



November-2025



Issue Age: 95 months
Pool Balance: \$53,504 MM

> 120 Days Delinquency: \$5,555 MM REO \$

Outstanding Balance & Credit Enhancements_

TIPS	Coupon	<u>Initial Balance</u>	Outstanding Balance	Distribution	Principal Paid%	Performing Loan	s/TIPS	External Credit Enhan	ncement
A-2027:	6.38%	\$339,124.0	\$ -	0.0%	100.0%	A	0.00%	TC	-
B-2032:	11.27%	\$37,680.5	\$25,657.4	74.7%	31.9%	A + B	186.88%		
MZ-2032:	12.50%	\$6,785.2	\$6,785.2	19.8%	0.0%	A + B + MZ	147.80%		
C-2032:	15.00%	\$1,884.1	\$1,884.1	5.5%	0.0%	A + B + MZ + C	139.68%		

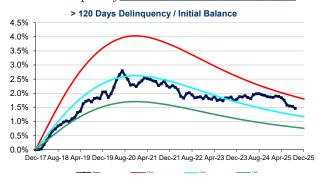
Pool Prepayment_

Observed September	12 Month Moving Average	WA Prepayment	CPR Scenario: Valuation Projection November
8.00%	10.70%	14.40%	11.01%

Pool Principal Paid %



Observed Delinquency_



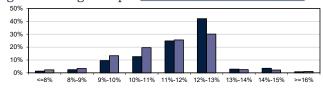
Observed Delinquency Sep: 1.46%

Pool Interest Received %



-	Granual Rain	Contracted False Expense	eta.		
Interest Received	Contractual	Expected	Observed		
Most Recent:	12.20%	10.61%	12.76%		

Weighted Average Coupon



WA Coupon September	12.35%
WA LTV September	20.27%



Stress Scenarios

Projected amortization for different stress scenarios - CPR Prepayment: 10%, 20%, 12 Month Moving Average (MA) and multiples of 1, 1.5, or 5 times the projected delinquency curve

Prepayment	Delinquency	<u>A</u>	<u>B</u>	MZ	<u>C</u>	Residual \$mm
10%	1.0	100%	100%	100%	100%	8,389
20%	1.0	100%	100%	100%	100%	9,173
MA	1.0	100%	100%	100%	100%	8,457
10%	1.5	100%	100%	100%	100%	8,104
20%	1.5	100%	100%	100%	100%	8,879
MA	1.5	100%	100%	100%	100%	8,177
10%	5.0	100%	100%	100%	100%	6,231
20%	5.0	100%	100%	100%	100%	7,256
MA	5.0	100%	100%	100%	100%	6,332

Notes

- ▶ Performing Loans/TIPS %: Principal balance of mortgage loans with delinquency less than 120 days divided by TIPS balance on the closing date
- ► External Credit Enhancement: Outstanding Balance of Class A Securities Credit Enhancement Mechanism.
- \blacktriangleright 0% CPR: Contract payment to loans in a zero-delinquency and zero-prepayment scenario.
- ▶ Prepayment is the aggregate of the sum of annualized partial and total prepayment. Weighted average (WA) prepayment of the issueance: Means the weighted prepayment times the mortgage loans balance of each month of the issueance.
- ▶ Prepayment Scenario for Valuation: prepayment scenario for price vendors valuation.
- ▶ Pool Interest Received: Monthly interest cash flow divided by the principal balance at the beginning of the month.
- ► For credit risk monitoring purposes the >120 days delinquency indicator has been projected considering the credit quality performance of a development sample of 204,300 mortgage loans. Delinquency is shown in percentiles (P2.5%, P50%, and P97.5%). For more information about the methodology of projection, see the Issue Prospectus Attachment 2.
- ▶ Scenarios: Shows the projected amortization percentage of each security for different stress scenarios of prepayment and multiples of the expected delinquency. Residual amount after securities repayment is the present value discounted at the IIR of the correlative liabilities. For more information see the "Amortization and Cash Flows Tables Prepayment and Delinquency Scenarios" report at wave titularization acord.
- ▶ Weigheted Average Cuopon: Shows the pool portfolio distribution by cuopon rate ranges by amount and by quantity. By amount with respect to the mortgage loan balance and by quantity with respect to the number of mortgage loans.
- ► WA LTV: Ratio of debt principal balance to the current real estate appraisal as a weighted average times the mortgage loan principal balance.
- ▶ WA Interest Rate: Weighted average interest rate times the mortgage loans principal balance.

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