10F	100.0	3.82	44	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	61.2	3.60	45	131	132	137	8.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2		
FRESB 2022-SB103 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	3.71	44	16	16	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A5H	0.0	3.71	43	34	37	39	66.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4		
	A7F	100.0	3.94	44	27	27	38	0.0	0.0	0.0	97.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4		
	A10H	0.0	3.64	45	34	34	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	44.1	3.75	44	111	114	131	23.8	0.0	0.0	67.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.1		
FRESB 2022-SB104 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	4.08	43	33	33	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A5H	0.0	4.30	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10F	100.0	4.39	43	33	33	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10H	0.0	3.96	44	37	37	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	49.5	4.19	43	140	140	149	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025														2024			Horizons													
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	39	32	32	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.13	39	31	31	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.12	40	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A10F	100.0	5.51	39	16	16	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	39	104	104	107	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2023-SB106 Arbor, Basis, Berkadia, Capital One, CBRE, CPC Mortgage, Greystone, Lument Capital, Orix, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.28	37	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A5H	0.0	5.10	37	19	19	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	37	20	20	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	38	23	23	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	37	92	92	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2023-SB107 Arbor, Basis, Berkadia, Capital One, CBRE, Greystone, Lument Capital, Pinnacle, ReadyCap, Sabal, Walker & Dunlop	A5F	100.0	5.32	33	32	32	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A5H	0.0	5.28	32	16	16	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.52	33	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10H	0.0	5.25	33	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	65.5	5.35	33	96	96	99	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	32	28	28	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A5H	0.0	5.49	32	19	19	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A7F	100.0	5.52	32	25	25	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	5.58	32	24	24	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	80.3	5.50	32	96	96	100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	32	39	39	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A7F	100.0	5.56	31	13	13	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	32	17	17	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	38	18	18	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	33	87	87	97	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024		Horizons							
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT							
FRESB 2023-SB110 Arbor, Basis, Berka- dia, Capital One, CBRE, CPC Mort- gage, Greystone, Lument Capital, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.74	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	A5H	0.0	5.72	30	13	14	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A7H	0.0	5.39	34	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10F	100.0	5.69	31	13	13	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	61.8	5.65	32	73	74	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRESB 2023-SB111 Arbor, Basis, Berka- dia, CBRE, CPC Mortgage, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	5.89	30	25	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	0.0	0.0	0.0	0.0	0.0		
	A7F	100.0	5.73	30	15	15	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10F	100.0	5.69	30	15	15	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	A10H	0.0	5.69	31	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	Total	76.3	5.77	30	73	74	78	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons																	
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	29	26	26	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	29	21	21	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	28	19	19	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	28	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	77.6	6.05	29	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	0.0	0.0	0.0	0.0	0.0	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	6.15	28	41	41	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	27	14	14	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	6.67	26	10	10	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	79.7	6.24	27	65	65	73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	25	42	42	46	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	24	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	A10F	100.0	6.40	22	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	24	83	83	87	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	23	49	49	50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	20	22	22	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	20	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	22	88	88	90	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	21	58	58	60	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	18	21	21	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	18	18	18	18	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total	100.0	6.50	20	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2025												2024		Horizons											
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT							
FRESB 2024-SB117	A5F	100.0	6.42	19	42	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Arbor, Berkadia,	A7F	100.0	5.95	17	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
CBRE, Greystone,	A10F	100.0	5.95	16	14	14	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Lument Capital,	Total	100.0	6.21	18	73	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Pinnacle, Ready-																																	
Cap, Regions Bank,																																	
Walker & Dunlop																																	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 2025														2024		Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	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	16	40	40	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0
	A7F	100.0	5.91	16	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
	A10F	100.0	5.91	15	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
	Total	100.0	5.94	16	86	86	88	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0
FRESB 2025-SB119 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.71	15	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	
	A7F	100.0	5.55	16	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	
	A10F	100.0	5.60	14	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	
	Total	100.0	5.63	15	87	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	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	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	0.0	0.0	
	A7F	100.0	5.40	15	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
	A10F	100.0	5.49	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	0.0	0.0	
	Total	100.0	5.56	14	84	84	85	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
FRESB 2025-SB121 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	13	35	35	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
	A7F	100.0	5.58	13	30	30	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
	A10F	100.0	5.76	13	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
	Total	100.0	5.80	13	96	96	96	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
FRESB 2025-SB122 Arbor, Berkadia, CBRE, Greystone, Lument Capital, Pinnacle, Ready- Cap, Regions Bank, Walker & Dunlop	A5F	100.0	5.88	12	34	34	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
	A7F	100.0	5.95	12	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
	A10F	100.0	6.16	12	31	31	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
	Total	100.0	5.98	12	85	85	85	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
FRESB 2025-SB123 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	A5F	100.0	6.02	11	38	38	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
	A7F	100.0	5.94	12	20	20	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
	A10F	100.0	6.09	12	28	28	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	
	Total	100.0	6.03	12	86	86	86	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

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

Source: Intex, Santander US Capital Markets

FRESB Deal Prepayments—CDR (Involuntary)

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2025												2024		Horizons								
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FRESB 2026-SB126 Arbor, Basis, Berka- dia, CBRE, Grey- stone, Lument Capital, Pinnacle, ReadyCap, Regions Bank, Walker & Dunlop	Group 1	100.0	5.95	4	37	37	37	0.0																						0.0
	Group 2	100.0	5.99	4	27	27	27	0.0																						0.0
	Group 3	100.0	6.05	4	37	37	37	0.0																						0.0
	Total	100.0	5.99	4	101	101	101	0.0																						0.0

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Life
≤2016	0.7	7.1	12.3	15.6	21.0	32.2	24.6	10.4	9.4	21.3	74.3	0.0	14.1
2017	1.4	5.6	11.8	12.7	25.8	22.0	6.2	7.7	13.1	8.4			11.5
2018	0.8	7.1	11.9	19.2	17.1	8.2	10.5	17.4	0.0				11.1
2019	1.4	5.7	17.9	10.2	6.3	8.9	11.6	22.4					9.0
2020	2.4	8.4	5.4	2.6	5.4	13.0	0.0						5.8
2021	1.5	4.3	2.6	3.3	5.2	19.5							3.3
2022	0.0	0.6	1.8	4.8	2.9								1.7
2023	0.1	3.0	5.0	0.0									2.5
2024	0.9	2.5	9.5										1.6
2025	0.6	0.0											0.6
Average	1.1	5.6	9.7	10.7	14.5	16.6	12.5	11.6	11.1	21.1	74.3	0.0	9.0

SB3 and SB8 are not representative and excluded

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Life
≤2016	0.0	0.0	0.0	0.1	0.2	0.4	0.1	0.3	1.7	0.5	29.3	0.0	0.2
2017	0.0	0.0	0.1	0.2	0.3	1.0	0.6	0.8	1.4	8.4			0.3
2018	0.0	0.1	0.5	0.9	0.8	0.3	0.3	2.7	0.0				0.5
2019	0.2	0.0	0.2	0.0	0.5	0.6	1.2	6.3					0.3
2020	0.0	0.0	0.1	0.0	0.0	0.2	0.0						0.0
2021	0.0	0.0	0.1	0.0	1.0	0.0							0.2
2022	0.0	0.0	0.0	2.0	0.0								0.4
2023	0.0	0.0	0.0	0.0									0.0
2024	0.0	0.0	0.0										0.0
2025	0.0	0.0											0.0
Average	0.0	0.0	0.1	0.4	0.4	0.5	0.5	1.3	1.6	0.7	29.3	0.0	0.3

SB3 and SB8 are not representative and excluded

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Life
≤2016	0.7	7.0	12.3	15.6	20.9	31.9	24.6	10.1	7.8	20.9	62.6	0.0	13.9
2017	1.4	5.6	11.8	12.6	25.6	21.2	5.6	7.0	11.8	0.0			11.2
2018	0.8	7.0	11.5	18.5	16.4	8.0	10.3	15.0	0.0				10.6
2019	1.2	5.7	17.7	10.2	5.9	8.4	10.5	17.1					8.7
2020	2.4	8.4	5.4	2.6	5.4	12.8	0.0						5.8
2021	1.5	4.3	2.5	3.3	4.3	19.5							3.2
2022	0.0	0.6	1.8	2.9	2.9								1.3
2023	0.1	3.0	5.0	0.0									2.5
2024	0.9	2.5	9.5										1.6
2025	0.6	0.0											0.6
Average	1.1	5.6	9.6	10.4	14.1	16.1	12.0	10.4	9.7	20.6	62.6	0.0	8.8

SB3 and SB8 are not representative and excluded

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	66.9	0.0			22.0
2019	1.3	11.5	27.3	16.0	24.2	53.1	8.0	0.0				17.7
2020	1.2	7.8	5.1	2.1	20.9	95.8	0.0					13.3
2021	3.3	1.6	6.0	7.9	28.8	66.8						7.8
2022	0.0	1.4	3.7	4.8	0.0							2.5
2023	0.2	3.5	5.8	0.0								3.0
2024	1.4	3.6	11.6									2.5
2025	1.4	0.0										1.3
Average	1.4	6.2	10.8	11.4	35.6	77.5	10.7	36.1	18.2	0.0		10.8

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	19.3	27.1	16.0
2017	2.6	5.2	13.7	13.6	29.7	37.9	6.9	9.8	17.8	22.4		14.1
2018	0.7	8.8	12.4	25.8	29.9	14.1	13.2	19.6	0.0			14.5
2019	2.0	7.3	18.9	12.5	5.9	9.6	15.5	0.0				10.2
2020	6.2	10.3	5.3	2.7	5.6	14.7	0.0					7.1
2021	1.2	7.0	3.3	6.5	6.5	64.6						5.0
2022	0.0	0.5	1.3	4.8	0.0							1.5
2023	0.0	6.1	4.2	0.0								3.6
Average	1.9	7.1	11.3	13.6	19.4	23.4	13.0	12.4	18.6	19.4	27.1	11.5

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤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	0.0			19.9
2019	1.3	11.5	27.3	16.0	24.2	39.6	0.0	0.0				16.8
2020	1.2	7.8	5.1	2.1	20.9	95.2	0.0					13.1
2021	3.3	1.6	5.0	7.9	20.6	66.8						6.4
2022	0.0	1.4	3.7	4.3	0.0							2.4
2023	0.2	3.5	5.8	0.0								3.0
2024	1.4	3.6	11.6									2.5
2025	1.4	0.0										1.3
Average	1.4	6.2	10.5	10.8	34.2	72.2	5.5	0.0	0.0	0.0		10.2

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	18.9	27.1	15.8
2017	2.6	5.2	13.7	13.3	29.4	37.2	5.3	8.9	14.8	0.0		13.7
2018	0.7	8.7	11.4	24.6	27.9	14.1	12.4	18.1	0.0			13.8
2019	1.5	7.3	18.9	12.5	5.9	9.5	13.4	0.0				9.9
2020	6.2	10.3	5.3	2.7	5.6	14.7	0.0					7.1
2021	1.2	7.0	3.3	6.5	5.4	64.6						4.9
2022	0.0	0.5	1.3	3.3	0.0							1.2
2023	0.0	6.1	4.2	0.0								3.6
Average	1.8	7.1	11.1	13.2	18.8	23.2	11.7	11.6	15.4	18.3	27.1	11.2

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	66.9	0.0			2.6
2019	0.0	0.0	0.0	0.0	0.0	21.6	8.0	0.0				1.2
2020	0.0	0.0	0.0	0.0	0.0	10.5	0.0					0.3
2021	0.0	0.0	1.1	0.0	10.1	0.0						1.4
2022	0.0	0.0	0.0	0.5	0.0							0.1
2023	0.0	0.0	0.0	0.0								0.0
2024	0.0	0.0	0.0									0.0
2025	0.0	0.0										0.0
Average	0.0	0.0	0.3	0.6	2.0	17.5	5.5	36.1	18.2	0.0		0.7

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.0	0.0	0.0	0.6	0.2	0.0	0.0	4.3	0.5	0.0	0.2
2017	0.0	0.0	0.0	0.3	0.4	1.0	1.6	1.0	3.5	22.4		0.4
2018	0.0	0.2	1.1	1.5	2.6	0.0	1.0	1.7	0.0			0.9
2019	0.5	0.0	0.0	0.0	0.0	0.2	2.3	0.0				0.3
2020	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0	1.2	0.0						0.1
2022	0.0	0.0	0.0	1.5	0.0							0.3
2023	0.0	0.0	0.0	0.0								0.0
Average	0.1	0.0	0.2	0.4	0.7	0.3	1.4	0.9	3.8	1.4	0.0	0.4

Source: Intex, Santander US Capital Markets

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤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	75.3				13.9
2019	4.4	9.0	20.8	8.9	9.7	7.1	25.0	0.0				11.3
2020	2.3	14.1	17.6	4.3	0.0	6.4	0.0					8.3
2021	0.9	6.3	2.1	1.7	3.5	0.0						3.0
2022	0.0	0.0	1.1	9.8	0.0							2.4
2023	0.0	1.9	3.6	0.0								1.7
2024	0.8	0.0	0.0									0.5
2025	0.0	0.0										0.0
Average	1.0	5.0	10.6	12.2	14.4	12.2	37.0	79.4				9.5

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	23.7	0.0	15.0
2017	1.1	5.3	10.7	12.7	21.5	5.0	3.7	12.6	21.7	0.0		9.7
2018	0.0	10.8	11.9	13.0	9.9	8.2	8.7	36.8	0.0			10.9
2019	0.8	10.6	21.3	4.6	8.0	9.1	9.5	97.7				10.2
2020	0.0	6.6	4.4	2.2	2.7	4.3	0.0					3.5
2021	1.9	1.9	2.8	3.8	2.7	0.0						2.7
2022	0.0	0.0	3.3	2.7	15.9							1.7
2023	0.0	0.0	0.0									0.0
Average	0.5	6.9	9.3	7.4	9.2	11.9	11.8	30.0	19.1	23.0	0.0	8.3

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	56.5				13.1
2019	4.4	9.0	20.2	8.9	9.7	6.5	25.0	0.0				11.2
2020	2.3	14.1	17.6	4.3	0.0	6.4	0.0					8.3
2021	0.9	6.3	2.1	1.7	3.5	0.0						3.0
2022	0.0	0.0	1.1	3.7	0.0							1.1
2023	0.0	1.9	3.6	0.0								1.7
2024	0.8	0.0	0.0									0.5
2025	0.0	0.0										0.0
Average	1.0	5.0	10.5	10.4	14.4	12.1	37.0	61.0				9.0

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	23.7	0.0	15.0
2017	1.1	5.3	10.7	12.7	21.5	5.0	3.7	12.6	21.7	0.0		9.7
2018	0.0	10.8	11.4	12.9	9.9	8.2	8.7	36.8	0.0			10.8
2019	0.8	10.6	21.3	4.6	8.0	9.1	9.5	93.1				10.1
2020	0.0	6.6	4.4	2.2	2.7	4.3	0.0					3.5
2021	1.9	1.9	2.8	3.8	1.4	0.0						2.5
2022	0.0	0.0	3.3	2.7	15.9							1.7
2023	0.0	0.0	0.0									0.0
Average	0.5	6.9	9.2	7.4	9.0	11.9	11.8	29.3	19.1	23.0	0.0	8.2

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤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	41.1				1.0
2019	0.0	0.0	0.7	0.0	0.0	0.6	0.0	0.0				0.2
2020	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2022	0.0	0.0	0.0	6.3	0.0							1.4
2023	0.0	0.0	0.0	0.0								0.0
2024	0.0	0.0	0.0									0.0
2025	0.0	0.0										0.0
Average	0.0	0.0	0.1	2.1	0.0	0.2	0.0	44.6				0.5

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤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	0.0	0.0	0.0	0.0	0.0	0.0		0.0
2018	0.0	0.0	0.6	0.1	0.0	0.0	0.0	0.0	0.0			0.1
2019	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.2				0.2
2020	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0	1.4	0.0						0.2
2022	0.0	0.0	0.0	0.0	0.0							0.0
2023	0.0	0.0	0.0									0.0
Average	0.0	0.0	0.1	0.0	0.2	0.0	0.0	1.0	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	23.0	99.2	10.6
2017	0.5	6.2	8.4	11.5	21.5	13.2	4.0	6.3	10.5	0.0		9.1
2018	0.6	4.9	10.3	17.3	10.9	6.0	6.3	9.5	0.0			8.4
2019	0.8	2.8	16.2	10.4	3.5	6.9	9.9	0.0				7.3
2020	1.1	5.3	5.3	2.9	3.4	2.7	0.0					3.6
2021	1.5	2.7	2.1	1.2	3.7	0.0						2.2
2022	0.0	1.9	0.6	1.2	0.0							1.0
2023	0.0	1.2	7.0	0.0								2.3
2024	0.3	2.4	0.0									1.1
2025	0.0	0.0										0.0
Average	0.7	4.4	8.2	9.8	11.4	9.8	7.9	6.9	8.1	22.5	99.2	7.2

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.2	3.2	12.5	5.9	9.3	29.4	20.7	18.7	1.3	30.9	92.3	11.4
2017	0.0	2.5	10.5	9.2	13.5	12.5	4.6	4.1	10.6	0.0		7.4
2018	0.6	1.8	11.2	10.2	6.0	3.8	7.2	3.2	0.0			5.8
2019	0.2	1.2	13.9	7.3	6.0	7.9	3.5	0.0				6.0
2020	0.0	10.9	3.8	2.2	2.7	5.1	0.0					4.4
2021	1.3	4.5	1.4	1.9	1.3	0.0						2.2
2022	0.0	0.0	2.6	1.7	0.0							1.1
2023	0.0	1.2	0.0									0.5
Average	0.4	3.5	7.6	5.3	5.4	9.1	7.0	6.3	7.0	29.7	92.3	5.2

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.9	5.2	8.7	13.8	15.7	18.5	17.9	4.3	4.2	23.0	96.4	10.4
2017	0.5	6.2	8.3	11.4	21.3	12.1	3.8	5.9	9.8	0.0		8.9
2018	0.6	4.9	10.1	17.3	10.6	5.8	6.2	8.4	0.0			8.3
2019	0.8	2.8	15.9	10.4	3.4	6.4	9.1	0.0				7.1
2020	1.1	5.3	5.1	2.9	3.4	2.7	0.0					3.6
2021	1.5	2.7	2.1	1.2	3.7	0.0						2.2
2022	0.0	1.9	0.6	1.2	0.0							1.0
2023	0.0	1.2	7.0	0.0								2.3
2024	0.3	2.4	0.0									1.1
2025	0.0	0.0										0.0
Average	0.7	4.4	8.1	9.8	11.2	9.3	7.7	6.3	7.4	22.5	96.4	7.0

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.2	2.3	12.5	5.9	9.3	29.0	20.7	18.7	1.3	28.7	92.3	11.2
2017	0.0	2.5	10.5	9.2	13.0	12.5	4.6	4.1	10.6	0.0		7.4
2018	0.6	1.8	11.2	9.6	5.6	3.8	7.2	3.2	0.0			5.7
2019	0.2	1.2	13.4	7.3	3.8	7.4	3.5	0.0				5.6
2020	0.0	10.9	3.8	2.2	2.7	5.1	0.0					4.4
2021	1.3	4.5	1.4	1.8	1.3	0.0						2.2
2022	0.0	0.0	2.6	1.7	0.0							1.1
2023	0.0	1.2	0.0									0.5
Average	0.4	3.5	7.5	5.2	4.7	8.9	7.0	6.3	7.0	27.6	92.3	5.1

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.8	0.0	67.4	0.1
2017	0.0	0.0	0.1	0.1	0.2	1.2	0.3	0.5	0.8	0.0		0.3
2018	0.0	0.0	0.2	0.0	0.2	0.2	0.1	1.2	0.0			0.2
2019	0.0	0.0	0.3	0.0	0.2	0.5	0.9	0.0				0.2
2020	0.0	0.0	0.2	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0	0.0	0.0						0.0
2022	0.0	0.0	0.0	0.0	0.0							0.0
2023	0.0	0.0	0.0	0.0								0.0
2024	0.0	0.0	0.0									0.0
2025	0.0	0.0										0.0
Average	0.0	0.0	0.1	0.0	0.1	0.6	0.3	0.6	0.8	0.0	67.4	0.2

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	3.0	0.0	0.3
2017	0.0	0.0	0.0	0.0	0.5	0.0	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	0.0			0.2
2019	0.0	0.0	0.6	0.0	2.2	0.4	0.0	0.0				0.5
2020	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.1	0.0	0.0						0.0
2022	0.0	0.0	0.0	0.0	0.0							0.0
2023	0.0	0.0	0.0									0.0
Average	0.0	0.1	0.1	0.1	0.7	0.2	0.0	0.0	0.0	2.8	0.0	0.2

Source: Intex, Santander US Capital Markets



Santander US Capital Markets LLC

FHMS K-F Floater Deal Prepayments

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons															
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT													
FHMS K-F01	All Collat				0	0	80																															39.4	
FHMS K-F02	All Collat				0	0	87																															41.8	
FHMS K-F03	All Collat				0	0	85																															34.0	
FHMS K-F04	All Collat				0	0	79																															37.1	
FHMS K-F05	All Collat				0	0	88																															31.2	
FHMS K-F06	All Collat				0	0	66																															28.4	
FHMS K-F07	All Collat				0	0	40																															24.8	
FHMS K-F08	All Collat				0	0	73																															29.8	
FHMS K-F09	All Collat				0	0	80																															33.5	
FHMS K-F10	All Collat				0	0	76																															34.2	
FHMS K-F11	All Collat				0	0	78																															34.5	
FHMS K-F12	All Collat	0.0	6.20	127	1	1	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.8		
FHMS K-F13	All Collat				0	0	48						100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.9		
FHMS K-F14	All Collat				0	0	83																															36.4	
FHMS K-F15	All Collat				0	0	67																															31.4	
FHMS K-F16	All Collat				0	0	69						100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.4		
FHMS K-F17	All Collat				0	0	56																															35.4	
FHMS K-F18	All Collat	0.0	5.85	118	1	1	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.4		
FHMS K-F19	All Collat				0	0	66																															32.4	
FHMS K-F20	All Collat				0	0	48																															38.6	
FHMS K-F21	All Collat				0	0	83		100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	85.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.1			
FHMS K-F22	All Collat				0	0	58																															34.3	
FHMS K-F23	All Collat				0	0	49																															37.0	
FHMS K-F24	All Collat				0	0	50										100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.4		
FHMS K-F25	All Collat	0.0	6.03	113	4	4	70	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.5	81.9	51.6	29.7		
FHMS K-F26	All Collat	0.0	4.90	112	1	1	21	2.2	0.0	2.2	1.7	0.9	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.5	
FHMS K-F27	All Collat				0	0	55																															27.0	
FHMS K-F28	All Collat				0	0	61																															36.0	
FHMS K-F29	All Collat				0	0	54																															31.2	
FHMS K-F30	All Collat	0.0	6.34	111	2	2	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.0		
FHMS K-F31	All Collat	0.0	4.50	107	1	1	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.5		
FHMS K-F32	All Collat				0	0	58																															34.0	
FHMS K-F33	All Collat	0.0	5.80	104	3	3	58	0.0	85.9	0.0	0.0	0.0	92.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.9		
FHMS K-F34	All Collat				0	0	48																															29.3	
FHMS K-F35	All Collat				0	0	54																															30.2	
FHMS K-F36	All Collat				0	0	50																															25.3	
FHMS K-F37	All Collat	0.0	5.87	103	4	4	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.1	
FHMS K-F38	All Collat	0.0	6.59	102	1	1	49	0.0	0.0	0.0	0.0	0.0	0.0	5.8	0.0	94.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.3	
FHMS K-F39	All Collat				0	0	42																																27.5
FHMS K-F40	All Collat	0.0	6.16	100	3	3	46	0.0	0.0	0.0	0.0	96.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.6	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026	2025												2024			Horizons				
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT		
FHMS K-F41	All Collat	0.0	6.14	99	1	1	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.2
FHMS K-F42	All Collat				0	0	58															100.0					27.3	
FHMS K-F43	All Collat	0.0	5.69	98	5	5	42	0.0	0.0	0.0	87.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.3	
FHMS K-F44	All Collat	0.0	6.51	97	1	1	74	0.0	0.0	0.0	100.0	0.7	1.9	0.0	0.0	100.0	0.0	0.0	89.5	100.0	70.3	38.5	0.0	86.2	95.0	30.8		
FHMS K-F45	All Collat	0.0	5.90	96	2	2	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	99.8	0.0	100.0	0.0	0.0	0.0	0.0	85.3	27.7		
FHMS K-F46	All Collat	0.0	6.21	97	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				29.5		
FHMS K-F48	All Collat	0.0	5.40	93	4	4	43	0.0	0.0	0.0	91.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.1		
FHMS K-F49	All Collat	0.0	6.48	92	1	1	55	0.0	0.0	0.0	0.0	0.0	0.0	100.0	99.1	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	97.4	27.6		
FHMS K-F50	All Collat	0.0	5.52	92	6	6	49	0.0	0.0	0.0	0.0	99.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.7			
FHMS K-F51	All Collat				0	0	42										100.0	0.0	0.0	0.0	0.0	0.0				31.8		
FHMS K-F52	All Collat	0.0	5.67	90	2	3	36	97.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.6	41.4	27.2		
FHMS K-F53	All Collat	0.0	6.01	89	1	1	47	0.0	0.0	100.0	100.0	99.8	20.3	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.9	99.0	26.0		
FHMS K-F54	All Collat	0.0	5.59	88	6	6	41	0.0	0.0	0.0	82.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	96.3	0.0	20.1			
FHMS K-F55	All Collat				0	0	40					100.0	59.5	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.4			
FHMS K-F56	All Collat	0.0	5.47	87	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	15.8			
FHMS K-F57	All Collat	0.0	5.49	87	5	5	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	94.2	0.0	0.0	0.0	0.0	64.1	0.0	22.5	20.4			
FHMS K-F58	All Collat				0	0	41			100.0	96.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.5			
FHMS K-F59	All Collat	0.0	5.45	85	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	14.2			
FHMS K-F60	All Collat	0.0	5.39	84	2	2	45	0.0	90.6	77.2	0.0	55.5	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	73.6	52.2	22.8		
FHMS K-F61	All Collat	0.0	5.47	84	7	8	33	50.3	0.0	0.0	62.9	0.0	0.0	84.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.4	24.2	15.5		
FHMS K-F62	All Collat	0.0	5.45	83	3	3	37	0.0	0.0	89.3	93.7	98.9	50.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	54.8	84.6	24.7		
FHMS K-F63	All Collat	0.0	5.60	82	13	13	36	0.0	70.8	45.9	0.0	0.0	0.0	0.0	0.0	0.0	8.4	0.0	0.0	0.0	0.0	0.0	46.5	25.8	11.1			
FHMS K-F64	All Collat	0.0	5.35	81	3	3	26	0.0	0.0	0.0	0.0	0.0	0.0	38.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9	25.1		
FHMS K-F65	All Collat	0.0	5.45	80	5	5	26	0.0	0.0	0.0	92.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.8	16.9		
FHMS K-F66	All Collat	0.0	5.41	79	4	5	30	59.5	0.0	0.0	0.0	49.7	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	25.4	22.9	19.9			
FHMS K-F67	All Collat	0.0	5.54	79	7	7	21	0.0	0.0	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.3	14.2			
FHMS K-F68	All Collat	0.0	5.36	80	4	4	29	0.0	0.0	0.0	0.0	91.1	0.0	0.0	0.0	84.9	0.0	0.0	0.0	94.4	0.0	0.0	0.0	34.5	21.4			
FHMS K-F69	All Collat	0.0	5.75	78	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	24.1			
FHMS K-F70	All Collat	0.0	5.64	78	4	4	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	90.2	95.7	0.0	0.0	0.0	0.0	0.0	42.7	25.1			
FHMS K-F71	All Collat	0.0	5.63	77	16	16	34	0.0	0.0	0.0	0.0	0.0	0.0	83.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.2	9.6			
FHMS K-F72	All Collat	0.0	5.75	83	1	2	27	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	0.0	95.9	77.5	25.9			
FHMS K-F73	All Collat	11.9	5.49	79	14	14	38	0.0	0.0	0.0	0.0	10.2	0.0	58.2	0.0	0.0	40.1	0.0	0.0	0.0	0.0	0.0	0.0	1.8	11.9	11.8		
FHMS K-F74	All Collat	0.0	5.95	73	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	31.5			
FHMS K-F75	All Collat	0.0	6.05	74	5	5	32	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	88.1	58.1	23.0			
FHMS K-F76	All Collat	0.0	5.88	74	9	9	39	0.0	96.1	0.0	54.5	47.0	0.0	0.0	89.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.8	52.1	18.3			
FHMS K-F77	All Collat	0.0	5.74	73	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	21.0			
FHMS K-F78	All Collat	0.0	5.74	73	8	8	33	0.0	0.0	0.0	0.0	60.2	0.0	12.0	0.0	5.4	61.5	0.0	0.0	0.0	13.7	0.0	14.5	16.1	12.0			
FHMS K-F79	All Collat	0.0	5.97	71	12	12	37	0.0	75.5	63.5	0.0	0.0	0.0	0.0	12.1	0.0	0.0	0.0	0.0	0.0	0.0	56.3	32.1	17.9	12.8			
FHMS K-F80	All Collat	0.0	5.89	70	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	97.7	0.0	0.0	0.0	21.3			

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025				2024		Horizons								
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT										
FHMS K-F81	All Collat	0.0	5.91	70	7	7	42	0.0	0.0	0.0	71.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.8	9.6	29.6	
FHMS K-F82	All Collat	0.0	5.82	69	10	10	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.1		
FHMS K-F83	All Collat	0.0	6.13	69	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	77.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3	26.9		
FHMS K-F84	All Collat	0.0	5.98	68	2	2	36	0.0	95.3	0.0	0.0	0.0	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.9	38.0	28.7		
FHMS K-F85	All Collat	0.0	6.66	67	3	3	40	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.2	57.6	44.1	
FHMS K-F86	All Collat	0.0	6.17	68	2	2	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.9		
FHMS K-F87	All Collat	0.0	6.83	66	2	2	49	0.0	0.0	0.0	0.0	98.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	0.0	0.0	0.0	0.0	0.0	0.0	55.6	29.7	32.9	
FHMS K-F88	All Collat	0.0	6.44	66	6	6	23	0.0	0.0	80.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.3	23.5	12.2	22.2	
FHMS K-F89	All Collat	0.0	6.41	66	5	5	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4		
FHMS K-F90	All Collat	0.0	6.27	65	6	6	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.0	20.4		
FHMS K-F91	All Collat	0.0	6.51	65	12	12	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.4		
FHMS K-F92	All Collat	0.0	6.32	64	5	5	45	0.0	0.0	0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.9	39.9	29.2	
FHMS K-F93	All Collat	0.0	6.48	64	8	8	43	0.0	95.1	0.0	0.0	0.0	0.0	92.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.8	41.1	32.7	
FHMS K-F94	All Collat	0.0	6.35	64	15	15	45	0.0	0.0	35.1	65.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.6	22.3	11.5	20.9
FHMS K-F95	Group 1	0.0	6.48	64	11	11	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.3		
FHMS K-F95	Group 2	0.0	6.16	64	3	3	16	0.0	0.0	0.0	0.0	87.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.6	15.7	20.6	
FHMS K-F95	Total	0.0	6.29	64	14	14	38	0.0	0.0	0.0	0.0	72.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.7	10.0	21.4	
FHMS K-F96	Group 1	0.0	6.36	63	4	4	21	0.0	0.0	0.0	99.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.8	37.7	27.9	
FHMS K-F96	Group 2	0.0	6.46	63	3	3	28	0.0	0.0	0.0	98.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.3	28.4	31.2	
FHMS K-F96	Total	0.0	6.41	63	7	7	49	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.7	33.6	30.0	
FHMS K-F97	Group 1				0	0	8																	100.0											37.9	
FHMS K-F97	Group 2	0.0	6.46	63	5	5	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.7		
FHMS K-F97	Total				0	0	37																	54.6											26.7	
FHMS K-F98	Group 1	0.0	6.43	62	2	2	6	0.0	91.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.5	32.6	17.5	13.1	
FHMS K-F98	Group 2	0.0	6.21	62	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.3	
FHMS K-F98	Total	0.0	6.24	62	11	11	31	0.0	33.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.8	6.6	3.3	15.0	
FHMS K-F99	All Collat	0.0	6.11	62	5	6	28	37.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.3	7.4	3.8	14.1	
FHMS K-F100	Group 1	0.0	6.32	63	3	3	14	0.0	0.0	0.0	96.2	30.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.2	24.6	31.2	
FHMS K-F100	Group 2	0.0	6.26	63	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	89.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.3	28.7	
FHMS K-F100	Total	0.0	6.28	63	7	7	41	0.0	0.0	0.0	63.5	11.8	0.0	82.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	79.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	21.0	29.3	
FHMS K-F101	All Collat	0.0	6.27	62	10	10	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.2	23.9		
FHMS K-F102	All Collat	0.0	6.10	62	8	8	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	53.0	34.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.7	17.1		
FHMS K-F103	All Collat	0.0	6.14	61	10	10	31	0.0	66.5	0.0	0.0	80.0	0.0	0.0	0.0	0.0	0.0	0.0	37.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.5	36.5	22.4	17.7	
FHMS K-F104	All Collat	0.0	6.03	61	4	4	26	0.0	0.0	75.4	0.0	0.0	0.0	0.0	0.0	20.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.5	20.6	12.3	20.7	
FHMS K-F105	All Collat	0.0	6.20	61	6	6	29	0.0	0.0	0.0	0.0	0.0	77.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	73.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.1	21.6	23.3		
FHMS K-F106	All Collat	0.0	6.10	61	10	10	30	0.0	0.0	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.7	22.3	18.9		
FHMS K-F107	All Collat	0.0	5.89	61	8	8	30	0.0	0.0	0.0	32.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.8	8.2	65.8	0.0	0.0	0.0	6.4	3.2	14.8			
FHMS K-F108	All Collat	0.0	6.38	60	8	9	37	60.2	0.0	40.2	0.0	0.0	0.0	0.0	71.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.7	0.0	0.0	0.0	0.0	0.0	0.0	37.7	20.6	22.1	28.9		
FHMS K-F109	All Collat	0.0	6.32	60	9	9	40	0.0	81.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.2	0.0	0.0	0.0	0.0	0.0	0.0	43.2	23.9	17.4	24.4		
FHMS K-F110	All Collat	0.0	6.11	65	12	13	42	22.7	43.9	0.0	0.0	0.0	0.0	0.0	0.0	89.4	86.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.3	0.0	0.0	0.0	24.2	12.8	35.3	17.6			

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT					
FHMS K-F111	All Collat	0.0	6.35	59	7	7	43	0.0	99.8	76.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	0.0	93.3	67.6	42.6	26.8				
FHMS K-F112	All Collat	0.0	6.38	58	7	7	38	0.0	79.3	0.0	0.0	48.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.8	30.5	16.1	28.0				
FHMS K-F113	All Collat	0.0	6.35	58	12	12	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	23.0				
FHMS K-F114	All Collat	4.9	6.44	58	19	19	44	0.0	55.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.5	0.0	0.0	0.0	0.0	23.4	12.3	8.3	18.4					
FHMS K-F115	All Collat	0.0	6.47	58	14	16	65	58.8	14.4	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	8.3	0.0	70.7	33.5	0.0	41.8	28.7	15.5	18.0	24.5				
FHMS K-F116	All Collat	0.0	6.35	57	13	13	37	0.0	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	16.7				
FHMS K-F117	All Collat	0.0	6.25	62	13	13	61	0.0	0.0	0.0	0.0	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	0.0	0.0	0.0	7.5	3.8	19.2			
FHMS K-F118	All Collat	0.0	6.15	55	13	13	42	0.0	0.0	0.0	0.0	33.1	0.0	64.5	85.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.5	24.6	18.1				
FHMS K-F119	All Collat	0.0	6.38	55	12	12	44	0.0	0.0	0.0	0.0	42.0	0.0	0.0	0.0	0.0	0.0	89.3	0.0	66.2	0.0	30.3	0.0	0.0	8.8	29.7	23.0				
FHMS K-F120	All Collat	0.0	6.39	55	19	20	46	19.2	0.0	0.0	0.0	0.0	63.9	55.9	0.0	17.1	0.0	0.0	0.0	0.0	0.0	0.0	6.8	19.0	16.9	19.2					
FHMS K-F121	All Collat	0.0	6.06	54	9	9	28	0.0	0.0	0.0	11.2	0.0	18.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2	2.6	20.0					
FHMS K-F122	All Collat	0.0	6.20	53	11	11	37	0.0	0.0	0.0	35.4	0.0	57.3	8.3	0.0	0.0	0.0	0.0	0.0	38.9	0.0	49.6	0.0	0.0	19.9	14.5	18.2				
FHMS K-F123	All Collat	0.0	5.97	53	11	11	32	4.3	49.0	12.9	0.0	0.0	86.9	0.0	49.5	0.0	0.0	0.0	0.0	32.9	0.0	0.0	29.8	24.9	39.9	27.9	20.2				
FHMS K-F124	All Collat	0.0	6.21	53	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	17.7				
FHMS K-F125	All Collat	0.0	6.01	53	14	14	25	0.0	0.0	0.0	49.6	0.0	52.6	66.1	13.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.8	19.7	11.9				
FHMS K-F126	All Collat	0.0	6.28	52	15	15	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4	0.0	55.4	63.0	0.0	49.1	0.0	0.0	0.0	0.0	15.6	12.6					
FHMS K-F127	All Collat	0.0	6.16	51	23	23	34	0.0	0.0	0.0	91.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.9	17.7	14.2					
FHMS K-F128	All Collat	0.0	6.36	52	15	15	42	0.0	0.0	56.4	0.0	0.0	0.0	0.0	0.0	56.4	0.0	0.0	0.0	0.0	49.4	0.0	54.4	24.7	12.9	12.8	20.2				
FHMS K-F129	All Collat	0.0	6.13	50	23	23	36	0.0	0.0	98.8	0.0	0.0	0.0	39.9	0.0	0.0	54.3	0.0	0.0	0.0	22.7	0.0	80.9	50.5	35.1	16.9					
FHMS K-F130	All Collat	0.0	6.11	50	16	16	24	0.0	79.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.9	22.4	11.7	8.3					
FHMS K-F131	All Collat	0.0	6.40	50	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	5.6				
FHMS K-F132	All Collat	0.0	6.30	50	20	20	35	0.0	37.3	0.0	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.4	11.5	5.8	9.1					
FHMS K-F133	All Collat	0.0	6.16	49	20	20	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	50.5	4.8	0.0	0.0	0.0	0.0	7.1	3.9					
FHMS K-F134	All Collat	0.0	6.24	48	17	17	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.5	85.1	0.0	0.0	0.0	0.0	0.0	0.0	17.3	12.6					
FHMS K-F135	All Collat	0.0	6.20	48	20	20	30	0.0	0.0	0.0	0.0	0.0	73.6	0.0	0.0	17.6	0.0	0.0	0.0	0.0	49.5	22.0	0.0	20.8	11.9	8.0					
FHMS K-F136	All Collat	0.0	6.33	48	13	13	33	0.0	40.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.5	0.0	0.0	16.0	8.3	4.2	17.6					
FHMS K-F137	All Collat	0.0	6.23	47	15	15	32	0.0	0.0	86.5	0.0	0.0	0.0	68.6	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.6	28.0	27.6	17.6					
FHMS K-F138	All Collat	0.0	6.27	46	22	22	38	0.0	0.0	72.8	0.0	63.7	0.0	0.0	28.5	0.0	53.5	0.0	0.0	0.0	0.0	0.0	36.2	32.3	24.3	10.8					
FHMS K-F139	All Collat	0.0	6.06	45	23	24	43	23.5	0.0	0.0	0.0	40.3	19.7	0.0	51.8	0.0	0.0	19.5	0.0	0.0	47.6	0.0	8.5	15.5	15.0	11.2					
FHMS K-F140	All Collat	0.0	5.98	46	22	22	33	0.0	0.0	0.0	0.0	7.5	0.0	0.0	0.0	0.0	0.0	0.0	26.5	62.5	32.1	0.0	0.0	1.3	3.2	7.3					
FHMS K-F141	All Collat	0.0	5.95	43	28	28	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.2	19.4	0.0	0.0	23.0	0.0	0.0	0.0	4.3	14.7						
FHMS K-F142	All Collat	0.0	5.85	42	17	17	27	0.0	43.1	83.8	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	36.7	56.7	32.1	18.5	10.7					
FHMS K-F143	All Collat	0.0	5.74	44	17	17	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.0	0.0	0.0	0.0	0.0	46.6	0.0	0.0	0.0	0.0	7.6	6.6					
FHMS K-F144	All Collat	0.0	5.95	42	22	23	32	37.0	0.0	0.0	0.0	39.4	41.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.1	14.1	22.3	11.4	8.6						
FHMS K-F145	All Collat	0.0	5.84	41	22	22	30	0.0	0.0	70.9	0.0	0.0	0.0	50.8	0.0	0.0	0.0	30.1	0.0	0.0	57.4	34.7	18.4	17.2	9.8						
FHMS K-F146	All Collat	0.0	5.80	40	23	23	32	0.0	0.0	39.6	14.8	87.2	40.5	43.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.7	43.5	26.2	9.5					
FHMS K-F147	All Collat	0.0	5.77	40	25	25	29	0.0	0.0	31.5	0.0	39.2	0.0	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.0	13.7	10.6	3.4						
FHMS K-F148	All Collat	0.0	5.78	39	25	26	28	58.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	25.1	13.4	8.7	3.2						
FHMS K-F149	All Collat	0.0	5.86	39	21	21	31	0.0	0.0	80.4	0.0	66.5	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	43.3	36.7	21.0	10.6						
FHMS K-F150	All Collat	0.0	5.92	39	21	22	30	41.5	38.3	0.0	0.0	6.5	0.0	0.0	55.7	0.0	0.0	25.8	0.0	0.0	53.8	28.5	16.2	16.5	8.9						

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026	2025												2024		Horizons								
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT					
FHMS K-F151	All Collat	0.0	5.78	38	20	20	31	0.0	0.0	0.0	0.0	18.3	0.0	36.1	36.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	8.8	9.7
FHMS K-F152	All Collat	0.0	5.88	37	20	20	31	0.0	0.0	20.1	0.0	3.8	0.0	0.0	0.0	0.0	0.0	47.2	0.0	0.0	59.1	0.0	7.2	4.3	7.3	12.7					
FHMS K-F153	All Collat	0.0	5.97	37	16	16	22	0.0	0.0	0.0	0.0	17.7	0.0	0.0	0.0	0.0	53.6	32.1	0.0	0.0	0.0	36.8	0.0	3.2	10.9	9.4					
FHMS K-F154	All Collat	0.0	5.88	37	17	17	28	0.0	0.0	61.2	30.8	0.0	23.4	51.2	0.0	24.4	0.0	0.0	52.8	0.0	64.6	0.0	27.7	23.3	24.3	11.3					
FHMS K-F155	All Collat	0.0	5.82	40	15	19	28	85.5	6.8	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	46.8	33.7	33.3	13.8					
FHMS K-F156	All Collat	0.0	5.69	38	24	24	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	0.0	17.9	0.0	0.0	0.0	0.0	0.0	3.2	4.5					
FHMS K-F157	All Collat	0.0	5.81	36	16	16	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.1	0.0	0.0	0.0	0.0	7.9					
FHMS K-F158	All Collat	0.0	5.86	34	15	16	20	20.6	0.0	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	7.4	12.9	6.5	7.5					
FHMS K-F159	All Collat	0.0	5.72	35	10	10	12	0.0	0.0	0.0	0.0	0.0	28.2	0.0	0.0	0.0	85.9	0.0	0.0	0.0	0.0	0.0	0.0	5.4	18.1	7.1					
FHMS K-F160	All Collat	0.0	5.73	37	14	15	27	64.8	86.8	0.0	0.0	29.1	0.0	21.2	86.1	0.0	0.0	0.0	0.0	0.0	4.2	62.9	41.1	34.9	23.1						
FHMS K-F161	All Collat	0.0	5.83	31	13	13	20	0.0	0.0	0.0	0.0	0.0	66.8	0.0	73.6	0.0	0.0	11.7	0.0	0.0	0.0	0.0	17.4	19.4	14.7						
FHMS K-F162	All Collat	0.0	5.77	27	24	24	30	0.0	26.9	0.0	0.0	0.0	0.0	0.0	55.4	0.0	0.0	12.2	0.0	0.0	0.0	0.0	9.9	5.1	9.9	7.6					
FHMS K-F163	All Collat	0.0	5.79	25	23	23	27	0.0	23.4	35.1	0.0	0.0	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0	0.0	0.0	21.0	10.9	7.0	4.8					
FHMS K-F164	All Collat	0.0	5.56	19	20	23	27	71.9	8.7	0.0	0.0	12.4	0.0	0.0	0.0	27.9	0.0	0.0	0.0	0.0	0.0	35.5	21.2	13.5	11.6						
FHMS K-F165	All Collat	0.0	5.65	13	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					
FHMS K-F166	All Collat	0.0	5.73	13	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					
FHMS K-F167	All Collat	0.0	5.72	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0					
FHMS K-F168	All Collat	0.0	5.49	7	29	29	29	0.0	0.0	0.0													0.0			0.0					
FHMS K-F169	All Collat	0.0	5.62	5	24	24	24	0.0																							

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024			Horizons														
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT													
FHMS K-F01	All Collat				0	0	80																																42.6
FHMS K-F02	All Collat				0	0	87																																45.5
FHMS K-F03	All Collat				0	0	85																																43.2
FHMS K-F04	All Collat				0	0	79																																49.5
FHMS K-F05	All Collat				0	0	88																																38.2
FHMS K-F06	All Collat				0	0	66																																37.8
FHMS K-F07	All Collat				0	0	40																																29.7
FHMS K-F08	All Collat				0	0	73																																35.0
FHMS K-F09	All Collat				0	0	80																																39.8
FHMS K-F10	All Collat				0	0	76																																42.5
FHMS K-F11	All Collat				0	0	78																																40.7
FHMS K-F12	All Collat	0.0	6.20	127	1	1	79	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.5	
FHMS K-F13	All Collat				0	0	48							100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.2	
FHMS K-F14	All Collat				0	0	83																																44.8
FHMS K-F15	All Collat				0	0	67																																41.6
FHMS K-F16	All Collat				0	0	69								100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.5	
FHMS K-F17	All Collat				0	0	56																																45.1
FHMS K-F18	All Collat	0.0	5.85	118	1	1	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.9	
FHMS K-F19	All Collat				0	0	66																																42.0
FHMS K-F20	All Collat				0	0	48																																62.9
FHMS K-F21	All Collat				0	0	83		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	85.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.2		
FHMS K-F22	All Collat				0	0	58																																45.7
FHMS K-F23	All Collat				0	0	49																																48.8
FHMS K-F24	All Collat				0	0	50											100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.9	
FHMS K-F25	All Collat	0.0	6.03	113	4	4	70	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.5	81.9	51.6	42.6	
FHMS K-F26	All Collat	0.0	4.90	112	1	1	21	2.2	0.0	2.2	1.7	0.9	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	
FHMS K-F27	All Collat				0	0	55																																33.9
FHMS K-F28	All Collat				0	0	61																																45.6
FHMS K-F29	All Collat				0	0	54																																41.0
FHMS K-F30	All Collat	0.0	6.34	111	2	2	56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.1	
FHMS K-F31	All Collat	0.0	4.50	107	1	1	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.5	
FHMS K-F32	All Collat				0	0	58																																43.0
FHMS K-F33	All Collat	0.0	5.80	104	3	3	58	0.0	85.9	0.0	0.0	0.0	92.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.1	
FHMS K-F34	All Collat				0	0	48																																39.0
FHMS K-F35	All Collat				0	0	54																																40.6
FHMS K-F36	All Collat				0	0	50																																31.0
FHMS K-F37	All Collat	0.0	5.87	103	4	4	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.6	
FHMS K-F38	All Collat	0.0	6.59	102	1	1	49	0.0	0.0	0.0	0.0	0.0	0.0	5.8	0.0	94.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.1	
FHMS K-F39	All Collat				0	0	42																																35.9
FHMS K-F40	All Collat	0.0	6.16	100	3	3	46	0.0	0.0	0.0	0.0	96.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026	2025													2024		Horizons																	
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT															
FHMS K-F41	All Collat	0.0	6.14	99	1	1	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.6						
FHMS K-F42	All Collat				0	0	58																					100.0							35.5						
FHMS K-F43	All Collat	0.0	5.69	98	5	5	42	0.0	0.0	0.0	87.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.6	15.4	29.0					
FHMS K-F44	All Collat	0.0	6.51	97	1	1	74	0.0	0.0	0.0	100.0	0.7	1.9	0.0	0.0	100.0	0.0	0.0	89.5	100.0	70.3	38.5	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	86.2	95.0	41.6			
FHMS K-F45	All Collat	0.0	5.90	96	2	2	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	99.8	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	85.3	34.3				
FHMS K-F46	All Collat	0.0	6.21	97	2	2	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.7				
FHMS K-F47	All Collat				0	0	55												100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.6				
FHMS K-F48	All Collat	0.0	5.40	93	4	4	43	0.0	0.0	0.0	91.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.4	17.4	26.4			
FHMS K-F49	All Collat	0.0	6.48	92	1	1	55	0.0	0.0	0.0	0.0	0.0	0.0	100.0	99.1	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	97.4	34.2				
FHMS K-F50	All Collat	0.0	5.52	92	6	6	49	0.0	0.0	0.0	0.0	99.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.8	32.1	26.6			
FHMS K-F51	All Collat				0	0	42												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	42.3			
FHMS K-F52	All Collat	0.0	5.67	90	2	3	36	97.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.6	41.4	23.2	34.0			
FHMS K-F53	All Collat	0.0	6.01	89	1	1	47	0.0	0.0	100.0	100.0	99.8	20.3	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.9	99.0	73.9	33.1		
FHMS K-F54	All Collat	0.0	5.59	88	6	6	41	0.0	0.0	0.0	82.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	13.1	24.5		
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.4		
FHMS K-F56	All Collat	0.0	5.47	87	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.1			
FHMS K-F57	All Collat	0.0	5.49	87	5	5	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	64.1	0.0	0.0	0.0	22.5	25.5			
FHMS K-F58	All Collat				0	0	41							100.0	96.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.1			
FHMS K-F59	All Collat	0.0	5.45	85	7	7	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4			
FHMS K-F60	All Collat	0.0	5.39	84	2	2	45	0.0	90.6	77.2	0.0	55.5	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	73.6	52.2	65.7	29.9	
FHMS K-F61	All Collat	0.0	5.47	84	7	8	33	50.3	0.0	0.0	62.9	0.0	0.0	84.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.4	24.2	24.8	19.7	
FHMS K-F62	All Collat	0.0	5.45	83	3	3	37	0.0	0.0	89.3	93.7	98.9	50.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	54.8	84.6	50.8	33.7
FHMS K-F63	All Collat	0.0	5.60	82	13	13	36	0.0	70.8	45.9	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.5	25.8	14.2	13.7
FHMS K-F64	All Collat	0.0	5.35	81	3	3	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9	35.7		
FHMS K-F65	All Collat	0.0	5.45	80	5	5	26	0.0	0.0	0.0	92.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.9	18.8	21.8
FHMS K-F66	All Collat	0.0	5.41	79	4	5	30	59.5	0.0	0.0	0.0	49.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.4	22.9	39.8	28.5	
FHMS K-F67	All Collat	0.0	5.54	79	7	7	21	0.0	0.0	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.3	35.8	17.7	
FHMS K-F68	All Collat	0.0	5.36	80	4	4	29	0.0	0.0	0.0	0.0	91.1	0.0	0.0	0.0	84.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	94.4	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	34.5	30.2	26.1
FHMS K-F69	All Collat	0.0	5.75	78	5	5	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	31.4	
FHMS K-F70	All Collat	0.0	5.64	78	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	90.2	95.7	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	42.7	32.9	
FHMS K-F71	All Collat	0.0	5.63	77	16	16	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	83.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	11.6	
FHMS K-F72	All Collat	0.0	5.75	83	1	2	27	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.9	77.5	68.3	31.8
FHMS K-F73	All Collat	11.9	5.49	79	14	14	38	0.0	0.0	0.0	0.0	10.2	0.0	58.2	0.0	0.0	0.0	0.0	0.0	40.1	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	1.8	11.9	14.6		
FHMS K-F74	All Collat	0.0	5.95	73	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	43.6		
FHMS K-F75	All Collat	0.0	6.05	74	5	5	32	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	88.1	58.1	32.8	31.1	
FHMS K-F76	All Collat	0.0	5.88	74	9	9	39	0.0	96.1	0.0	54.5	47.0	0.0	0.0	89.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.8	52.1	40.3	24.8
FHMS K-F77	All Collat	0.0	5.74	73	6	6	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.7	
FHMS K-F78	All Collat	0.0	5.74	73	8	8	33	0.0	0.0	0.0	0.0	60.2	0.0	12.0	0.0	0.0	5.4</																								

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026	2025													2024			Horizons										
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT									
FHMS K-F81	All Collat	0.0	5.91	70	7	7	42	0.0	0.0	0.0	71.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.8	9.6	39.0
FHMS K-F82	All Collat	0.0	5.82	69	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	29.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.6	
FHMS K-F83	All Collat	0.0	6.13	69	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	77.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.3	36.2		
FHMS K-F84	All Collat	0.0	5.98	68	2	2	36	0.0	95.3	0.0	0.0	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	63.9	38.0	32.5	35.6					
FHMS K-F85	All Collat	0.0	6.66	67	3	3	40	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.5	0.0	92.2	57.6	63.2						
FHMS K-F86	All Collat	0.0	6.17	68	2	2	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.4			
FHMS K-F87	All Collat	0.0	6.83	66	2	2	49	0.0	0.0	0.0	0.0	98.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	0.0	0.0	0.0	55.6	29.7	43.8						
FHMS K-F88	All Collat	0.0	6.44	66	6	6	23	0.0	0.0	80.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.7	43.3	23.5	12.2	28.8						
FHMS K-F89	All Collat	0.0	6.41	66	5	5	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.0			
FHMS K-F90	All Collat	0.0	6.27	65	6	6	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	74.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.0	27.4					
FHMS K-F91	All Collat	0.0	6.51	65	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	68.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.6			
FHMS K-F92	All Collat	0.0	6.32	64	5	5	45	0.0	0.0	0.0	99.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	69.9	39.9	44.3						
FHMS K-F93	All Collat	0.0	6.48	64	8	8	43	0.0	95.1	0.0	0.0	0.0	92.5	0.0	0.0	0.0	0.0	0.0	69.4	0.0	0.0	0.0	0.0	0.0	0.0	63.3	61.8	41.1	43.7						
FHMS K-F94	All Collat	0.0	6.35	64	15	15	45	0.0	0.0	35.1	65.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.6	22.3	11.5	28.6						
FHMS K-F95	Group 1	0.0	6.48	64	11	11	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.8			
FHMS K-F95	Group 2	0.0	6.16	64	3	3	16	0.0	0.0	0.0	0.0	87.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.6	15.7	28.4						
FHMS K-F95	Total	0.0	6.29	64	14	14	38	0.0	0.0	0.0	0.0	72.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.7	10.0	27.5						
FHMS K-F96	Group 1	0.0	6.36	63	4	4	21	0.0	0.0	0.0	99.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66.8	37.7	39.2						
FHMS K-F96	Group 2	0.0	6.46	63	3	3	28	0.0	0.0	0.0	98.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.3	28.4	47.2						
FHMS K-F96	Total	0.0	6.41	63	7	7	49	0.0	0.0	0.0	99.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.7	33.6	38.9						
FHMS K-F97	Group 1				0	0	8														100.0			0.0	100.0						52.3				
FHMS K-F97	Group 2	0.0	6.46	63	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	95.1	0.0	0.0	0.0	0.0	0.0	32.1				
FHMS K-F97	Total				0	0	37														54.6			0.0	96.9						34.6				
FHMS K-F98	Group 1	0.0	6.43	62	2	2	6	0.0	91.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.5	32.6	17.5	16.3						
FHMS K-F98	Group 2	0.0	6.21	62	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.6			
FHMS K-F98	Total	0.0	6.24	62	11	11	31	0.0	33.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.8	6.6	3.3	18.6						
FHMS K-F99	All Collat	0.0	6.11	62	5	6	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.7			
FHMS K-F100	Group 1	0.0	6.32	63	3	3	14	0.0	0.0	0.0	96.2	30.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.2	24.6	37.4						
FHMS K-F100	Group 2	0.0	6.26	63	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	92.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	89.1	0.0	0.0	0.0	0.0	19.3	36.8						
FHMS K-F100	Total	0.0	6.28	63	7	7	41	0.0	0.0	0.0	63.5	11.8	0.0	82.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	79.7	0.0	0.0	0.0	17.4	21.0	36.3						
FHMS K-F101	All Collat	0.0	6.27	62	10	10	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.2	30.5						
FHMS K-F102	All Collat	0.0	6.10	62	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	53.0	34.1	0.0	0.0	0.0	77.8	0.0	0.0	9.7	21.2							
FHMS K-F103	All Collat	0.0	6.14	61	10	10	31	0.0	66.5	0.0	0.0	80.0	0.0	0.0	0.0	0.0	0.0	37.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.5	36.5	22.4	23.8						
FHMS K-F104	All Collat	0.0	6.03	61	4	4	26	0.0	0.0	75.4	0.0	0.0	0.0	0.0	0.0	20.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.5	20.6	12.3	27.2						
FHMS K-F105	All Collat	0.0	6.20	61	6	6	29	0.0	0.0	0.0	0.0	0.0	77.5	0.0	0.0	0.0	0.0	0.0	73.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.1	21.6	30.5						
FHMS K-F106	All Collat	0.0	6.10	61	10	10	30	0.0	0.0	0.0	0.0	87.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.8	0.0	0.0	0.0	0.0	0.0	0.0	30.7	22.3	25.4						
FHMS K-F107	All Collat	0.0	5.89	61	8	8	30	0.0	0.0	0.0	32.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.8	8.2	65.8	0.0	6.4	3.2	22.7							
FHMS K-F108	All Collat	0.0	6.38	60	8	9	37	60.2	0.0	40.2	0.0	0.0	0.0	71.3	0.0	0.0	0.0	0.0	0.0	32.7	0.0	0.0	0.0	0.0	0.0	37.7	20.6	22.1	42.5						
FHMS K-F109	All Collat	0.0	6.32	60	9	9	40	0.0	81.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.2	0.0	0.0	0.0	43.2	23.9	17.4	33.6						
FHMS K-F110	All Collat	0.0	6.11	65	12	13	42	22.7	43.9	0.0	0.0	0.0	0.0	0.0	0.0	89.4	86.6	0.0	0.0	0.0	0.0	0.0	16.3	0.0	24.2	12.8	35.3	23.2							

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT					
FHMS K-F111	All Collat	0.0	6.35	59	7	7	43	0.0	99.8	76.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.2	0.0	0.0	0.0	0.0	93.3	67.6	42.6	36.8				
FHMS K-F112	All Collat	0.0	6.38	58	7	7	38	0.0	79.3	0.0	0.0	48.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.8	30.5	16.1	41.6				
FHMS K-F113	All Collat	0.0	6.35	58	12	12	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	30.1				
FHMS K-F114	All Collat	4.9	6.44	58	19	19	44	0.0	55.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.5	0.0	0.0	0.0	0.0	23.4	12.3	8.3	26.0					
FHMS K-F115	All Collat	0.0	6.47	58	14	16	65	58.8	14.4	0.0	0.0	0.7	0.0	0.0	0.0	0.0	8.3	0.0	70.7	33.5	0.0	41.8	28.7	15.5	18.0	31.1					
FHMS K-F116	All Collat	0.0	6.35	57	13	13	37	0.0	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	1.8	21.8					
FHMS K-F117	All Collat	0.0	6.25	62	13	13	61	0.0	0.0	0.0	0.0	37.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6	0.0	0.0	0.0	7.5	3.8	24.7				
FHMS K-F118	All Collat	0.0	6.15	55	13	13	42	0.0	0.0	0.0	0.0	33.1	0.0	64.5	85.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.5	24.6	25.3				
FHMS K-F119	All Collat	0.0	6.38	55	12	12	44	0.0	0.0	0.0	0.0	42.0	0.0	0.0	0.0	0.0	89.3	0.0	66.2	0.0	30.3	0.0	0.0	8.8	29.7	31.9					
FHMS K-F120	All Collat	0.0	6.39	55	19	20	46	19.2	0.0	0.0	0.0	0.0	63.9	55.9	0.0	17.1	0.0	0.0	0.0	0.0	0.0	0.0	6.8	19.0	16.9	25.1					
FHMS K-F121	All Collat	0.0	6.06	54	9	9	28	0.0	0.0	0.0	11.2	0.0	18.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.2	2.6	27.6					
FHMS K-F122	All Collat	0.0	6.20	53	11	11	37	0.0	0.0	0.0	35.4	0.0	57.3	8.3	0.0	0.0	0.0	0.0	38.9	0.0	49.6	0.0	0.0	19.9	14.5	27.3					
FHMS K-F123	All Collat	0.0	5.97	53	11	11	32	4.3	49.0	12.9	0.0	0.0	86.9	0.0	49.5	0.0	0.0	0.0	32.9	0.0	0.0	29.8	24.9	39.9	27.9	28.3					
FHMS K-F124	All Collat	0.0	6.21	53	16	16	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.5					
FHMS K-F125	All Collat	0.0	6.01	53	14	14	25	0.0	0.0	0.0	49.6	0.0	52.6	66.1	13.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.8	19.7	16.3					
FHMS K-F126	All Collat	0.0	6.28	52	15	15	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4	0.0	55.4	63.0	0.0	49.1	0.0	0.0	0.0	0.0	15.6	16.6					
FHMS K-F127	All Collat	0.0	6.16	51	23	23	34	0.0	0.0	0.0	91.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.9	17.7	19.0					
FHMS K-F128	All Collat	0.0	6.36	52	15	15	42	0.0	0.0	56.4	0.0	0.0	0.0	0.0	0.0	56.4	0.0	0.0	0.0	0.0	49.4	0.0	54.4	24.7	12.9	12.8	28.0				
FHMS K-F129	All Collat	0.0	6.13	50	23	23	36	0.0	0.0	98.8	0.0	0.0	0.0	39.9	0.0	0.0	54.3	0.0	0.0	0.0	22.7	0.0	80.9	50.5	35.1	21.7					
FHMS K-F130	All Collat	0.0	6.11	50	16	16	24	0.0	79.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.9	22.4	11.7	11.2					
FHMS K-F131	All Collat	0.0	6.40	50	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	7.8					
FHMS K-F132	All Collat	0.0	6.30	50	20	20	35	0.0	37.3	0.0	0.0	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.4	11.5	5.8	11.5					
FHMS K-F133	All Collat	0.0	6.16	49	20	20	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.0	0.0	0.0	0.0	50.5	4.8	0.0	0.0	0.0	0.0	7.1	5.1					
FHMS K-F134	All Collat	0.0	6.24	48	17	17	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.5	85.1	0.0	0.0	0.0	0.0	0.0	0.0	17.3	17.9					
FHMS K-F135	All Collat	0.0	6.20	48	20	20	30	0.0	0.0	0.0	0.0	0.0	73.6	0.0	0.0	17.6	0.0	0.0	0.0	0.0	49.5	22.0	0.0	20.8	11.9	10.0					
FHMS K-F136	All Collat	0.0	6.33	48	13	13	33	0.0	40.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.5	0.0	0.0	16.0	8.3	4.2	24.4					
FHMS K-F137	All Collat	0.0	6.23	47	15	15	32	0.0	0.0	86.5	0.0	0.0	0.0	68.6	57.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.6	28.0	27.6	22.2					
FHMS K-F138	All Collat	0.0	6.27	46	22	22	38	0.0	0.0	72.8	0.0	63.7	0.0	0.0	28.5	0.0	53.5	0.0	0.0	0.0	0.0	0.0	36.2	32.3	24.3	13.3					
FHMS K-F139	All Collat	0.0	6.06	45	23	24	43	23.5	0.0	0.0	0.0	40.3	19.7	0.0	51.8	0.0	0.0	19.7	0.0	0.0	48.0	0.0	8.5	15.5	15.0	16.7					
FHMS K-F140	All Collat	0.0	5.98	46	22	22	33	0.0	0.0	0.0	0.0	7.5	0.0	0.0	0.0	0.0	0.0	0.0	26.5	62.5	32.1	0.0	0.0	1.3	3.2	11.0					
FHMS K-F141	All Collat	0.0	5.95	43	28	28	44	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.2	0.0	0.0	0.0	23.0	0.0	0.0	0.0	2.5	22.0						
FHMS K-F142	All Collat	0.0	5.85	42	17	17	27	0.0	43.1	83.8	0.0	0.0	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	36.7	56.7	32.1	18.5	14.6					
FHMS K-F143	All Collat	0.0	5.74	44	17	17	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.0	0.0	0.0	0.0	0.0	46.6	0.0	0.0	0.0	0.0	7.6	9.0					
FHMS K-F144	All Collat	0.0	5.95	42	22	23	32	37.0	0.0	0.0	0.0	39.4	41.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.7	14.1	22.3	11.7	11.9						
FHMS K-F145	All Collat	0.0	5.84	41	22	22	30	0.0	0.0	70.9	0.0	0.0	0.0	50.8	0.0	0.0	0.0	30.1	0.0	0.0	57.4	34.7	18.4	17.2	15.1						
FHMS K-F146	All Collat	0.0	5.80	40	23	23	32	0.0	0.0	39.6	14.8	87.2	40.5	43.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.7	43.5	26.2	15.2					
FHMS K-F147	All Collat	0.0	5.77	40	25	25	29	0.0	0.0	31.5	0.0	40.8	0.0	40.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.0	13.9	10.9	5.5					
FHMS K-F148	All Collat	0.0	5.78	39	25	26	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	0.0	0.0	1.9	1.7					
FHMS K-F149	All Collat	0.0	5.86	39	21	21	31	0.0	0.0	80.4	0.0	66.5	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0	0.0	43.3	36.7	21.0	17.3					
FHMS K-F150	All Collat	0.0	5.92	39	21	22	30	41.5	38.3	0.0	0.0	6.5	0.0	0.0	55.7	0.0	0.0	25.8	0.0	0.0	53.8	28.5	16.2	16.5	12.8						

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026	2025												2024		Horizons										
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT							
FHMS K-F151	All Collat	0.0	5.78	38	20	20	31	0.0	0.0	0.0	0.0	18.3	0.0	36.1	36.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	8.8	15.2
FHMS K-F152	All Collat	0.0	5.88	37	20	20	31	0.0	0.0	20.1	0.0	3.8	0.0	0.0	0.0	0.0	0.0	47.2	0.0	0.0	59.1	0.0	7.2	4.3	7.3	18.9							
FHMS K-F153	All Collat	0.0	5.97	37	16	16	22	0.0	0.0	0.0	0.0	17.7	0.0	0.0	0.0	0.0	53.6	32.1	0.0	0.0	0.0	39.9	0.0	3.2	10.9	13.2							
FHMS K-F154	All Collat	0.0	5.88	37	17	17	28	0.0	0.0	61.2	30.8	0.0	23.4	51.2	0.0	24.4	0.0	0.0	52.8	0.0	64.6	0.0	27.7	23.3	24.3	16.5							
FHMS K-F155	All Collat	0.0	5.82	40	15	19	28	85.5	6.8	0.0	0.0	45.4	0.0	0.0	75.0	67.2	0.0	0.0	0.0	10.3	38.9	46.8	33.7	33.3	16.0								
FHMS K-F156	All Collat	0.0	5.69	38	24	24	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.4	0.0	17.9	0.0	0.0	0.0	0.0	0.0	3.2	6.1							
FHMS K-F157	All Collat	0.0	5.81	36	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	60.0	0.0	0.0	0.0	0.0	11.1								
FHMS K-F158	All Collat	0.0	5.86	34	15	16	20	20.6	0.0	0.0	0.0	44.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.4	12.9	6.6	11.0								
FHMS K-F159	All Collat	0.0	5.72	35	10	10	12	0.0	0.0	0.0	0.0	0.0	28.2	0.0	0.0	0.0	85.9	0.0	0.0	0.0	0.0	0.0	5.4	18.1	10.3								
FHMS K-F160	All Collat	0.0	5.73	37	14	15	27	64.8	86.8	0.0	0.0	29.1	0.0	21.2	86.1	0.0	0.0	0.0	0.0	0.0	4.2	62.9	41.1	34.9	24.5								
FHMS K-F161	All Collat	0.0	5.83	31	13	13	20	0.0	0.0	0.0	0.0	0.0	66.8	0.0	73.6	0.0	0.0	11.7	0.0	0.0	0.0	0.0	17.4	19.4	19.8								
FHMS K-F162	All Collat	0.0	5.77	27	24	24	30	0.0	26.9	0.0	0.0	0.0	0.0	0.0	55.4	0.0	0.0	12.2	0.0	0.0	0.0	9.9	5.1	9.9	10.8								
FHMS K-F163	All Collat	0.0	5.79	25	23	23	27	0.0	23.4	35.1	0.0	0.0	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0	0.0	21.0	10.9	7.3	6.3								
FHMS K-F164	All Collat	0.0	5.56	19	20	23	27	74.7	9.3	0.0	0.0	13.9	0.0	0.0	0.0	92.7	0.0	0.0	0.0	0.0	0.0	37.7	25.0	26.2	25.9								
FHMS K-F165	All Collat	0.0	5.65	13	17	17	17	0.0	0.0	0.0												0.0	0.0	0.0	0.0								
FHMS K-F166	All Collat	0.0	5.73	13	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	5.72	14	23	23	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0								0.0	0.0		0.0								
FHMS K-F168	All Collat	0.0	5.49	7	29	29	29																										
FHMS K-F169	All Collat	0.0	5.62	5	24	24	24																										

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025			2024			Horizons										
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT										
FHMS K-F41	All Collat	0.0	6.14	99	1	1	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F42	All Collat				0	0	58																												0.0	0.0
FHMS K-F43	All Collat	0.0	5.69	98	5	5	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F44	All Collat	0.0	6.51	97	1	1	74	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F45	All Collat	0.0	5.90	96	2	2	65	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F46	All Collat	0.0	6.21	97	2	2	51	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F47	All Collat				0	0	55																													0.0
FHMS K-F48	All Collat	0.0	5.40	93	4	4	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F49	All Collat	0.0	6.48	92	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	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	5.52	92	6	6	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F51	All Collat				0	0	42																													0.0
FHMS K-F52	All Collat	0.0	5.67	90	2	3	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F53	All Collat	0.0	6.01	89	1	1	47	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F54	All Collat	0.0	5.59	88	6	6	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
FHMS K-F55	All Collat				0	0	40																													0.0
FHMS K-F56	All Collat	0.0	5.47	87	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	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	5.49	87	5	5	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F58	All Collat				0	0	41																													0.0
FHMS K-F59	All Collat	0.0	5.45	85	7	7	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F60	All Collat	0.0	5.39	84	2	2	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F61	All Collat	0.0	5.47	84	7	8	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F62	All Collat	0.0	5.45	83	3	3	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	
FHMS K-F63	All Collat	0.0	5.60	82	13	13	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F64	All Collat	0.0	5.35	81	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	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	5.45	80	5	5	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F66	All Collat	0.0	5.41	79	4	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	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	5.54	79	7	7	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F68	All Collat	0.0	5.36	80	4	4	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F69	All Collat	0.0	5.75	78	5	5	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F70	All Collat	0.0	5.64	78	4	4	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F71	All Collat	0.0	5.63	77	16	16	34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F72	All Collat	0.0	5.75	83	1	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	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	5.49	79	14	14	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F74	All Collat	0.0	5.95	73	1	1	19	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F75	All Collat	0.0	6.05	74	5	5	32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F76	All Collat	0.0	5.88	74	9	9	39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F77	All Collat	0.0	5.74	73	6	6	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.7	
FHMS K-F78	All Collat	0.0	5.74	73	8	8	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F79	All Collat	0.0	5.97	71	12	12	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F80	All Collat	0.0	5.89	70	8	8	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025			2024			Horizons									
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT											
FHMS K-F81	All Collat	0.0	5.91	70	7	7	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FHMS K-F82	All Collat	0.0	5.82	69	10	10	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F83	All Collat	0.0	6.13	69	8	8	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F84	All Collat	0.0	5.98	68	2	2	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F85	All Collat	0.0	6.66	67	3	3	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F86	All Collat	0.0	6.17	68	2	2	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F87	All Collat	0.0	6.83	66	2	2	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F88	All Collat	0.0	6.44	66	6	6	23	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F89	All Collat	0.0	6.41	66	5	5	35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F90	All Collat	0.0	6.27	65	6	6	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F91	All Collat	0.0	6.51	65	12	12	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F92	All Collat	0.0	6.32	64	5	5	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F93	All Collat	0.0	6.48	64	8	8	43	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F94	All Collat	0.0	6.35	64	15	15	45	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F95	Group 1	0.0	6.48	64	11	11	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F95	Group 2	0.0	6.16	64	3	3	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F95	Total	0.0	6.29	64	14	14	38	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F96	Group 1	0.0	6.36	63	4	4	21	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F96	Group 2	0.0	6.46	63	3	3	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F96	Total	0.0	6.41	63	7	7	49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F97	Group 1				0	0	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	
FHMS K-F97	Group 2	0.0	6.46	63	5	5	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F98	Group 1	0.0	6.43	62	2	2	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F98	Group 2	0.0	6.21	62	9	9	25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F98	Total	0.0	6.24	62	11	11	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F99	All Collat	0.0	6.11	62	5	6	28	37.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F100	Group 1	0.0	6.32	63	3	3	14	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F100	Group 2	0.0	6.26	63	4	4	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F100	Total	0.0	6.28	63	7	7	41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F101	All Collat	0.0	6.27	62	10	10	33	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F102	All Collat	0.0	6.10	62	8	8	36	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F103	All Collat	0.0	6.14	61	10	10	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F104	All Collat	0.0	6.03	61	4	4	26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F105	All Collat	0.0	6.20	61	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	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	6.10	61	10	10	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F107	All Collat	0.0	5.89	61	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	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	6.38	60	8	9	37	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F109	All Collat	0.0	6.32	60	9	9	40	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F110	All Collat	0.0	6.11	65	12	13	42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024												Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT													
FHMS K-F151	All Collat	0.0	5.78	38	20	20	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
FHMS K-F152	All Collat	0.0	5.88	37	20	20	31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F153	All Collat	0.0	5.97	37	16	16	22	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F154	All Collat	0.0	5.88	37	17	17	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F155	All Collat	0.0	5.82	40	15	19	28	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F156	All Collat	0.0	5.69	38	24	24	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F157	All Collat	0.0	5.81	36	16	16	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F158	All Collat	0.0	5.86	34	15	16	20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F159	All Collat	0.0	5.72	35	10	10	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F160	All Collat	0.0	5.73	37	14	15	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F161	All Collat	0.0	5.83	31	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F162	All Collat	0.0	5.77	27	24	24	30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F163	All Collat	0.0	5.79	25	23	23	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F164	All Collat	0.0	5.56	19	20	23	27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F165	All Collat	0.0	5.65	13	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F166	All Collat	0.0	5.73	13	17	17	17	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F167	All Collat	0.0	5.72	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F168	All Collat	0.0	5.49	7	29	29	29	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
FHMS K-F169	All Collat	0.0	5.62	5	24	24	24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026														2025		2024		Horizons														
					Feb	Jan	Orig	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	3M	6M	12M	LT					
FHMS K-F01	All Collat				0	0	80																																	
FHMS K-F02	All Collat				0	0	87																																	
FHMS K-F03	All Collat				0	0	85																																	
FHMS K-F04	All Collat				0	0	79																																	
FHMS K-F05	All Collat				0	0	88																																	
FHMS K-F06	All Collat				0	0	66																																	
FHMS K-F07	All Collat				0	0	40																																	
FHMS K-F08	All Collat				0	0	73																																	
FHMS K-F09	All Collat				0	0	80																																	
FHMS K-F10	All Collat				0	0	76																																	
FHMS K-F11	All Collat				0	0	78																																	
FHMS K-F12	All Collat	0.0	6.20	127	1	1	79																																	
FHMS K-F13	All Collat				0	0	48																																	
FHMS K-F14	All Collat				0	0	83																																	
FHMS K-F15	All Collat				0	0	67																																	
FHMS K-F16	All Collat				0	0	69																																	
FHMS K-F17	All Collat				0	0	56																																	
FHMS K-F18	All Collat	0.0	5.85	118	1	1	41																																	
FHMS K-F19	All Collat				0	0	66																																	
FHMS K-F20	All Collat				0	0	48																																	
FHMS K-F21	All Collat				0	0	83																																	
FHMS K-F22	All Collat				0	0	58																																	
FHMS K-F23	All Collat				0	0	49																																	
FHMS K-F24	All Collat				0	0	50																																	
FHMS K-F25	All Collat	0.0	6.03	113	4	4	70																																	
FHMS K-F26	All Collat	0.0	4.90	112	1	1	21																																	
FHMS K-F27	All Collat				0	0	55																																	
FHMS K-F28	All Collat				0	0	61																																	
FHMS K-F29	All Collat				0	0	54																																	
FHMS K-F30	All Collat	0.0	6.34	111	2	2	56																																	
FHMS K-F31	All Collat	0.0	4.50	107	1	1	45																																	
FHMS K-F32	All Collat				0	0	58																																	
FHMS K-F33	All Collat	0.0	5.80	104	3	3	58																																	
FHMS K-F34	All Collat				0	0	48																																	
FHMS K-F35	All Collat				0	0	54																																	
FHMS K-F36	All Collat				0	0	50																																	
FHMS K-F37	All Collat	0.0	5.87	103	4	4	41																																	
FHMS K-F38	All Collat	0.0	6.59	102	1	1	49																																	
FHMS K-F39	All Collat				0	0	42																																	
FHMS K-F40	All Collat	0.0	6.16	100	3	3	46																																	

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026	2025												2024		Horizons							
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FHMS K-F81	All Collat	0.0	5.91	70	7	7	42					0.0																		
FHMS K-F82	All Collat	0.0	5.82	69	10	10	28															0.0								
FHMS K-F83	All Collat	0.0	6.13	69	8	8	35															0.0								
FHMS K-F84	All Collat	0.0	5.98	68	2	2	36		0.0						0.0															
FHMS K-F85	All Collat	0.0	6.66	67	3	3	40						0.0																	
FHMS K-F86	All Collat	0.0	6.17	68	2	2	33																							
FHMS K-F87	All Collat	0.0	6.83	66	2	2	49						100.0									0.0								
FHMS K-F88	All Collat	0.0	6.44	66	6	6	23						0.0																	
FHMS K-F89	All Collat	0.0	6.41	66	5	5	35																							
FHMS K-F90	All Collat	0.0	6.27	65	6	6	37																							
FHMS K-F91	All Collat	0.0	6.51	65	12	12	41															0.0								
FHMS K-F92	All Collat	0.0	6.32	64	5	5	45						0.0																	
FHMS K-F93	All Collat	0.0	6.48	64	8	8	43							0.0							0.0									
FHMS K-F94	All Collat	0.0	6.35	64	15	15	45							0.0	0.0															
FHMS K-F95	Group 1	0.0	6.48	64	11	11	22																							
FHMS K-F95	Group 2	0.0	6.16	64	3	3	16																							
FHMS K-F95	Total	0.0	6.29	64	14	14	38																							
FHMS K-F96	Group 1	0.0	6.36	63	4	4	21																							
FHMS K-F96	Group 2	0.0	6.46	63	3	3	28																							
FHMS K-F96	Total	0.0	6.41	63	7	7	49																							
FHMS K-F97	Group 1				0	0	8																							
FHMS K-F97	Group 2	0.0	6.46	63	5	5	29																							
FHMS K-F97	Total				0	0	37																							
FHMS K-F98	Group 1	0.0	6.43	62	2	2	6		0.0																					
FHMS K-F98	Group 2	0.0	6.21	62	9	9	25																							
FHMS K-F98	Total	0.0	6.24	62	11	11	31																							
FHMS K-F99	All Collat	0.0	6.11	62	5	6	28																							
FHMS K-F100	Group 1	0.0	6.32	63	3	3	14						0.0	0.0																
FHMS K-F100	Group 2	0.0	6.26	63	4	4	27																							
FHMS K-F100	Total	0.0	6.28	63	7	7	41																							
FHMS K-F101	All Collat	0.0	6.27	62	10	10	33																							
FHMS K-F102	All Collat	0.0	6.10	62	8	8	36																							
FHMS K-F103	All Collat	0.0	6.14	61	10	10	31		0.0				0.0								0.0	0.0								
FHMS K-F104	All Collat	0.0	6.03	61	4	4	26																							
FHMS K-F105	All Collat	0.0	6.20	61	6	6	29																							
FHMS K-F106	All Collat	0.0	6.10	61	10	10	30																							
FHMS K-F107	All Collat	0.0	5.89	61	8	8	30																							
FHMS K-F108	All Collat	0.0	6.38	60	8	9	37		0.0																					
FHMS K-F109	All Collat	0.0	6.32	60	9	9	40																							
FHMS K-F110	All Collat	0.0	6.11	65	12	13	42		0.0																					

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026															2025		2024		Horizons			
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT				
FHMS K-F111	All Collat	0.0	6.35	59	7	7	43		0.0	0.0										0.0										
FHMS K-F112	All Collat	0.0	6.38	58	7	7	38		0.0			0.0																		
FHMS K-F113	All Collat	0.0	6.35	58	12	12	39											0.0												
FHMS K-F114	All Collat	4.9	6.44	58	19	19	44		0.0										0.0											
FHMS K-F115	All Collat	0.0	6.47	58	14	16	65	0.0	0.0									0.0		0.0	0.0				25.0					
FHMS K-F116	All Collat	0.0	6.35	57	13	13	37																							
FHMS K-F117	All Collat	0.0	6.25	62	13	13	61					100.0										0.0								
FHMS K-F118	All Collat	0.0	6.15	55	13	13	42						0.0	0.0	100.0															
FHMS K-F119	All Collat	0.0	6.38	55	12	12	44					0.0						0.0		0.0					0.0					
FHMS K-F120	All Collat	0.0	6.39	55	19	20	46	0.0					100.0	56.6		100.0														
FHMS K-F121	All Collat	0.0	6.06	54	9	9	28					0.0	0.0																	
FHMS K-F122	All Collat	0.0	6.20	53	11	11	37					0.0	100.0							100.0					100.0					
FHMS K-F123	All Collat	0.0	5.97	53	11	11	32		0.0	0.0			44.5		0.0					100.0					100.0					
FHMS K-F124	All Collat	0.0	6.21	53	16	16	35																							
FHMS K-F125	All Collat	0.0	6.01	53	14	14	25					0.0	100.0	0.0	0.0															
FHMS K-F126	All Collat	0.0	6.28	52	15	15	35									0.0		0.0	0.0											
FHMS K-F127	All Collat	0.0	6.16	51	23	23	34					0.0																		
FHMS K-F128	All Collat	0.0	6.36	52	15	15	42																							
FHMS K-F129	All Collat	0.0	6.13	50	23	23	36						0.0					100.0							100.0					
FHMS K-F130	All Collat	0.0	6.11	50	16	16	24		0.0																					
FHMS K-F131	All Collat	0.0	6.40	50	30	30	48																							
FHMS K-F132	All Collat	0.0	6.30	50	20	20	35		100.0			0.0																		
FHMS K-F133	All Collat	0.0	6.16	49	20	20	29								0.0					0.0	0.0									
FHMS K-F134	All Collat	0.0	6.24	48	17	17	29										0.0	0.0												
FHMS K-F135	All Collat	0.0	6.20	48	20	20	30						0.0			0.0								31.0	100.0					
FHMS K-F136	All Collat	0.0	6.33	48	13	13	33		0.0															0.0						
FHMS K-F137	All Collat	0.0	6.23	47	15	15	32					0.0		100.0	100.0															
FHMS K-F138	All Collat	0.0	6.27	46	22	22	38					100.0	0.0			100.0		54.2												
FHMS K-F139	All Collat	0.0	6.06	45	23	24	43	0.0					0.0	100.0		0.0			100.0					0.0						
FHMS K-F140	All Collat	0.0	5.98	46	22	22	33					0.0									0.0	0.0		32.5						
FHMS K-F141	All Collat	0.0	5.95	43	28	28	44									0.0								0.0						
FHMS K-F142	All Collat	0.0	5.85	42	17	17	27		0.0	100.0						0.0										0.0				
FHMS K-F143	All Collat	0.0	5.74	44	17	17	21								100.0								100.0							
FHMS K-F144	All Collat	0.0	5.95	42	22	23	32	0.0					88.6	0.0											100.0					
FHMS K-F145	All Collat	0.0	5.84	41	22	22	30						0.0							0.0						0.0				
FHMS K-F146	All Collat	0.0	5.80	40	23	23	32					100.0	0.0	0.0	0.0	100.0														
FHMS K-F147	All Collat	0.0	5.77	40	25	25	29						0.0		100.0															
FHMS K-F148	All Collat	0.0	5.78	39	25	26	28															0.0								
FHMS K-F149	All Collat	0.0	5.86	39	21	21	31							0.0		96.0					0.0									
FHMS K-F150	All Collat	0.0	5.92	39	21	22	30	0.0	0.0							0.0									100.0					

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026 Jan	2025												2024 Dec	2024 Nov	Horizons														
					Feb	Jan	Orig		Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb			Jan	Dec	Nov	3M	6M	12M	LT								
FHMS K-F151	All Collat	0.0	5.78	38	20	20	31							100.0		0.0	0.0																				
FHMS K-F152	All Collat	0.0	5.88	37	20	20	31				0.0		0.0					0.0							0.0												
FHMS K-F153	All Collat	0.0	5.97	37	16	16	22										0.0	0.0																	0.0		
FHMS K-F154	All Collat	0.0	5.88	37	17	17	28				100.0	0.0		0.0	38.0		100.0			0.0					0.0										0.0		
FHMS K-F155	All Collat	0.0	5.82	40	15	19	28	100.0		0.0			84.4			42.1	0.0								100.0	0.0											
FHMS K-F156	All Collat	0.0	5.69	38	24	24	29											0.0		0.0																	
FHMS K-F157	All Collat	0.0	5.81	36	16	16	20																													0.0	
FHMS K-F158	All Collat	0.0	5.86	34	15	16	20	0.0					0.0																						0.0		
FHMS K-F159	All Collat	0.0	5.72	35	10	10	12							0.0					0.0																		
FHMS K-F160	All Collat	0.0	5.73	37	14	15	27	0.0		0.0			83.6		0.0	0.0																				0.0	
FHMS K-F161	All Collat	0.0	5.83	31	13	13	20							0.0		100.0			0.0																		
FHMS K-F162	All Collat	0.0	5.77	27	24	24	30									100.0			0.0																		
FHMS K-F163	All Collat	0.0	5.79	25	23	23	27												0.0																		
FHMS K-F164	All Collat	0.0	5.56	19	20	23	27	11.7		0.0			100.0				0.0																				
FHMS K-F165	All Collat	0.0	5.65	13	17	17	17																														
FHMS K-F166	All Collat	0.0	5.73	13	17	17	17																														
FHMS K-F167	All Collat	0.0	5.72	14	23	23	23																														
FHMS K-F168	All Collat	0.0	5.49	7	29	29	29																														
FHMS K-F169	All Collat	0.0	5.62	5	24	24	24																														

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	70.9	0.0	32.7
2017	2.4	32.4	36.4	35.2	51.2	33.3	38.1	43.3	19.1			28.7
2018	2.8	22.0	31.5	39.3	36.1	17.9	37.9	48.0	0.0			24.3
2019	2.1	13.3	35.8	22.8	19.6	18.0	25.9	0.0				18.8
2020	5.5	34.1	32.6	20.7	14.0	16.9	0.0					22.4
2021	4.1	29.3	24.9	19.6	16.4	0.0						19.3
2022	1.4	10.6	13.4	14.6	0.0							9.7
2023	1.5	12.6	11.6	49.9								9.6
2024	4.8	17.2	0.0									10.2
2025	0.0	0.0										0.0
Average	3.0	25.4	31.3	30.1	29.2	23.2	36.6	37.2	32.7	70.9	0.0	22.6

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	40.1	0.0	40.9
2017	18.8	36.1	37.9	35.3	51.2	33.3	38.1	43.3	19.1			37.3
2018	18.7	24.0	32.0	39.3	36.1	17.7	37.9	48.0	0.0			30.4
2019	12.7	16.8	36.5	22.9	19.6	18.0	25.9	0.0				24.0
2020	38.7	38.5	33.4	20.9	14.0	16.5	0.0					29.7
2021	34.1	33.8	25.5	19.6	16.4	0.0						26.5
2022	10.0	14.3	13.5	13.9	0.0							13.6
2023	8.9	13.3	11.6	49.9								13.0
2024	26.9	17.6	0.0									19.2
2025	0.0	0.0										0.0
Average	20.9	29.2	31.9	30.1	29.3	23.1	36.5	36.9	32.7	40.1	0.0	29.7

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	49.8	0.0	0.2
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			0.0
2019	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.1
2020	0.0	0.0	0.0	0.0	0.0	0.5	0.0					0.0
2021	0.0	0.2	0.0	0.0	0.0	0.0						0.1
2022	0.0	0.0	0.0	0.8	0.0							0.1
2023	0.0	0.0	0.0	0.0								0.0
2024	0.0	0.0	0.0									0.0
2025	0.0	0.0										0.0
Average	0.1	0.0	0.0	0.1	0.0	0.2	0.1	0.5	0.0	49.8	0.0	0.1

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤2016	16.4	28.4	22.1	28.3	28.6	8.0	0.0	0.0	100.0	0.0		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	38.6					9.4
2020	4.6	1.7	20.3	39.2	29.5	9.4						13.5
2021	5.9	18.7	46.1	48.8	17.5							30.2
2022	12.0	27.4	42.9	25.1								32.7
2023	0.0	28.1	15.8	100.0								27.4
2024	0.0	0.0										0.0
2025												
Average	12.6	18.9	23.3	25.4	17.6	13.8	21.1	11.1	51.4	0.0		21.0

Source: Intex, Santander US Capital Markets



Santander US Capital Markets LLC

FHMS K-J Supplemental Deal Prepayments

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2025												2024		Horizons							
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT			
FHMS K-J33	All Collat	100.0	4.05	63	20	20	69	0.0	0.0	70.6	60.5	44.9	18.9	0.0	69.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.4	39.4	27.7	14.2

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025			2024		Horizons													
					Feb	Jan	Orig	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	3M	6M	12M	LT			
FHMS K-J01	All Collat				0	0	42																															33.3
FHMS K-J02	All Collat				0	0	57																															32.0
FHMS K-J03	All Collat				0	0	43																															26.9
FHMS K-J04	All Collat				0	0	63																															30.7
FHMS K-J05	All Collat				0	0	58																															23.6
FHMS K-J06	All Collat				0	0	10																															23.2
FHMS K-J07	All Collat				0	0	38																															24.7
FHMS K-J08	All Collat				0	0	75																															23.3
FHMS K-J09	All Collat				0	0	58																															25.4
FHMS K-J10	All Collat	100.0	5.25	126	1	1	82	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	106	1	1	75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	83.7	0.0	98.1	0.0	93.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0	58					0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	42.8	0.0	90.3												17.1		
FHMS K-J21	All Collat	100.0	5.46	98	6	9	76	99.4	91.0	0.0	77.3	0.0	61.7	30.2	67.8	81.6	0.0	7.4	0.0	26.7	44.8	23.2	84.6	70.4	49.9	11.3										26.6		
FHMS K-J22	Group 1				0	0	82																	100.0	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	5.65	90	21	22	70	58.5	0.0	0.0	41.5	0.0	16.8	28.3	0.0	69.1	78.0	0.0	49.6	0.0	9.2	51.2	24.9	23.0	37.0	14.8										20.9		
FHMS K-J25	All Collat	100.0	5.58	98	1	1	79	0.0	0.0	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	0.0	71.3	69.9	20.9											20.9	
FHMS K-J26	All Collat	100.0	5.35	81	16	20	62	75.0	37.3	0.0	0.0	72.0	0.0	66.7	0.0	90.6	23.9	0.0	0.0	31.5	0.0	43.9	38.7	42.2	15.5											15.5		
FHMS K-J27	All Collat				0	0	39												0.0	0.0	0.0	0.0															23.9	
FHMS K-J28	All Collat	100.0	4.70	77	21	21	72	0.0	25.9	0.0	73.1	18.1	0.0	68.1	0.0	0.0	22.3	12.5	0.0	0.0	0.0	43.9	9.5	26.2	23.7	12.9											12.9	
FHMS K-J29	All Collat	100.0	5.09	77	16	16	52	0.0	0.0	19.3	23.7	94.6	48.1	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0	7.1	52.4	29.1	12.4											12.4	
FHMS K-J30	All Collat	100.0	4.74	76	37	37	96	0.0	15.2	0.0	0.0	51.4	73.7	0.0	12.6	0.0	0.0	34.2	0.0	57.1	0.0	0.0	5.4	32.5	20.5	11.8											11.8	
FHMS K-J31	All Collat	100.0	4.31	71	19	19	54	0.0	83.3	0.0	0.0	0.0	24.9	28.2	0.0	0.0	0.0	0.0	0.0	0.0	14.0	0.0	44.9	28.5	16.8	8.8											8.8	
FHMS K-J32	Group 1	100.0	4.26	71	18	18	59	0.0	20.4	0.0	0.0	63.0	93.5	0.0	0.0	0.0	0.0	0.0	0.0	15.4	0.0	20.5	17.2	7.3	52.2	27.7	14.8										14.8	
FHMS K-J32	Group 2				0	1	16	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0															47.2	
FHMS K-J32	Total				0	19	75	65.9	18.8	0.0	0.0	59.9	92.1	0.0	0.0	0.0	0.0	14.5	0.0	36.7	19.5	16.3																20.5

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2025												2024		Horizons							
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT			
FHMS K-J33	All Collat	100.0	4.05	63	20	20	69	0.0	0.0	70.6	60.5	44.9	18.9	0.0	69.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.4	39.4	27.7	14.2

Source: Intex, Santander US Capital Markets

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

Deal	Tranche	% Fixed	WAC	WALA	# Loans			2026												2025		2024		Horizons								
					Feb	Jan	Orig	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	3M	6M	12M	LT						
FHMS K-J33	All Collat	100.0	4.05	63	20	20	69	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	76.4			22.0
2018	0.8	10.9	20.5	26.7	20.7	17.4	37.6	62.4	0.0			19.9
2019	6.9	4.4	18.2	20.9	11.5	25.0	27.8	65.9				14.7
2020	7.3	13.2	17.1	6.5	21.4	23.1	0.0					13.7
2021	23.0	0.0	0.0	0.0	22.2	0.0						10.0
Average	4.8	9.4	20.4	22.5	26.4	28.3	37.4	56.9	67.6	0.0	0.0	20.8

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤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	76.4			22.0
2018	0.8	10.9	20.5	26.7	20.7	17.4	37.6	62.4	0.0			19.9
2019	6.9	4.4	18.2	20.7	11.5	25.0	25.5	65.9				14.6
2020	7.4	13.2	16.9	6.5	21.4	23.1	0.0					13.8
2021	23.0	0.0	0.0	0.0	22.2	0.0						10.0
Average	4.8	9.4	20.4	22.5	26.4	28.3	37.1	56.9	67.6	0.0	0.0	20.8

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤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			0.0
2019	0.0	0.0	0.0	0.2	0.0	0.0	3.0	0.0				0.2
2020	0.0	0.0	0.1	0.0	0.0	0.0	0.0					0.0
2021	0.0	0.0	0.0	0.0	0.0	0.0						0.0
Average	0.0	0.0	0.0	0.0	0.1	0.0	0.4	0.0	0.0	0.0	0.0	0.0

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

Loan Orig Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Life
≤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	1.9	0.0	0.0	0.0			2.4

Source: Intex, Santander US Capital Markets



Santander US Capital Markets LLC

FHMS K-I Value Add Deal Prepayments

FHMS K-I 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	90.4	16.5
2022	0.0	15.3	11.8	58.9		17.5
Average	0.3	28.3	44.3	54.3	84.2	34.1

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	90.4	25.7
2022	0.0	20.7	11.8	58.9		24.3
Average	0.7	33.8	44.3	54.3	84.2	40.2

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 US Capital Markets LLC

Servicer Prepayment Rankings

Freddie Mac: FRESB Total

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PennyMac	16	5.55	104	802.7	71.3	12.4	PennyMac	14	5.52	103	286.1	44.5	13.9	PennyMac	14	5.41	100	179.3	24.8	9.6
2	Regions Bank	515	6.10	17	229.5	14.5	4.6	Regions Bank	448	6.10	15	221.8	9.7	3.1	Lument Capital	497	6.03	15	97.8	5.7	2.9
3	Basis	495	4.36	45	91.8	14.8	8.0	Walker & Dunlop	1,242	4.70	33	113.5	11.2	5.4	Regions Bank	382	6.09	14	96.0	5.4	2.8
4	Hunt	1,190	4.95	89	88.3	30.3	17.3	Lument Capital	607	6.04	16	108.0	7.7	3.8	Walker & Dunlop	1,121	4.61	32	62.7	6.9	4.3
5	Lument Capital	724	6.05	16	72.0	5.6	3.3	RED	219	5.13	94	54.6	29.2	19.9	Hunt	1,073	4.89	85	44.8	17.1	12.1
6	RED	239	5.15	95	62.5	39.0	26.0	Hunt	1,089	4.92	88	51.0	22.7	15.6	RED	217	5.07	91	30.8	19.7	15.4
7	Walker & Dunlop	1,405	4.75	34	54.5	7.6	5.0	ReadyCap	2,223	4.46	54	24.9	9.1	7.3	CBRE	5,218	4.54	54	14.3	8.0	7.0
8	Pinnacle	1,665	4.38	53	20.9	10.7	8.9	Pinnacle	1,461	4.35	53	15.9	9.7	8.4	Pinnacle	1,351	4.29	52	7.0	7.6	7.1
9	ReadyCap	2,529	4.48	55	13.6	8.9	7.9	Basis	431	4.30	45	10.5	9.9	9.0	Basis	389	4.21	44	5.9	7.2	6.8
10	Berkadia	1,647	4.72	32	13.5	5.1	4.5	CBRE	5,599	4.60	55	7.6	9.3	8.6	ReadyCap	2,063	4.42	52	-4.3	5.8	6.1
11	Greystone	4,767	5.09	69	-1.8	14.8	15.0	Capital One	1,260	4.68	65	7.1	12.7	11.9	Greystone	4,080	5.02	66	-4.9	10.8	11.4
12	Sabal	3,307	4.64	72	-6.7	11.9	12.7	Greystone	4,259	5.07	68	-6.7	12.9	13.7	Capital One	1,215	4.65	62	-5.3	9.1	9.6
13	Arbor	3,223	5.14	62	-13.2	14.5	16.6	CPC	395	5.90	92	-18.3	19.3	23.1	Arbor	2,674	5.04	61	-13.3	10.4	11.9
14	CPC	436	5.89	94	-21.3	25.2	30.9	Sabal	2,946	4.60	70	-26.3	9.9	13.2	Sabal	2,833	4.49	67	-14.1	10.3	11.9
15	CBRE	6,343	4.63	56	-24.5	6.9	9.0	Orix	1,565	3.81	56	-28.0	6.1	8.3	Orix	1,480	3.78	53	-15.5	5.0	5.9
16	Capital One	1,409	4.70	66	-47.7	5.6	10.5	Arbor	2,847	5.12	61	-28.4	10.8	14.8	CPC Mortgage	201	3.91	52	-25.7	8.3	11.0
17	Orix	1,768	3.82	57	-50.9	4.3	8.6	CPC Mortgage	211	3.98	55	-33.7	8.3	12.3	CPC	382	5.82	90	-30.3	12.4	17.4
18	CPC Mortgage	238	4.02	57	-78.5	3.1	13.7	Berkadia	1,415	4.69	32	-45.8	2.6	4.8	Berkadia	1,216	4.57	32	-42.7	2.1	3.7

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

Freddie Mac: FRESB A5F

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Regions Bank	240	6.14	18	348.0	25.0	6.2	Regions Bank	212	6.13	16	238.2	13.3	4.1	Regions Bank	180	6.14	15	82.4	7.6	4.2
2	Basis	87	4.69	35	141.4	45.6	22.0	Capital One	69	4.69	37	75.7	58.5	38.9	Capital One	76	4.42	37	74.2	33.9	21.0
3	ReadyCap	380	5.62	32	90.1	12.5	6.8	Walker & Dunlop	314	5.49	22	71.0	12.5	7.5	Walker & Dunlop	273	5.41	21	42.5	8.3	5.9
4	Berkadia	387	5.54	23	51.2	14.2	9.6	ReadyCap	333	5.61	30	32.4	8.7	6.6	Basis	73	4.41	36	27.8	22.4	17.9
5	Walker & Dunlop	355	5.54	23	21.5	9.2	7.6	Basis	79	4.52	36	12.9	29.0	26.1	Orix	82	3.65	44	24.2	18.6	15.3
6	Sabal	171	4.26	43	-5.3	21.1	22.2	Pinnacle	137	5.66	26	-7.5	18.4	19.7	Sabal	174	4.07	42	4.4	42.7	41.3
7	Arbor	598	5.47	26	-21.5	13.4	16.7	CBRE	632	5.71	22	-7.9	7.3	7.9	CPC Mortgage	36	3.60	53	1.2	30.7	30.4
8	Greystone	436	5.31	30	-26.5	7.9	10.7	Berkadia	340	5.51	23	-16.9	7.3	8.8	CBRE	559	5.64	21	-4.2	6.0	6.3
9	Capital One	66	5.13	33	-29.6	8.7	12.1	Greystone	390	5.26	30	-18.1	10.7	12.9	Greystone	359	5.18	28	-9.9	10.4	11.5
10	Pinnacle	154	5.75	26	-35.0	12.5	18.7	Sabal	160	4.21	42	-19.6	24.4	29.5	Lument Capital	241	6.15	15	-16.8	3.1	3.8
11	CBRE	721	5.73	23	-54.3	3.8	8.1	Arbor	519	5.44	25	-23.2	11.3	14.5	ReadyCap	296	5.55	29	-18.9	4.7	5.7
12	Lument Capital	351	6.14	17	-65.1	1.8	5.0	CPC Mortgage	35	3.59	55	-36.7	22.6	33.4	Pinnacle	125	5.46	28	-19.8	16.0	19.5
13	CPC Mortgage	39	3.57	56	-100.0	0.0	37.3	Orix	83	3.65	47	-42.2	13.7	22.5	Arbor	450	5.34	25	-24.5	9.2	12.1
14	Hunt	5	4.09	87	-100.0	0.0	0.0	Lument Capital	297	6.13	16	-77.2	0.9	4.0	Berkadia	289	5.44	22	-39.4	4.1	6.7
15	Orix	92	3.66	48	-100.0	0.0	19.2	Hunt	4	4.09	85	-100.0	0.0	7.6	Hunt	4	4.09	82	-100.0	0.0	10.9

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Freddie Mac: FRESB A5H

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Lument Capital	24	5.73	29	1395.1	77.2	8.9	Lument Capital	26	5.80	27	477.7	70.8	18.5	Lument Capital	28	5.82	24	459.6	41.9	9.1
2	Pinnacle	77	3.57	52	272.4	32.7	10.0	Hunt	149	6.87	82	176.5	45.0	19.1	Pinnacle	66	3.57	48	131.5	15.3	6.9
3	Basis	78	3.90	48	214.3	29.2	10.3	Basis	70	3.92	46	135.4	15.3	6.8	Hunt	155	6.64	79	117.6	34.4	17.5
4	Hunt	157	7.07	83	189.3	51.1	21.5	Pinnacle	68	3.60	51	107.8	17.7	8.9	Basis	67	3.92	44	56.8	9.2	5.9
5	RED	31	7.91	93	97.5	49.3	28.8	Capital One	454	5.58	68	27.6	18.2	14.6	Orix	222	4.32	54	33.9	12.3	9.3
6	ReadyCap	209	4.96	59	48.7	22.0	15.3	Orix	230	4.55	57	22.3	13.6	11.2	CBRE	933	4.72	58	27.8	13.3	10.6
7	Greystone	1,775	6.23	79	21.6	23.1	19.4	RED	28	7.92	92	22.0	28.0	23.6	Greystone	1,548	6.10	75	5.8	15.3	14.6
8	Berkadia	216	3.70	43	14.9	11.5	10.1	CBRE	961	4.78	60	14.6	14.5	12.7	RED	27	7.95	89	3.0	21.8	21.2
9	Orix	256	4.68	59	10.0	15.5	14.2	Greystone	1,592	6.19	78	13.5	19.4	17.3	Capital One	442	5.52	66	1.3	12.5	12.3
10	Walker & Dunlop	270	3.95	45	-9.8	8.4	9.2	ReadyCap	186	4.89	58	5.6	14.6	13.9	ReadyCap	178	4.83	56	0.8	10.7	10.6
11	Sabal	988	5.67	71	-11.0	13.9	15.5	Berkadia	191	3.70	42	-9.2	5.8	6.4	Sabal	835	5.26	66	-30.4	8.6	12.1
12	Capital One	506	5.60	69	-28.5	12.1	16.5	CPC	302	6.33	92	-23.2	13.8	17.5	Arbor	861	5.93	70	-32.8	9.1	13.3
13	CBRE	1,075	4.82	62	-29.2	10.5	14.5	Walker & Dunlop	237	3.94	43	-39.4	4.3	6.9	Berkadia	179	3.69	39	-35.4	2.9	4.5
14	CPC Mortgage	81	4.90	60	-40.7	8.9	14.6	Sabal	875	5.57	70	-42.4	9.9	16.5	CPC	287	6.29	89	-39.4	9.0	14.4
15	CPC	337	6.30	93	-47.3	13.2	23.7	Arbor	901	6.03	72	-57.9	7.1	16.1	Walker & Dunlop	222	3.94	40	-61.4	2.1	5.5
16	Arbor	1,018	6.04	74	-61.9	6.7	16.7	CPC Mortgage	71	4.76	59	-60.4	4.5	11.0	CPC Mortgage	67	4.51	56	-77.4	2.3	9.6
17	Regions Bank	28	5.67	27	-100.0	0.0	17.4	Regions Bank	25	5.67	25	-100.0	0.0	9.1	Regions Bank	23	5.67	22	-100.0	0.0	7.4

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Freddie Mac: FRESB A7F

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Hunt	12	4.52	75	247.7	68.1	27.2	Lument Capital	123	5.91	14	670.6	9.7	1.3	Lument Capital	101	5.88	13	513.2	5.6	0.9
2	CBRE	767	4.84	33	122.4	8.4	3.9	Walker & Dunlop	186	4.47	32	382.0	32.4	7.7	Walker & Dunlop	176	4.34	30	283.9	19.4	5.4
3	Sabal	280	4.05	53	111.9	12.3	6.0	Hunt	16	4.68	75	163.3	79.3	43.7	RED	2	4.09	84	156.7	94.2	64.2
4	Pinnacle	225	4.53	41	71.2	10.2	6.1	Capital One	119	3.76	49	72.6	15.1	9.0	Hunt	20	4.75	74	107.0	58.1	33.8
5	Capital One	133	3.75	50	67.3	7.2	4.4	Basis	45	3.87	40	32.6	8.2	6.2	Capital One	117	3.76	46	47.2	12.2	8.5
6	Arbor	169	4.13	47	38.0	29.4	22.3	CBRE	668	4.81	33	32.4	9.1	6.9	CBRE	598	4.74	33	31.0	7.6	5.8
7	Greystone	303	4.16	46	-70.7	5.3	16.9	ReadyCap	348	4.74	33	18.6	7.3	6.2	Arbor	157	4.10	48	27.9	28.1	22.7
8	Orix	294	3.74	56	-81.2	1.8	9.0	Sabal	249	4.05	52	-15.6	9.1	10.7	Pinnacle	181	4.42	40	5.1	9.2	8.8
9	Basis	54	3.99	39	-100.0	0.0	1.3	Arbor	150	4.12	47	-23.6	17.9	22.8	Basis	40	3.71	39	-6.3	4.4	4.7
10	Berkadia	424	5.14	24	-100.0	0.0	0.3	Pinnacle	197	4.51	41	-23.8	7.8	10.2	ReadyCap	321	4.69	33	-20.9	5.5	6.9
11	CPC	12	4.71	83	-100.0	0.0	80.8	Greystone	267	4.15	45	-82.1	3.5	18.2	Sabal	239	4.07	49	-36.2	6.7	10.4
12	CPC Mortgage	14	3.86	57	-100.0	0.0	4.6	Orix	258	3.75	54	-91.8	0.9	10.3	Berkadia	290	4.98	24	-56.8	1.1	2.4
13	Lument Capital	145	5.92	15	-100.0	0.0	0.0	Berkadia	359	5.11	24	-100.0	0.0	3.0	Greystone	251	4.08	46	-68.2	6.0	17.8
14	ReadyCap	396	4.75	34	-100.0	0.0	3.3	CPC	10	4.71	81	-100.0	0.0	70.4	Orix	242	3.75	51	-83.9	1.1	6.4
15	Regions Bank	89	6.23	14	-100.0	0.0	0.0	CPC Mortgage	12	3.86	56	-100.0	0.0	9.8	CPC	10	4.71	78	-100.0	0.0	55.6
16	Walker & Dunlop	195	4.58	32	-100.0	0.0	0.5	Regions Bank	78	6.22	12	-100.0	0.0	0.0	CPC Mortgage	12	3.86	53	-100.0	0.0	8.9
17															Regions Bank	66	6.20	10	-100.0	0.0	0.0

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Freddie Mac: FRESB A7H

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PennyMac	6	7.49	105	708.9	63.5	11.3	Walker & Dunlop	53	3.55	45	551.0	21.1	3.5	Walker & Dunlop	52	3.55	42	465.7	15.0	2.8
2	Walker & Dunlop	58	3.55	47	637.0	39.3	6.4	RED	33	5.56	88	245.2	68.9	27.8	RED	35	5.27	86	149.2	44.2	20.6
3	RED	34	5.57	89	229.5	74.3	32.7	PennyMac	6	7.24	104	178.0	36.6	14.9	PennyMac	5	6.93	101	135.1	19.4	8.7
4	CPC	23	4.90	84	191.8	70.5	33.3	CPC	22	4.78	83	57.4	43.1	29.9	CBRE	509	4.00	57	43.0	10.5	7.4
5	ReadyCap	339	3.79	67	43.4	21.8	15.7	ReadyCap	304	3.82	66	51.4	16.2	11.0	Pinnacle	81	3.66	55	30.4	5.5	4.3
6	Arbor	218	5.00	78	41.6	29.5	21.8	CBRE	529	4.03	59	35.4	13.5	10.2	ReadyCap	289	3.84	63	21.0	9.4	7.8
7	CBRE	590	4.04	60	6.2	13.2	12.5	Arbor	197	4.98	77	32.9	22.6	17.5	Greystone	244	4.38	73	13.6	14.8	13.2
8	Greystone	282	4.59	76	-9.4	21.9	23.9	Greystone	252	4.51	75	-18.6	16.2	19.5	CPC	21	4.60	80	1.8	23.7	23.3
9	Orix	202	3.64	64	-51.0	11.4	22.1	Orix	178	3.65	63	-54.5	8.5	17.7	Arbor	189	4.86	74	0.7	13.2	13.1
10	Sabal	221	4.57	75	-79.0	4.5	20.0	Sabal	195	4.45	73	-76.4	4.3	17.0	Orix	168	3.65	59	-46.5	5.3	9.7
11	Hunt	95	5.88	94	-84.9	7.5	40.9	Hunt	83	5.80	93	-88.5	3.8	28.9	Hunt	81	5.71	89	-50.2	11.0	20.9
12	Basis	18	3.76	65	-100.0	0.0	13.7	Basis	16	3.74	63	-100.0	0.0	10.9	Sabal	183	4.30	70	-85.9	2.1	14.3
13	Berkadia	98	3.67	45	-100.0	0.0	4.9	Berkadia	86	3.67	44	-100.0	0.0	2.8	Basis	15	3.69	60	-100.0	0.0	6.5
14	Capital One	71	4.79	68	-100.0	0.0	8.8	Capital One	62	4.79	66	-100.0	0.0	7.7	Berkadia	80	3.67	41	-100.0	0.0	2.2
15	Lument Capital	3	6.03	29	-100.0	0.0	0.0	Lument Capital	3	6.03	27	-100.0	0.0	0.0	Capital One	58	4.76	63	-100.0	0.0	6.3
16	Pinnacle	96	3.66	59	-100.0	0.0	7.4	Pinnacle	85	3.66	58	-100.0	0.0	5.2	Lument Capital	3	6.03	24	-100.0	0.0	0.0

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Freddie Mac: FRESB A10F

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	148	6.05	14	211.6	7.2	2.4	Regions Bank	127	6.05	13	436.9	11.3	2.2	Regions Bank	108	6.05	12	436.9	6.4	1.2
2	Hunt	618	4.50	91	123.4	33.7	16.7	CPC Mortgage	64	3.63	52	57.6	9.1	5.8	CPC Mortgage	61	3.68	49	40.1	4.5	3.2
3	Walker & Dunlop	311	5.20	30	97.4	7.3	3.8	Hunt	568	4.49	91	49.0	21.8	15.2	Hunt	558	4.49	88	35.6	14.5	10.9
4	Pinnacle	851	4.36	59	23.4	10.9	8.9	Orix	488	3.70	54	39.5	5.3	3.8	CPC	56	4.23	100	23.0	27.4	22.9
5	CPC	54	4.31	104	21.7	60.6	53.2	Pinnacle	750	4.34	58	33.4	9.6	7.3	Pinnacle	691	4.29	57	13.3	6.2	5.5
6	Sabal	1,219	4.26	81	20.2	14.0	11.8	ReadyCap	622	4.25	62	28.6	9.9	7.8	Sabal	1,045	4.26	77	8.8	8.4	7.8
7	Arbor	805	4.43	67	1.9	16.7	16.4	Sabal	1,092	4.26	80	11.4	11.7	10.6	Orix	459	3.70	51	3.2	3.2	3.1
8	ReadyCap	702	4.26	63	-22.7	6.7	8.6	CPC	53	4.29	102	10.0	40.8	37.9	Greystone	1,130	4.28	72	1.0	8.2	8.1
9	Greystone	1,310	4.31	74	-23.9	9.1	11.8	Walker & Dunlop	266	5.16	29	1.3	3.8	3.8	ReadyCap	581	4.23	61	-1.0	5.6	5.6
10	CBRE	1,980	4.53	66	-39.0	6.1	9.8	CBRE	1,756	4.51	65	-10.5	8.3	9.3	Arbor	686	4.37	67	-1.3	9.9	10.0
11	RED	89	4.61	96	-61.5	8.4	20.5	Greystone	1,174	4.31	73	-13.6	9.4	10.8	CBRE	1,629	4.46	65	-9.9	6.3	7.0
12	Basis	176	4.80	45	-100.0	0.0	3.1	Arbor	722	4.42	67	-20.3	11.6	14.4	Walker & Dunlop	227	5.05	29	-22.0	2.1	2.7
13	Berkadia	392	4.42	38	-100.0	0.0	1.5	RED	81	4.59	95	-36.5	11.1	16.9	RED	79	4.58	93	-42.3	7.0	11.9
14	CPC Mortgage	73	3.61	54	-100.0	0.0	5.4	Basis	151	4.77	44	-100.0	0.0	3.5	Capital One	418	4.15	67	-62.6	2.5	6.6
15	Capital One	507	4.15	71	-100.0	0.0	7.4	Berkadia	338	4.40	37	-100.0	0.0	3.1	Basis	130	4.68	45	-72.3	0.9	3.3
16	Lument Capital	165	6.09	14	-100.0	0.0	2.3	Capital One	445	4.15	70	-100.0	0.0	7.2	Berkadia	290	4.25	38	-79.9	0.5	2.3
17	Orix	552	3.70	56	-100.0	0.0	2.9	Lument Capital	135	6.06	14	-100.0	0.0	2.6	Lument Capital	108	6.05	12	-100.0	0.0	1.5
18	PennyMac	6	4.09	105	-100.0	0.0	14.8	PennyMac	5	4.09	103	-100.0	0.0	15.1	PennyMac	5	4.09	100	-100.0	0.0	9.1

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

Freddie Mac: FRESB A10H

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PennyMac	4	4.84	104	2426.5	96.3	10.8	PennyMac	4	4.84	102	1136.4	78.3	11.0	PennyMac	4	4.84	99	485.8	52.0	11.5
2	Hunt	303	4.48	86	86.5	13.1	7.3	Pinnacle	216	3.90	63	66.6	7.0	4.3	Berkadia	80	3.95	46	141.8	5.2	2.2
3	RED	85	4.49	97	51.5	38.6	27.4	Basis	66	3.72	57	43.3	3.4	2.4	Hunt	255	4.48	81	29.7	8.4	6.5
4	Arbor	391	4.24	74	43.6	15.5	11.0	Orix	328	3.61	56	27.1	2.4	1.9	CBRE	979	4.05	64	23.2	5.4	4.4
5	Greystone	659	4.06	68	3.2	6.9	6.7	RED	77	4.46	96	20.0	21.0	17.8	Sabal	358	3.94	62	18.4	6.8	5.8
6	Pinnacle	245	3.90	64	-1.6	5.5	5.6	CBRE	1,034	4.05	67	12.3	5.0	4.4	Arbor	326	4.24	70	-7.2	5.5	6.0
7	Orix	373	3.61	58	-18.2	1.5	1.8	Hunt	269	4.48	84	8.7	8.4	7.8	RED	73	4.45	94	-9.6	10.9	12.0
8	CBRE	1,171	4.05	68	-48.4	2.4	4.6	Arbor	346	4.24	73	0.3	7.9	7.9	Pinnacle	203	3.91	60	-13.2	3.5	4.1
9	Basis	75	3.72	59	-100.0	0.0	2.9	Greystone	581	4.06	66	-4.0	4.9	5.1	ReadyCap	390	3.86	64	-20.0	2.3	2.9
10	Berkadia	98	3.96	50	-100.0	0.0	1.3	ReadyCap	415	3.86	67	-39.1	1.4	2.3	Greystone	547	4.05	63	-25.7	3.4	4.6
11	CPC	9	4.74	85	-100.0	0.0	8.2	Sabal	376	3.94	65	-83.9	0.7	4.3	Basis	62	3.72	54	-32.9	1.7	2.6
12	CPC Mortgage	32	3.32	54	-100.0	0.0	0.0	Berkadia	86	3.96	49	-100.0	0.0	1.3	Orix	307	3.62	53	-51.5	1.2	2.4
13	Capital One	125	4.06	72	-100.0	0.0	3.1	CPC	8	4.74	83	-100.0	0.0	6.0	CPC	8	4.74	80	-100.0	0.0	5.2
14	Lument Capital	14	5.34	31	-100.0	0.0	0.0	CPC Mortgage	28	3.32	52	-100.0	0.0	0.1	CPC Mortgage	26	3.32	49	-100.0	0.0	2.5
15	ReadyCap	472	3.87	68	-100.0	0.0	2.2	Capital One	110	4.06	71	-100.0	0.0	3.8	Capital One	103	4.06	68	-100.0	0.0	3.8
16	Regions Bank	5	5.70	28	-100.0	0.0	0.0	Lument Capital	13	5.34	30	-100.0	0.0	0.0	Lument Capital	12	5.34	27	-100.0	0.0	0.0
17	Sabal	428	3.94	67	-100.0	0.0	4.9	Regions Bank	5	5.70	26	-100.0	0.0	0.0	Regions Bank	4	5.70	24	-100.0	0.0	0.0
18	Walker & Dunlop	207	4.20	45	-100.0	0.0	0.1	Walker & Dunlop	181	4.20	43	-100.0	0.0	0.2	Walker & Dunlop	169	4.20	40	-100.0	0.0	1.4

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Freddie Mac: FRESB

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Arbor	23	6.00	3	-100.0	0.0	0.0	Arbor	12	6.00	3	-100.0	0.0	0.0	Arbor	6	6.00	3	-100.0	0.0	0.0
2	Basis	8	6.00	4	-100.0	0.0	0.0	Basis	4	6.00	4	-100.0	0.0	0.0	Basis	2	6.00	4	-100.0	0.0	0.0
3	Berkadia	31	5.79	3	-100.0	0.0	0.0	Berkadia	15	5.79	3	-100.0	0.0	0.0	Berkadia	8	5.79	3	-100.0	0.0	0.0
4	CBRE	40	6.12	3	-100.0	0.0	0.0	CBRE	20	6.12	3	-100.0	0.0	0.0	CBRE	10	6.12	3	-100.0	0.0	0.0
5	Greystone	2	6.70	4	-100.0	0.0	0.0	Greystone	1	6.70	4	-100.0	0.0	0.0	Greystone	1	6.70	4	-100.0	0.0	0.0
6	Lument Capital	21	6.02	3	-100.0	0.0	0.0	Lument Capital	11	6.02	3	-100.0	0.0	0.0	Lument Capital	5	6.02	3	-100.0	0.0	0.0
7	Pinnacle	17	6.03	3	-100.0	0.0	0.0	Pinnacle	9	6.03	3	-100.0	0.0	0.0	Pinnacle	4	6.03	3	-100.0	0.0	0.0
8	ReadyCap	31	5.85	3	-100.0	0.0	0.0	ReadyCap	16	5.85	3	-100.0	0.0	0.0	ReadyCap	8	5.85	3	-100.0	0.0	0.0
9	Regions Bank	5	6.40	3	-100.0	0.0	0.0	Regions Bank	2	6.40	3	-100.0	0.0	0.0	Regions Bank	1	6.40	3	-100.0	0.0	0.0
10	Walker & Dunlop	9	5.99	3	-100.0	0.0	0.0	Walker & Dunlop	4	5.99	3	-100.0	0.0	0.0	Walker & Dunlop	2	5.99	3	-100.0	0.0	0.0

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Freddie Mac: FHMS K-F Floater

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Orix	123	6.78	56	307.3	56.1	17.9	Arbor	385	6.47	38	106.6	33.0	17.5	Hunt	8	6.30	83	692.0	100.0	53.3
2	Arbor	426	6.38	40	105.8	36.9	19.9	Orix	112	6.86	54	80.1	39.0	23.8	Wells Fargo	2,622	6.51	45	117.0	27.1	13.4
3	KeyBank	2,718	6.42	57	67.5	59.6	41.3	Suntrust	56	6.44	81	78.7	100.0	97.8	PNC	662	6.46	55	99.2	30.2	16.4
4	Capital One	5,927	6.45	49	63.7	31.6	20.6	Wells Fargo	2,896	6.44	43	73.9	23.5	14.2	Arbor	390	6.52	37	77.3	28.7	17.2
5	PNC	770	6.30	52	51.0	26.6	18.4	PGIM Real Estate Finance	1,621	6.36	41	54.7	26.5	17.9	PGIM Real Estate Finance	1,584	6.41	38	71.4	25.2	15.5
6	PGIM Real Estate Finance	1,779	6.26	43	50.0	30.9	21.7	PNC	678	6.38	55	39.5	27.7	20.7	Suntrust	116	6.41	74	63.9	76.5	57.8
7	Holliday Fenoglio Fowler	856	6.30	77	46.2	29.5	21.2	KeyBank	2,504	6.52	57	38.5	38.6	29.5	Newpoint Real Estate Capital	588	6.44	34	32.2	16.1	12.4
8	Wells Fargo	3,677	6.32	40	43.9	18.4	13.2	Capital One	5,420	6.53	48	35.2	25.3	19.4	Orix	107	6.92	51	24.6	21.4	17.5
9	Walker & Dunlop	5,342	6.28	50	32.0	24.9	19.5	Walker & Dunlop	4,838	6.38	49	31.1	25.0	19.7	Walker & Dunlop	4,676	6.45	47	24.4	20.3	16.6
10	M&T Realty	745	6.48	42	19.9	21.8	18.5	Berkeley Point	4,378	6.47	50	7.1	20.7	19.4	Jones Lang LaSalle	5,112	6.52	44	17.4	17.6	15.1
11	Pillar	30	6.03	111	-0.0	99.5	99.5	Jones Lang LaSalle	5,179	6.45	47	2.0	17.3	17.0	Berkeley Point	4,213	6.55	48	12.9	17.7	15.8
12	Suntrust	31	6.44	89	-8.0	71.4	74.5	Pillar	36	6.03	109	-0.0	81.9	81.9	KeyBank	2,418	6.59	55	2.0	23.3	22.9
13	Jones Lang LaSalle	5,774	6.37	48	-8.6	18.0	19.5	Holliday Fenoglio Fowler	780	6.38	75	-3.6	26.9	27.7	Grandbridge	995	6.59	41	0.8	12.4	12.3
14	Greystone	1,702	6.64	51	-9.8	22.9	25.1	CBRE	9,089	6.39	57	-16.8	21.2	25.0	Pillar	40	6.66	106	-0.0	51.6	51.6
15	Berkadia	5,585	6.49	55	-14.7	19.2	22.2	Berkadia	4,936	6.58	54	-26.4	14.6	19.3	Capital One	5,215	6.59	45	-2.1	15.5	15.8
16	.	2,391	6.17	24	-26.7	16.1	21.3	Greystone	1,516	6.71	50	-27.3	19.3	25.6	Berkadia	4,771	6.64	51	-6.4	15.8	16.8
17	CBRE	10,081	6.32	58	-28.9	14.0	19.2	NorthMarq Capital	1,324	6.39	47	-32.7	12.0	17.3	Greystone	1,464	6.77	48	-22.6	16.1	20.3
18	Berkeley Point	4,907	6.37	51	-45.9	12.2	21.5	M&T Realty	651	6.57	41	-34.9	11.6	17.3	Holliday Fenoglio Fowler	761	6.44	73	-22.7	17.3	21.8
19	NorthMarq Capital	1,500	6.31	48	-60.9	8.5	20.4	.	2,116	6.26	23	-46.8	8.3	15.0	CBRE	8,815	6.44	54	-23.6	15.7	20.1
20	Bellwether	1,081	6.44	45	-79.0	5.6	24.0	Grandbridge	1,051	6.52	43	-57.4	6.4	14.5	.	1,974	6.31	20	-41.9	8.5	14.3
21	Grandbridge	1,226	6.43	43	-88.0	2.2	17.3	Bellwether	950	6.52	44	-88.0	2.8	21.2	M&T Realty	601	6.62	38	-44.0	8.9	15.4
22	Citibank	838	6.01	38	-92.5	2.1	24.9	Citibank	736	6.09	37	-90.0	2.6	23.2	NorthMarq Capital	1,259	6.45	43	-51.9	7.7	15.3
23	Barings	29	6.24	75	-100.0	0.0	24.8	Barings	26	6.32	73	-100.0	0.0	18.3	Prudential	803	6.62	53	-71.5	4.8	16.1
24	CPC Mortgage	41	6.81	58	-100.0	0.0	25.3	CPC Mortgage	36	6.90	57	-100.0	0.0	20.3	Bellwether	844	6.59	43	-76.7	4.4	17.5
25	JPMorgan Chase	72	6.22	19	-100.0	0.0	1.1	JPMorgan Chase	44	6.42	22	-100.0	0.0	4.9	Citibank	693	6.15	34	-80.3	4.0	18.8
26	Newpoint Real Estate Capital	705	6.29	39	-100.0	0.0	10.9	Newpoint Real Estate Capital	617	6.38	37	-100.0	0.0	12.1	Barings	24	6.38	70	-100.0	0.0	17.5
27	Prudential	974	6.48	57	-100.0	0.0	20.1	Prudential	853	6.56	56	-100.0	0.0	18.5	CPC Mortgage	33	6.95	54	-100.0	0.0	17.9
28	RICHMAC	17	6.23	113	-100.0	0.0	95.8	RICHMAC	15	6.31	111	-100.0	0.0	77.3	JPMorgan Chase	30	6.61	23	-100.0	0.0	7.7
29	Regions Bank	565	6.25	33	-100.0	0.0	21.5	Regions Bank	483	6.34	32	-100.0	0.0	16.8	RICHMAC	14	6.37	108	-100.0	0.0	77.3
30	Sabal	44	6.61	42	-100.0	0.0	13.9	Sabal	39	6.70	40	-100.0	0.0	13.7	Regions Bank	443	6.40	29	-100.0	0.0	16.2
31	Truist Financial	66	6.77	68	-100.0	0.0	6.5	Truist Financial	58	6.85	66	-100.0	0.0	8.6	Sabal	36	6.75	37	-100.0	0.0	13.0
32															Truist Financial	54	6.91	63	-100.0	0.0	7.2

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Freddie Mac: FHMS K-J Supplemental

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Jones Lang LaSalle	22	4.70	75	115.5	92.1	67.1	Greystone	2	4.17	57	362.8	100.0	74.6	Greystone	4	4.24	55	234.4	90.8	48.6
2	Berkadia	364	4.84	75	0.7	27.4	27.3	Jones Lang LaSalle	22	4.77	75	35.7	66.4	54.8	Jones Lang LaSalle	27	4.64	70	35.7	35.4	27.4
3	Capital One	72	4.86	75	-0.0	89.5	89.5	NorthMarq Capital	46	4.65	70	29.1	78.8	69.3	Walker & Dunlop	89	5.06	75	14.7	33.5	29.8
4	CBRE	196	4.98	72	-0.0	34.6	34.6	Walker & Dunlop	70	5.10	77	19.2	30.2	26.0	Capital One	86	4.90	70	5.6	49.5	47.6
5	Walker & Dunlop	75	5.08	78	-0.0	33.3	33.3	CBRE	174	4.98	71	3.3	21.0	20.4	Holliday Fenoglio Fowler	190	4.83	71	0.1	48.9	48.9
6	KeyBank	59	4.45	72	-0.0	14.0	14.0	Prudential	14	4.78	81	-0.0	45.8	45.8	Prudential	17	5.00	78	-0.0	44.7	44.7
7	NorthMarq Capital	44	4.52	71	-0.0	8.4	8.4	Berkeley Point	29	4.34	69	-0.0	40.0	40.0	Suntrust	6	4.74	68	-0.0	30.8	30.8
8	Holliday Fenoglio Fowler	149	4.76	76	-62.2	7.0	17.4	Holliday Fenoglio Fowler	152	4.77	74	-3.9	72.4	73.8	NorthMarq Capital	58	4.78	68	-2.0	42.8	43.5
9	Bellwether	38	4.91	76	-100.0	0.0	0.0	Berkadia	346	4.87	75	-3.9	28.6	29.6	Berkadia	368	4.90	73	-2.2	27.5	28.1
10	Berkeley Point	32	4.35	70	-100.0	0.0	0.0	KeyBank	58	4.45	69	-5.4	38.2	39.9	KeyBank	60	4.46	66	-3.1	31.8	32.6
11	Citibank	32	5.62	83	-100.0	0.0	0.0	Capital One	75	4.80	73	-11.7	60.8	65.6	Berkeley Point	30	4.33	65	-5.7	31.1	32.6
12	Grandbridge	9	5.69	84	-100.0	0.0	14.5	Bellwether	34	4.93	75	-13.5	21.5	24.5	CBRE	181	5.06	69	-5.8	34.4	36.1
13	Hunt	2	5.66	104	-100.0	0.0	0.0	PNC	24	4.70	72	-25.3	49.7	60.5	PNC	25	4.61	68	-25.3	25.5	32.7
14	Orix	3	4.00	61	-100.0	0.0	50.4	Citibank	28	5.62	82	-100.0	0.0	0.0	Bellwether	34	4.97	72	-33.7	10.6	15.5
15	PNC	26	4.74	75	-100.0	0.0	16.7	Grandbridge	7	5.69	83	-100.0	0.0	21.2	Citibank	26	5.62	79	-100.0	0.0	0.0
16	Prudential	12	4.60	83	-100.0	0.0	0.0	Hunt	2	5.66	102	-100.0	0.0	0.0	Grandbridge	7	5.69	80	-100.0	0.0	11.1
17	Suntrust	6	4.69	73	-100.0	0.0	0.0	Orix	3	4.00	59	-100.0	0.0	29.1	Hunt	2	5.66	99	-100.0	0.0	0.0
18	Wells Fargo	63	3.97	68	-100.0	0.0	6.6	Suntrust	5	4.69	71	-100.0	0.0	0.0	Orix	3	4.00	56	-100.0	0.0	15.6
19								Wells Fargo	58	4.01	67	-100.0	0.0	9.7	Wells Fargo	59	4.16	65	-100.0	0.0	4.4

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Freddie Mac: FHMS K-I Value Add

Rank	Originator	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Originator	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Berkeley Point	168	6.71	45	-100.0	0.0	0.0	Berkadia	4	6.87	46	1102.6	100.0	64.7	Berkadia	48	6.99	42	389.2	95.0	42.5
2	CBRE	36	7.30	42	-100.0	0.0	0.0	PGIM Real Estate Finance	48	6.64	36	15.0	100.0	99.9	PGIM Real Estate Finance	96	6.67	34	15.0	79.9	74.9
3	Greystone	47	6.42	41	-100.0	0.0	0.0	Walker & Dunlop	215	6.13	49	-13.8	81.7	86.4	Walker & Dunlop	429	6.34	45	-20.7	58.9	67.8
4	Walker & Dunlop	160	6.02	51	-100.0	0.0	0.0	Greystone	43	6.51	39	-59.5	50.5	83.7	Greystone	46	6.57	36	-59.5	26.1	53.3
5								Berkeley Point	154	6.79	44	-100.0	0.0	0.0	Berkeley Point	147	6.85	42	-100.0	0.0	7.6
6								CBRE	32	7.39	40	-100.0	0.0	0.0	CBRE	29	7.44	38	-100.0	0.0	0.0

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Glossary

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

Source: Intex, Santander US Capital Markets

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